

Connecticut Agency Holds Successful Young Driver

“The decision to put together a young driver seminar was a natural for us; it’s just a part of who we are.” –Tim Russell

It’s hard to not know about The Russell Agency if you live in Southport, CT. Their office has a prominent location at the main intersection in town.

The town of Southport is located on Long Island Sound and has a rich history dating back to its settlement in 1639. And while the agency’s history doesn’t go back quite that far, it is a third generation shop started in 1941. Agency principals Tim and his brother George Russell and the staff are able to enjoy the stability of their agency’s tradition while, at the same time, keeping things fresh and new. In fact, several on staff are members of PIA of Connecticut’s Young Insurance Professionals, and Russell Agency Account Executive Nick Ruickoldt is that group’s current president.

The Russell Agency first became involved in hosting a Young Driver Seminar when Tim Russell was able to learn firsthand about the Young Driver Seminar program The PIA Partnership has created while attending a PIA National meeting in Las Vegas, in his capacity as the National Director for Connecticut. As Tim explained, “It’s been a goal of our agency to both employ and foster young agents. So, when I heard about the program at our meeting I recognized that it was an excellent vehicle for both our agency and Young Insurance Professionals. So we decided to conduct the seminar, not only as The Russell Agency, but also as a trial-run demonstration for PIA of Connecticut’s Young Insurance Professionals.”

In fact, with the success of The Russell Agency’s event as a clear indication of what can be accomplished, word is quickly spreading among PIA of Connecticut’s young insurance professionals. As a result, several other agencies are planning events and Nick is making himself available to help.

So why focus on young teenagers just learning to drive? They’re not exactly a

prime risk group for auto insurance. And explaining to parents why their premiums are increasing so much isn’t a very pleasant experience. The answer, quite simply, is that for The Russell Agency “**community matters.**” “The more that we give out to the community, the more the community responds to us,” explained Tim. “The people around here know us. We have a great reputation and most of our business is already coming from word of mouth. We get mostly referrals here, whether it’s realtors’ offices or attorneys’ offices or current insureds. As both community members and community leaders, we care not only about our insureds but the community as a whole, and the more safe drivers we can get on the road the better it’ll be for everyone.”

From a practical standpoint, activity in the business of insurance typically occurs when there is either money in motion, such as a new business creation or when there are significant “life changes”—a marriage, a bigger home or some type of upgrade. A new driver in the family is just that type of change. Nick noted, “Tim did a great job of illustrating various situations. How adding a new teenage driver will normally add to insurance costs. And how those costs could multiply if they receive tickets or other violations or purchase their own car.”

But beyond that, there may be parents in the audience with other children who are already adding to the family’s insurance costs because of their driving behavior. Nick continued, “They may already be paying quite a bit more for insurance than they’re used to and as a result have sharpened their pencil to make certain they’re getting good value. These are exactly the type of people we want to be talking to us at The Russell Agency.”

So how did it all come together? **Tim and his team took their lead for making it happen from the “Guide to Conducting a Young Driver Seminar” created by The PIA Partnership.**

The guide lays out a 4-step process and takes an agency through each stage with



information, suggestions, content, worksheets and checklists. Here is an outline of the 4 steps that are covered:

STEP 1: Initial Decisions

- Location and co-hosting
- Who will be making presentations?
- Deciding who you will be inviting as attendees
- General announcements & local promotions

STEP 2: Making Preparations

- Plans & checklists

STEP 3: Event Day

- How to handle the event
- M.C./Host Presentation Outline

STEP 4: Following-Up With Attendees and Others

Every community has resources. Putting this together was simply a matter of

Seminar Created by The PIA Partnership



pulling them together. And Tim and his team knew exactly what to do.

First, the location for the event was the town's library; which has a sound-system equipped auditorium capable of accommodating several hundred people. The laptop and projector came from the agency. Not only was the town's library willing and able, but after the event, the head librarian told Tim she wished there was a seminar like this when her kids were that age—that it would have made a big difference for her and her family.

Another community resource was the local Boys & Girls Club which was delighted to participate—making it a club event and helping arrange transportation. From their perspective, this could only serve to help make their young people better drivers. And from the community perspective, that would be a good outcome for everyone.

The hour long presentation was done in three parts.

The town's police department provided two officers who spoke about safety, laws and rules of the road. And since local law enforcement officers see the results of dangerous driving on a daily basis, they knew all too well the importance of this type of seminar—which focuses on developing good habits and attitudes from the start.

The state chapter of Mothers Against Drunk Drivers (MADD) sent an experienced presenter to talk about the dangers and consequences of driving under the influence. As with most nonprofits, MADD has presenters on staff looking for opportunities like this to get their message across to teen drivers. In fact, Allison Champlin, a staff member from MADD, created a hybrid presentation aimed at new teen drivers. This event created a new venue. For them, it was a unique opportunity that they enjoyed participating in.

Representing both the community and the agency, Tim gave the insurance presentation. Letting both teens and parents in attendance know how they could be proactive in keeping premiums as low as possible and how a local professional independent insurance agent can help.


Measure of Success

So, even though everyone was able to “feel good” about this Young Driver Seminar, the question remained, “Was it a success?” How is success for this type of event measured? Let's ask The Russell agency...

First, Tim recounted what happened while grabbing a sandwich for lunch, “I was at the luncheonette across the street a couple of weeks ago and I had a chance to talk with one of the dads who attended our seminar. It was great to hear him say how important it was for his teen to hear the same messages from others as he was hearing from his mom and dad. He appreciated the insurance man, the police officers and Mothers Against Drunk Driving coming at the same issues from different angles and how this is making his teen take things more seriously. Even though,

from the beginning, I wanted to think that's the case and we're actually making a difference, it's really nice to have someone tell you that you are.”

Nick told The PIA Partnership how pleased the agency is with the results as well. “Since the event, we've had more than a few walk-ins and one of those resulted in an entirely new account—as a direct result of the seminar,” stated Nick. “Since we registered everyone who attended, we now have contact information—e-mail addresses, phone numbers, addresses and so forth. So we've put all that into our agency management system and we'll be sending greetings on holidays, asking them if they've reviewed their insurance lately and if their renewal is coming up. Based on these contacts, I can guarantee you that the result will be new business and more opportunities for us to provide great service for our customers.”

Finally, we asked Tim what he would say to other agents considering putting together a Young Driver Seminar. “I would say, ‘by all means do it,’” responded Tim. “If it's part of your agency's culture to be in the community and giving back, then this is just a natural step to take. For us, it's as important as belonging to the Rotary Club or Kiwanis or Lions Club. It's as important as giving to the hundreds of charities that hit you up throughout the year for their golf tournaments and their various fundraising efforts. The benefit to the community is that we're helping educate our young people on something very important, and the benefit to The Russell Agency is that we're positioning ourselves as community leaders. And that is, I think, one of the most important things an insurance agent can do.” 

Watch a video of Tim Russell explaining how he put on a successful Young Driver Seminar program created by The PIA Partnership at <http://player.vimeo.com/video/83847640>. You can learn more about this new tool by visiting <http://agency-growth-profit.com/>.