The Partnership

PROFESSIONAL INSURANCE AGENTS

PIA PARTNERSHIP TOOLS
FOR PROFESSIONAL INDEPENDENT AGENTS

Guide to Conducting a Young Driver Seminar

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Introduction

This guide has been created by the PIA Partnership.

The PIA Partnership, originally established as the Company Council of Executive Officers (CCEO) in 1969, is a group of insurance companies who share resources and work closely with PIA National to conduct research and provide tools and resources designed to benefit Professional Independent Insurance Agents.

Partnership companies include:

Encompass
Erie Insurance
Hanover Insurance Group
Harleysville Insurance
Liberty Mutual Insurance
MetLife Auto & Home
Motorists Insurance Group
Progressive Casualty Insurance Company
Selective Insurance Group
State Auto Insurance Companies
The Central Insurance Companies
The Hartford

The Partnership's current focus is to provide easy to use tools – specifically developed for Professional Independent Insurance Agencies. These tools can help agents make the most of their inherent advantages by leveraging their unique value proposition and insurance customers' clear preference for "someone they can trust to help them take care of their insurance needs."

The Voice of the Customer

As business entrepreneurs, agency owners and principals naturally focus on the growth and profitability of their agencies. And, when it comes to building solid and sustainable business practices, we know that "the customer is always right." So what does the customer have to say about their expectations from an agency? To help answer this question a large scale PIA Partnership Research Project **"Touchpoints – The Voice of the Customer"** conducted in

2011 probed more deeply into consumer attitudes about their preferences regarding insurance.

This, first of its kind, survey of personal lines insurance customers is national in scope and represents the opinions of not only independent agency customers, but also those purchasing through online, direct and captive channels as well. With a 95% confidence level and +/- 4% margin of error (the same level of accuracy typically cited by Gallup for their surveys) the results are highly reliable and representative of the entire US insurance buying public.

Among its key findings, the survey shows that, “After good value, customers want to be able to trust someone who will take care of them when it comes to insurance.” In other words, your customers value the fact you are there for them and you can be trusted to help look after their needs when it comes to insurance protection.

Our new PIA Partnership tools (including this one) have been created to help agencies and their clients and customers mutually benefit from a relationship based on trust and offering protection that truly meets customer needs and expectations. These tools can be used to help agents maximize growth and profitability based on the unique goals and objectives each agency establishes when using our growth and profitability calculators.

Conducting a Young Driver Seminar

As you’ve seen in our survey, insurance customers are clearly saying that, “After good value, they want to be able to trust someone who will take care of them when it comes to insurance.” Organizing and conducting a young driver seminar can be a great way of “giving back” to your community. Showing everyone yours is an agency that truly serves to help protect the safety and financial well-being of your clients and their families. And, that you can be trusted to help look after their needs when it comes to insurance protection.

It’s a sad fact that young drivers die on our roads every day. This is due not only to a lack of experience but also in the nature of being young - when least qualified to know their limits, they are most likely to test those limits. This is why it’s so important to get young drivers off to the right start.

This young driver seminar is targeted to address the key risk factors for those in the 14-16 year age group who are just starting to drive.

The seminar is designed to focus on real life experiences. While it’s only natural to try and put the consequences of making the wrong decisions when driving out of our minds, the adverse effects on young lives and families can be devastating. The consequences of being arrested for DUI or causing an accident where there are serious injuries and the subsequent legal expenses, court proceedings, possible judgments and the associated guilt and stigma can be quite serious.

Organizing a young driver seminar in your community can, in fact, make a real difference – even literally help save lives!

About this guide

Following this guide involves a series of steps organized for logical progression.

- It provides checklists and worksheets to ensure you don’t overlook what may be an important consideration
- You choose the steps and take charge of the involvement of your staff
- The guide helps keep you on track and is designed to help you move forward at your own pace - as quickly or as deliberately as you may choose

Now that you’ve decided to organize this seminar, this guide is designed to help you with step-by-step instructions - including the options you'll have in putting it all together.

