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***Article Synopsis:***

*Independent agents should create blogs—a simple, low cost, effective way to create a professional online presence. A blog simply creates a conversation between you and your customers and/or prospects. This ACT article explains blogs and provides a how-to overview.*

**Is There A Blog in Your Future?**

*By Rick Morgan*

If you are like many independent agents, the thought of doing your own blog probably sends shivers down your spine. Does the mere idea of blogging conjure up thoughts of spending even more time every day doing a form of e-mail? Do you really need more technology requiring significant effort and further robbing you of time and money?

Indeed, you may be thinking, “Even though I really don’t know what a blog is, why in heavens name would an insurance agency need to have a blog?”

Before you roll your eyes and turn to something else, give me a chance to fill you in on a very relevant and valuable marketing tool: the blog.

***What is a Blog Anyway?***

The term was coined in 1999, and today *Webster’s* dictionary defines a blog as a “diary; a personal chronological log of thoughts published on a Web page.”

Basically, blogs are an automated way to share information. They are Web sites that take the form of online journals with commentary on any number of topics and are usually less formal and more interactive than a typical Web site.

Blogs are a simple, cost-effective way to create a professional online presence—places on the Web where people can find you, learn about you, and interact with you. A blog simply creates a conversation between you and your customers and/or prospects.

Creating a Web presence once required a hefty budget for graphic design, programming and hosting. Worst of all, every update of content or graphics incurred additional cost.

What is great about a blog is that you post as often as you like, change your design and layout whenever you want easily and without additional cost. You don’t have to possess any special technical knowledge, or plan for months or be constrained by print deadlines—publish as much as you want, any time you want. You’re in control. You don’t need an IT staff or a degree in computer science to do it.

For those of you who are impressed by numbers, it is estimated (no one really knows for sure) that there are more than 200 million blogs—and two new blogs are being created every second. Clearly, this is more than millennial fad.

Besides Google, Apple, Microsoft, and the other technology leaders, standard companies such as GM, Boeing, Citi, Time Warner, Wells Fargo, Merrill Lynch, Starbucks, and the *New York Times* all have corporate blogs.

### ***Why Blog?***

While an agency blog by its very nature will be biased, it also can offer a more honest and direct view than traditional communication channels. Yet, it is first and foremost a public relations tool.

Your blog can provide significant value by adding a level of credibility that is often unobtainable from a standard agency Web site. The informality and increased timeliness of information posted to blogs assists with increasing transparency and accessibility to the agency image. Agency blogs can interact with a target market on a more personal level while building link credibility that can ultimately be tied back to your agency's regular Web site.

There are many benefits and reasons why a blog is worth the time and effort. Here are a few:

- *Become the Expert.* Position yourself and your company as the thought leader of your business. A blog can help position you as the expert in your field. You already know a great deal about the products you sell or the services you offer. A blog gives you the opportunity to easily share that knowledge with customers and prospects.
- *Relationships.* In a forum where your main objective is not to sell, you'll develop a more personal relationship between you and your customers and prospects.
- *Recruitment.* If you establish your company as a thought leader, people in your business will pay attention. They'll read and discuss what you have to say. Chances are good they will see you as an attractive employer.
- *Rank High in Search Engines.* Google and other search engines reward sites that are updated often and that link to other sites. Start a blog at your regular Web site and your ranking should improve.
- *Community and Collaboration.* Blogs are increasingly important for businesses, because they create a forum in which customers can offer feedback, interact with each other, and obtain access to timely information. Blogs are an excellent way to gain access to customer thoughts and suggestions. Perhaps comments from your customers will foster ideas to help you improve service.

### ***What Am I Going to Say?***

An agency blog will be a publicly available site where your employees, teams, or spokespersons will share their views. Your agency might use the blog to announce new products and services, explain insurance issues facing consumers, provide risk

management tips or explain, and clarify policies—for example, the procedures to follow in the event of a claim.

However, more than that, your blog should be used to create a sense of community and personalize your company. It should provide a window into agency culture. For example, if your agency is sponsoring a youth sports team you might blog about their games. I think independent agents in Iowa could have blogged about all the good work they were doing on behalf of their clients during the recent floods.

Be careful: You don't want your blog to become an overt sales pitch. Keeping your blog interesting and informational is the best way to build loyalty and turn prospects into clients.

### ***How Do I Get Started?***

Blogging is easy. I'll repeat: Blogging is easy. Sites like WordPress.com and Blogger.com have free, hosted, turnkey blog solutions. Simply log on to one of these sites and follow the online prompts. I can pretty much guarantee you that you will blogging in less than 15 minutes from logging on to your first post.

A good way to get comfortable with blogging is to set up a personal blog. You might set up a blog to cover a vacation, a family reunion, your children's summer activities or your favorite hobby. It is a great way to let your family and friends follow your adventures.

When you are ready to launch your agency blog, you can spend a bit more time with the design. You also may want to host your blog on the same server and same domain as your agency Web site. The nice thing about blogging is that just about anyone from novices to experts can create a blog. You can get involved with code if you'd like, or use templates to avoid the code altogether.

### ***Rose Colored Glasses***

To be sure, starting and maintaining a blog has its challenges. While you cannot expect your independent agency blog to receive a lot of traffic, it will require a significant commitment in time. For most of us being conversational when we write is unnatural. Unlike traditional marketing with its buzz words and taglines, a blog is more like a conversation at a coffee shop.

Blogs are not marketing campaigns that have a clear start and finish. With a blog there is no specific end.

Finally, it is hard to measure success. The raw numbers that typically come with a marketing effort will be absent. Blog success typically takes the form of comments, and qualitative intangibles.

### ***Blog in Your Future***

A relevant finding in the recently published "Millennials in Insurance Survey 2008," conducted by Washington, D.C.-based KRC Research for Insurity and Microsoft was that

69% of respondents indicated that they would like to be able to communicate and post concerns and questions to company blogs. Of more concern is the finding that a combined 48% of Millennials would “frequently” or “occasionally” blog in chat rooms or social networking sites if they encountered a poor customer experience with their carriers.

In addition to the business reasons mentioned above, if you believe that the continued growth and success of your agency will require you to adjust to better communicate and connect with younger consumers then clearly a blog is in your future. There are blogs about insurance agents. Isn't time that there are more blogs *by* agents?

In summary, agents can profit from effective use of next-generation Web technologies—specifically blogs. (And did I mention YouTube and social networks? We'll cover those in a future article.)

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