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**PCI Joint Marketing and Underwriting Seminar  
30 Ideas in 60 Minutes for Marketers  
April 19, 2010**

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The first two presenters gave us some good background on how to get a program started. I would like to talk about some ideas that worked.

- Independent Agents are our only source of business and my comments are geared toward that distribution system.
- Independent Agents write \$6 out of every \$10 in property and casualty insurance premiums. They control a huge percentage of the market.
- Personal Auto remains the largest Property and Casualty line of business.

Personal Lines is a very large, critical segment. How can you get Independent Agents to notice you?

The key to Personal Lines is the Customer Service Representative (CSR). All of the agencies have them. While the agency principal tends to concentrate on selling and servicing the commercial accounts, the day to day Personal Lines is relegated to the CSR.

Get in good graces with the CSR. How?

- Do things to make their jobs easier.
- Remember the CSR does not get the "big incentives" such as trips, the owner usually takes those.
- Take the time to know when a new CSR is hired. Pay a personal visit and give them personalized training (on your products of course).
- Everyone likes to be recognized. So here are some real, live, simple things that CSRs loved:
  - On Valentine's Day, a company representative visited the agency and gave each CSR a rose.
  - On a birthday, a company representative gave the CSR a box of candy.