The essence of this seminar focuses on real life experiences and the consequences of making the wrong decisions while driving.

It can include presentations from state or local law enforcement talking about and even showing pictures of bad accidents involving young drivers. They can talk about the actual experience of being arrested for DUI, being bailed out by parents, legal expenses, court proceedings, penalties - losing your license, and of course the insurance expense.

You can also take advantage of other available resources. One example is The Think First Foundation which has people who didn't ‘think first’ talk about what it could be like to live their lives disabled as a result of making the wrong choice.

This guide provides checklists to assist you in the practical considerations of who to invite, how to announce your event, where to have it - even the refreshments you provide. You'll especially want to invite parents - since this provides you an opportunity to talk about the financial costs of dramatic increases in insurance rates they could have to pay. Not just for six months but possibly for five years (from the age of 16 to 21) - for multiple brothers and sisters. And, how money spent for insurance can't be invested in savings vehicles to meet long term retirement planning goals.

All of this is designed to make an important and lasting impression on both teens and their parents.

This guide leads you through 4 steps

1. Initial Decisions
2. Making Preparations
3. Event Day
4. Follow-up

STEP 1:
Initial Decisions

Location and co-hosting:

You will need to decide, early-on, where to hold your event and who you would like to have as potential co-hosts.

Location:

Your agency is most likely not large enough for your event. So, you'll need to find another suitable location. Since your seminar is a public service - for the good of the community and its citizens - you should be able to secure a suitable location free of charge. You may be better off with a location that is related to young people in some way since this would make the venue more attractive and help with both hosting and advertising your event.

Here are some location possibilities to consider:

- Local high schools
- Local junior colleges
- YMCA
- Public library
- Facilities related to youth in other ways

Hosting:

You should also decide early-on if you'll be pursuing some type of shared hosting of your event. Shared hosting may include providing presenters for portions of the program, help with marketing and advertising for the event and help with logistics during the event itself. Once again, likely co-hosts would include those with a connection to youth – but in addition, consider those with an interest in safety and accident prevention.

Here are some co-hosting possibilities to consider:

- Local high schools
- Local civic organizations
- The local Red Cross
- Volunteer fire departments and law enforcement
- The United Way
- Other organizations related to youth, safety and accident prevention.

There are other seminar partnerships you may want to consider. Perhaps those related to insurance such as your local agents' association, another local agency, or a company you represent.

Use the checklist / worksheet on the next several pages to help you decide options you will pursue and details to be considered for both the location and co-hosting of your event.

Young Driver Seminar

Location and co-hosting CHECKLIST / WORKSHEET

Basic location requirements:

Number of people expected to attend:

Notes: ____

Availability of needed chairs & tables:

Notes: ____

Microphone, audio playback & sound system needed:

Notes: ____

Video projector & screen availability:

Notes: ____

Day of the week and approximate starting time:

Notes: ____

Length of the seminar:

Notes: ____

Advance time needed for set-up:

Notes: ____

Special requirements or provisions (required by the location):

Notes: ____

Additional location requirements:

Notes: ____

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Location specifics:

Location name: ____

Location address: ____

Contact name: ____

Contact address: ____

Contact phone number: ____

Set-up start time: ____

Guest arrival time: ____

Program start time: ____

Program conclusion time: ______________________________________

Time to be out of the location: __________________________________

Location expenses:

Notes: ____

____

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____

Possible co-hosts:

Organization name: ____

Contact name: ____

Contact address: ____

Contact phone number: ____

Description of what they will provide:

Notes: ____

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Organization name: ____

Contact name: ____

Contact address: ____

Contact phone number: ____

Description of what they will provide:

Notes: ____

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Organization name: ____

Contact name: ____

Contact address: ____

Contact phone number: ____

Description of what they will provide:

Notes: ____

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Organization name: ____

Contact name: ____

Contact address: ____

Contact phone number: ____

Description of what they will provide:

Notes: ____

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STEP 1:
Initial Decisions

Those who will be making presentations:

The heart of your Young Driver Seminar will be the presentations delivered by various individuals representing different groups outside of your agency. As stated earlier in our introduction, the main purpose of this seminar is to make an important and lasting impression on both teens and their parents.

