



Branding-I-Am, I Am!



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"Would you like green eggs and ham?" asks Sam-I-Am.

"I do not like green eggs and ham," I would have to reply.

Many of us may recall Dr. Suess's famous words. To this day, his children's stories and whimsical tales are distinct and recognizable, so distinct in fact, it seems that they have a life all their own. Dr. Suess's success with his books truly has made his name a brand.

Today, almost everything could be considered a brand, even people, for example, Martha Stewart and Madonna. Most of us are not lucky enough to have a product that makes us a household name. So, like many successful companies today, producers and their agencies can take advantage of branding to increase sales and market share. Many companies have used branding successfully over the years to develop strong, enduring relationships with their consumers.

For a producer, distinguishing between who he or she is and for whom he works can be a challenge. With proper branding, though, an agency's or producer's name can be turned into a recognizable brand from whom everyone should purchase their insurance. In a small town or city, local branding can be particularly successful.

Becoming the brand name for insurance in his neighborhood may help the producer or his agency become a bigger success story, but it takes time, devotion, and effort. A Web site that offers many ideas on the subject of branding is www.brandchannel.com.

I learned long ago to step back from my business and look at it from the customer's perspective, to attempt to see it from the outside. How do others see the producer? How do others see his agency? Who is the producer?

Big Brands

Large nationally recognizable names like Intel, Microsoft, or IBM have been so successful in marketing their core products (Pentium processors, Windows Software, and Netfinity Servers) that the name recognition and the collection of products these companies sell create a recognizable brand name within itself.

Successful branding evokes fierce loyalty and commitment among both consumers and employees. Most of us know what brand names are, but truly understanding what branding is requires a little analysis. Let's take a quick word association test:

When someone thinks of sending a package overnight, of whom does he think? When someone thinks of buying books, of whom does he think? And when someone thinks of an Internet service provider, of whom does he think?

The reader may have answered Fedex, Amazon.com, and AOL, or his list may have been a little different. What is important in this test is that this association between a thing and a name is no coincidence. Branding is more than a name; it is an experience. Whether someone has used a product or only recognizes the name, the fact that he associates it with a certain subject matter shows that these companies' branding strategies are working.

Soluble Brands

Identity should not be confused with branding. Even though the company's identity may be a part of the branding process, it does not create the brand. Identity is widely used in marketing within the insurance business.

If I say "park bench," the reader may think ING; if I say "like a good neighbor," he may think State Farm; and if I say "the rock," he may think Prudential. Identity refers to a company's name, a logo, a tagline, or its look.

For whatever reason, it would seem that successfully branding insurance is difficult. There are only two insurance companies that I consider successful in branding. If I say "supplemental insurance," of whom does the reader think? It might be AFLAC in a duck's voice. If I say automobile insurance, of whom does the reader think? It might be Geico.

Some producers might disagree, but I don't believe that mentioning life insurance brings any a particular company to the forefront.

Complex Brands

Before everyone runs out and tries to market their name into a brand, I should mention that there is nothing simple about branding. True branding is a complex subject that encompasses almost every aspect of a business and is well beyond the scope of this article. This does not mean, however, that we should not use the ideas and concepts of branding to improve our own operations.

Image is an important aspect of the branding process. Two types of

image should be addressed, the physical image and the perceived image, or the public's overall perception, whether that perception would be intended or not. Looking in the mirror is not all that difficult; knowing how you are perceived by others is more involved.

For many people a name like Enron might be perceived as negative, while others might associate Disney with something positive. This may be true even if the person never has had personal dealings with a company. Building positive perception is a task that must be undertaken every day.

Marketing Brands

For the producer or agency to implement branding successfully, the goal should be to associate an item positively with the name. That is, my name = insurance, insurance = my name. A producer or agency might adopt branding strategies similar to a supermarket that sells many different brand name products; one-stop convenience, a knowledgeable, friendly staff, and a great overall experience all are themes that could be marketed.

Many of us have our stationery created here, marketing done there, and possibly a Web site produced by yet someone else.

Unfortunately, this widely used but disjointed marketing approach usually is not constructive to the branding process. Many producers do not know the many electronic file formats and different ways that these companies use images and pictures. Even simply organizing graphics, logos, and colors in a physical file is one of the first steps a producer can take to head in the right direction.

Making Your Own Brands

Some things make a brand unique. In my agency, we have devoted attention to many of the details in our business. We have made it convenient for our customers by providing fillable forms on our Web site. We have adopted consistent logos and color schemes in everything we do. Where possible, we treat each client as if he were the only one.

To reinforce all of this, we provide our clients customized reports and a quarterly newsletter that keeps our name out in front. We also have a mobile office we use for work-site sales. It is a great billboard that again reinforces our name, colors, and logo. I enjoy driving it around town.

Some might question where technology fits in to this equation. Technology is not always merely microchips and data; it is a better way of working. When the producer markets, brands, and organizes his business, prospects eventually will be as simple as a click away from the producer.

So when I say green eggs and ham, what do you say? And when I say insurance, what do you say?