



**WORD OF
MOUTH
MARKETING**

Agency Building Program

**AN EXCLUSIVE PROFESSIONAL
DEVELOPMENT GUIDE**

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Introduction

Here's the problem: no one talks about a boring experience. In other words, "the same is lame." Simply doing things different can create a customer experience that compels "word of mouth marketing." Over the years, we've somehow come to believe that word of mouth marketing happens on its own or that it needs to be created with stunts and gimmicks.

People have the power in ways that would have been unthinkable just a few years ago! This is why the time for "talk triggers" have never been more necessary.

Studies have shown that nearly 20% of all purchases are a result of word of mouth marketing. And yet, few insurance agencies have an actual strategy for creating the right environment for sustained word of mouth marketing. That could be your insurance agency, or your competitors.

Agent Pipeline is here to guide you to help develop talk triggers strategic, operational differentiators that compel word of mouth marketing.

4 Key Requirements for “Talk Triggers”

1 Must Be Remarkable

If it's not working remarking on, it's not a talk trigger. Lower prices are rarely remarkable. Stories like this often begin with phrases like, “you'll never believe...” or “I was looking for _____ the other day and discovered _____.” You must stand out.

2 Must Be Relevant

Doing something just to get noticed isn't necessarily a talk trigger. Changing the color of your logo to orange might be remarkable, but is it relevant in any way to your insurance agency or your customers?

3 Must Be Reasonable

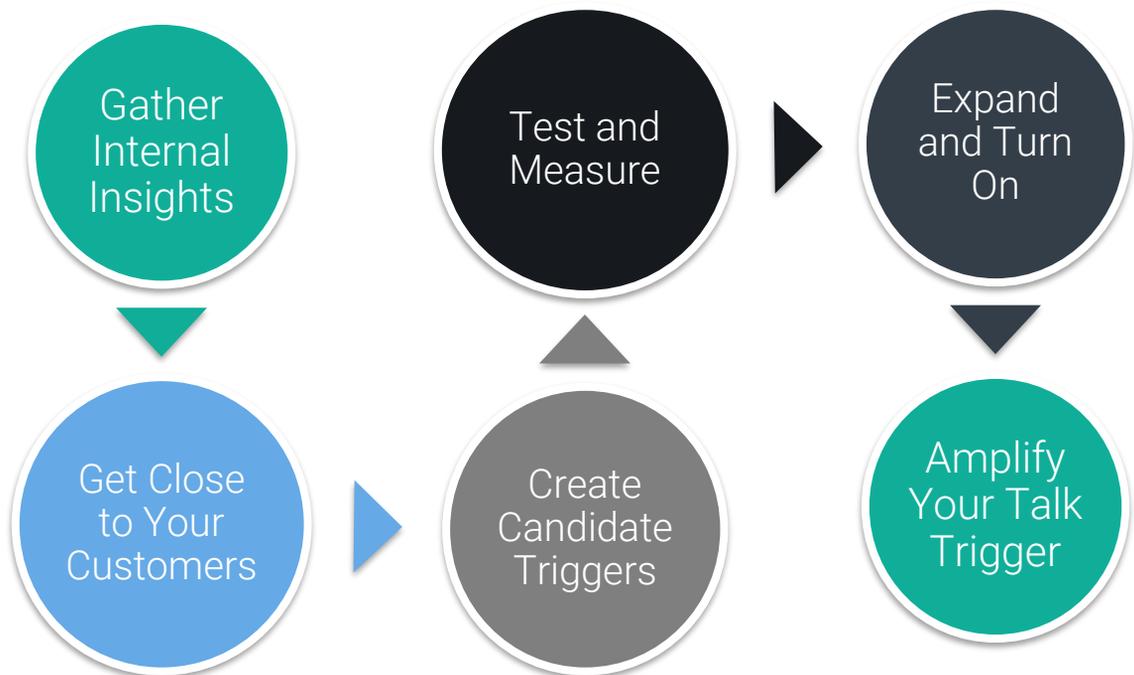
You're looking for a talk trigger that's remarkable enough to be a conversation catalyst, but reasonable enough to be trusted. In an actual conversation, if someone hearing about your talk trigger says, “that's amazing” you're on the right track! If they say, “that can't be” you may have crossed the threshold to doubt.