In addition to the welcome, introduction and conclusion you will be giving, your other presentations should be given by subject matter experts. When it comes to insurance, you are the subject expert and your own presentation will cover insurance and the cost of “dangerous and expensive” driving habits. Other subject matter experts you invite could include the following:

State Highway Patrol
This speaker can talk to the attendees about relationship between multiple young folks in a vehicle and distracted driving.

Local Police Department
This should be an Officer who is skilled in identifying and arresting drivers operating a motor vehicle under the influence.

Groups like “Think First”
This could be a speaker who has been permanently injured in a motor vehicle accident who delivers a powerful message on what can go wrong
For more information visit http://thinkfirst.org.

Also use the “Reference Sources & Resource Organizations” document you will find in the “MAKING CHANGES – TOOLS YOU CAN USE” section of our “Closing the Gap – Growth & Profit” website.

Use the following checklist / worksheet on the following pages to help describe specifics as they relate to each of your presenters:

Young Driver Seminar

Those who will be making presentations CHECKLIST / WORKSHEET

Make a copy for each presenter:

Organization name: ____

Presenter name: ____

Presenter email address: ____

Presenter phone number: ____

Presentation content description:

Notes: ____

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____

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____

Specific requirements they may have:

Notes: ____

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What they need to set-up in advance:

Notes: ____

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Handouts they will be providing (number of copies needed?):

Notes: ____

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Need for A-V or other special support:

Notes: ____

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____

Time and length of their presentation: ________________________________

Time they should they arrive: ________________________________

Time they will they be able to leave: ________________________________

STEP 1:
Initial Decisions

Deciding who you will invite as attendees:

Your target audience for this seminar is 14-15 year olds who are just starting to drive or those who will be starting to drive soon. It includes both the teen and their parents. Your goal is to instill good driving habits before they develop bad ones.

You'll need to decide who you'll invite to attend. Naturally, your first choice would be your own agency's clients with children in the 14-15 year age range. You can identify these families by using data from your agency management system. If this data is not available, an alternative is to send a blanket invitation to all of your personal lines insureds encouraging them to attend themselves with their children and/or pass the invitation on to friends and relatives with children in the 14-16 year age range who could benefit from this presentation. Be sure to send invitations well in advance and ask for RSVPs so you'll be able to anticipate your expected attendance for the event.

General announcements & local promotions

Since your agency is conducting this event as a service to the community, you will want to let the community know about the event. When you announce and promote your event, you will most likely find that there are others you did not specifically invite who will want to attend. You may even find others who would like to help-out in some way, help sponsor, or even make a presentation – based on their expertise or their own personal experiences.

And, since your event is a great way for you to "give back" to your community, you will want to let everyone know that yours is an agency that truly serves to help protect the safety and financial well-being of your clients and their families. And, that you can be trusted to help look after their needs when it comes to insurance protection.

Also use the "Promotion Messages" document you will find in the "MAKING CHANGES – TOOLS YOU CAN USE" section of our "Closing the Gap – Growth & Profit" website. It provides suggestions for message you can create to invite specific individuals to your event as well as promote the event in general

STEP 2:
Making Preparations

CHECKLIST / WORKSHEET

Now that you've made your initial decisions regarding location, partners and who you'll invite, you'll need to make preparations in advance of the actual date of your event.

The following is a checklist you can use (and add to) to help you keep track of these preparations:

Secure materials to share with seminar attendees

__ Brochures (company & agency)
__ Appropriate agency logo items
__ Name tags
__ Other

Notes: ____
____
____
____

Invitations to attendees

__ Send out invitations for the event one month in advance
__ Ask for an RSVP
__ Send out follow-up invitations two weeks before the event
__ Ask for an RSVP

Notes: ____
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Secure refreshments for the event either one day prior or the day of the event

__ Drinks (water, coffee, juice, milk)
__ Cookies / brownies
__ Napkins / cups

Notes: ____
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____

STEP 3:
Event Day

Here are a few suggestions:

Arrive early and have everything set-up well in advance. Encourage others who are making presentations to do the same. This will allow you to properly greet and welcome your attendees without having to be pulled away by last minute details.

Have a welcome table set up. Ask folks to sign-in upon arrival and create name tags for them. Sign-in should include the name of parents and children, their address, phone number and the age of child attending. Provide them with hand out materials, brochures, giveaways, etc. and an agenda for the seminar.

Since you are the leader and Emcee for your Young Drivers Seminar you should prepare in advance for how you'll introduce your presenters and how you'll present issues relating to insurance.

The following is a draft outline you can use as leader and Emcee for the event. You can use it as a starting point and then modify it as necessary.

It includes the outline for a segment you can present yourself which focuses on the long-term opportunity cost for the entire family associated with reckless driving by their teen. This segment that you present is designed to capture the attention of both parents and teens – especially parents!

STEP 3:
Event day

Emcee / Host Presentation Outline

- Welcome
- Why we're here today
- Why I / we as an agency believe this is important
- Brief overview of the agenda – who will be speaking and what they will be speaking about
- Thank you for coming. This shows you care, you want to learn and to be able to benefit from what you learn.
- Introduce first presenter
- Introduce second presenter
- (Short break if necessary)
- Introduce third presenter – (then additional presenters)
- Your presentation on insurance

  See additional notes on the insurance costs attention getter which follows.

  Also use the "Insurance Topics" document you will find in the "MAKING CHANGES – TOOLS YOU CAN USE" section of our "Closing the Gap – Growth & Profit" website.
- Conclusion

Insurance attention getter: The Financial Costs of Adding a Young Driver to a Policy

The idea is to start with the premise insurance for a young driver is already expensive. It's unfortunate, but it's true.

Then, using a white board or PowerPoint slides, start doing the math. Here's an example:

Adding a young driver at 16 could add $500 - $1,000 per six months to the policy.

That's $1000 to $2000 per year, for five years (until the young driver moves off their parent's policy). What could $5,000 to $10,000 be worth at the parent's retirement if that money had been put into an investment IRA?

Next, if a young driver receives several speeding tickets, this could double the annual cost. This would then be $1000 - $2,000 per six months to the policy.

That's $2000 to $4000 per year, for five years (until the young driver moves off their parent's policy). What could $10,000 to $20,000 be worth at the parent's retirement if that money had been put into an investment IRA?

You could then continue with the additional costs of having a DUI conviction and so forth. Both the parents and the teens should get the idea very quickly.

STEP 4:
Follow-up

Upon conclusion of your event it’s important to follow-up quickly. Here are some suggestions:

Upon returning to your office, immediately enter sign-up information (and other additional notes) into a prospecting database.

Immediately follow-up on any items specifically requested by any of your attendees

Within 48 hours of your event, send a personal note to everyone attending. It should include the following:

- Thank you for attending.
- We share your concern for the safety and well-being of your family.
- As a local agency, we’re committed to serving our community.
- We’re always here to help in any way we can.
- Here are ways in which we, as an agency, can help you with all of your insurance needs
- Thank you again. We’re glad to be of service. Please contact me personally if you have any questions or need our assistance as an agency.

Since your Young Driver Seminar is a community event, you will want to extend your follow-up beyond those who attended. After it has occurred, make a summary of the event and some pictures available to all of your agency’s insureds – both personal and commercial. And, you can further extend this message to develop favorable recognition for your agency with the entire community.

Use any and all communication vehicles available. This could include:
- Photos displayed at your office
- A mention in your local newspaper
- You agency website, blog or social media pages
- Your agency newsletter or other email to clients