When you overpromise or at least when customers perceive you to be overpromising, it not only depresses participation in the promotion or campaign at hand, but it also creates a long-term spillover that diminishes their trust in the future.

4 Must Be Repeatable

This one's easy: your talk trigger must be available to every customer, every time. If it's something that has terms, conditions, qualifying criteria or is reserved for certain individuals, it's not a talk trigger.

6 Steps to Creating Talk Triggers



The first step in creating effective word of mouth marketing in your insurance agency is to unlock everything that you already know about your customers, what they want, and how they use your services.

One of the challenges in “talk trigger” creation and in word of mouth marketing programs through the years is that it’s not really “owned.” In reality, everybody owns word of mouth, because it takes all corners of an agency to deliver on the differentiator every time (i.e., sales, customer service, marketing, operations, etc.)

You need to bring together a collection of insights that you can use to frame ideas. In smaller insurance agencies, you might be the sole source of knowledge. In larger agencies, it’s generally a combination of three functions: marketing, sales & operations, and customer service. Why? These functions expose every element of your customer’s journey.

You'll want to look for data around competitive positioning and messaging, sales insights, and customer service issues. Each area can uncover operational intelligence that becomes the fodder for a great talk trigger.

Finding the right market fit for a product or idea is tough. You cannot possibly know how your customers will interact with a new product, or a product recommendation. Even if you write 101 scenarios, you'll encounter 102 quickly. Customers are quick to outsmart you or find shortcuts you hadn't envisioned. It is impossible to know everything about a customer from market research or annual surveys.

It can be difficult to create talk trigger ideas that will surprise a customer enough to share the story with their friends and family from the comfort of an office. What doesn't surface in most surveys are the things a customer actually needs.

Find ways to answer questions like these:

- How do our customers experience our product recommendations?
- Why do our customers refer us today?
- What do our customers say about our agency, unaided?
- What do our customers say about our competitors, unaided?
- Where in the presentation experience is the right time for us to introduce a talk trigger?

You could come up with a fun talk trigger idea, but working with intent is always better than working with instinct alone. Plenty of well-meaning and possibly even great ideas have faltered at the starting line because they didn't have the right fit.

Answer the questions below personally, as an actual customer. We've written them that way to help you frame it in your mind. Put yourself in your client's shoes to unlock the value you created in the first two steps of creating a talk trigger.

When I buy or use this product or service, I'm...

What I don't expect from this product or service...

What I'm talking about in my life right now...

What I want is...

What I really want is...

You cannot just decide on a viable talk trigger in your planning process, roll it out, and test it!

Test your talk trigger to determine if it has what it takes to survive long-term. In our research, we discovered that if your idea becomes present in 10% of customer conversations during your test phase, it has the potential to be a long-term talk trigger.

From a measurement perspective – thinking long-term, your talk trigger will need to sustain presence in at least 25% of conversations to be viable.*

If you've developed a winning idea that demonstrated it has the momentum necessary to be a long-term talk trigger, how do you activate it? Even if your customers love it, if your agents are not equally smitten, you'll struggle to give it a permanent home.

Activating your talk triggers with your agents or partners is vital to it being seen as a strategic, operational differentiator rather than a gimmick.

Your marketing mix is the starting point for amplifying your talk trigger. You want to look for opportunities to share the talk trigger element of the customer experience in other media environments including advertising, social media, email campaigns, and on your website.

Amplification of your talk trigger does not stop there. You have opportunities to encourage your agents to share the story with their friends and family. And, in some cases, you might even get a once-in-a-career chance to make your talk trigger an icon for your insurance agency.

Think Krispy Kreme when the red light is on! It's a visual cue for passers-by that the time for donuts is now – they are ready and hot!

Let's get started on your mission to create talk triggers. Give us a call at 800-962-4693 now to learn more and let Agent Pipeline guide you down the path of success.