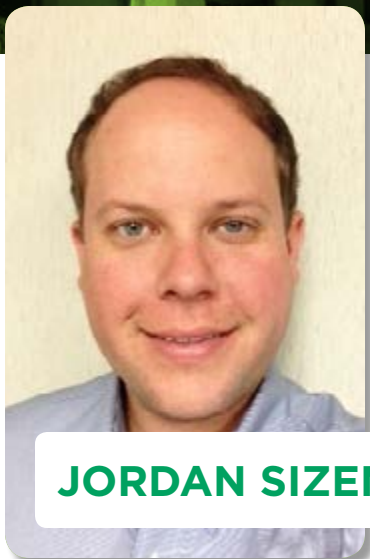


AGENT SPOTLIGHT

TENNESSEE AGENCY CONTINUES BIG COMMERCIAL GROWTH TWO YEARS INTO GRANGE PARTNERSHIP

JOHNSON CITY
INSURANCE AGENCY



JORDAN SIZEMORE

“EASY.”

That’s the word Jordan Sizemore, vice president at Johnson City Wofford

Brothers Insurance, uses to describe the quoting process for Grange’s small commercial products. The family-owned agency out of Johnson City, Tennessee has always had a commercial focus (about an 80/20 split between Commercial and Personal Lines business). But they’ve experienced tremendous growth over the past year that begs the question: “What’s their secret?”

“We saw 18 percent commercial growth as a whole last year, and part of that I’d attribute to Grange’s small commercial products,” Sizemore says. “We didn’t have a great market in commercial auto before AutoAccel[®]. Most of our carriers wanted package with it, so this product gave us another place to look.”

Since the agency’s appointment with Grange in January 2012, they’ve grown to become one of the top AutoAccel-producing agencies in their territory. They’ve found success especially with segments like short-haul trucking, sand and gravel hauling and tow-truck operations.

And AutoAccel is only part their story. The team’s also writing plenty of BusinessAssure[®] business, particularly with contractors. What makes Grange’s BOP product stand out the most, in Sizemore’s own words, is “the ease of doing business.”

(continued)

HAVE YOU TRIED GRANGE ONLINE CHAT YET?

Connect with a Commercial Lines Underwriter within a matter of minutes! To use Grange's online chat, click on the GrangeLive button in the upper-right corner of GAINWeb.



QUESTIONS?

"The BOP product is really easy to quote — it's probably the easiest system in our agency," says Sizemore. "If we need a quick quote, that's where we'll go."

Another added feature the Johnson City team appreciates is GrangeLive®, Grange's online chat feature in GAINWeb®. Sizemore says his team uses it probably once a week, especially when they're stuck in the middle of a quote or can't find something. This, in combination with competitive pricing and responsive underwriters, is what Sizemore says makes it easy to do business with Grange.

"Grange is probably our go-to market with commercial," Sizemore says. "And we want to keep growing. We're hoping to hit the \$500,000 mark with Grange within the next year and, as long as AutoAccel and BusinessAssure continue to do what they're doing now, we'll continue to grow."

Troy Cantrell, Johnson City Wofford's Territory Sales Manager, sets his sights even higher for the agency. "They're on a success trajectory and I wouldn't be surprised to see them hit the million-dollar mark in the next year or two," he says. He attributes their success to a variety of factors, but calls out

specifically their unique and direct approach to earning referrals. Producers at the agency don't just ask for a name and number — they ask clients then and there to make a direct connection, either by phone or a face-to-face introduction.



"Getting a name and number is more like getting a lead," Cantrell explains. "But actually getting an introduction? That's a true referral."

Diversifying and growing your commercial business was a big topic of discussion at the recent Grange Agency Meetings. Sizemore, who attended in Nashville, believes Grange is a good partner for the journey.

"If [agents] are moving from Personal Lines to Commercial Lines, Grange BOP and AutoAccel are definitely a good place to start," Sizemore adds. "Our Personal Lines team has had no issue quoting the small commercial products. It's very automated, and everything's very clear to understand."

BEST OF THE BIZ

BUSINESSASSURE HIT RATIOS



CONTRACTORS



OFFICE



MERCANTILE (EXCLUDING CONVENIENCE AND LIQUOR STORES)



SERVICES (BEAUTY SHOPS, FUNERAL HOMES, PRINTING)



RESTAURANT

AUTOACCEL HIT RATIOS



COURIER & DELIVERY



LANDSCAPING / SNOWPLOWING / FIREWOOD



SERVICES (REAL ESTATE, LEGAL, PERSONAL CARE)



TOWING & SERVICE STATIONS

5 Ways to Use the Latest

INSURANCE
MADE
SIMPLE
Video



In Grange's latest Insurance Made Simple video, we tackle contractor loss prevention by sharing five simple tips for staying safe on the job. If you haven't watched the video yet, visit www.GrangeInsurance.com/InsuranceMadeSimple to check it out!

Since these videos are short and educational in nature, they're great tools for engaging with customers and prospects. Make sure you're getting the most mileage out of them as possible – here are five ways to do just that:

1 Share on social media channels.

Once you post the video via social media, don't stop there — use it as a way to engage fans and followers by asking questions. For example, once you post a link to the video on your Facebook page, you could follow it up with a second post and ask “How many of you have seen these mishaps in action?” or “What other tips do you have for staying safe on the job?”

Here are a couple of sample tweets and posts, but don't feel like you have to use these

verbatim. Remember, social media is also an opportunity to show your brand and agency personality, so personalize the message how you see fit.

Sample Tweets:

Contractors – follow these 5 simple tips to stay safe on the job <http://ow.ly/wLOS1> #contractor #workplace #safety

Share these proactive tips with contractors you know to keep them safe on the job! <http://ow.ly/wLOS1> #contractor #workplace #safety

Check out this video from @GrangeInsurance on contractor loss prevention. Stay safe! <http://ow.ly/wLOS1> #contractor #workplace #safety

Sample Facebook Post:

Americans spend more time on the job than any other nation. That's why work safety is so important, especially for contractors who typically face increased risk management and profitability issues at their worksites. Here are a few tips from Grange Insurance to protect your employees and your business. <http://ow.ly/wLOVJ>

Sample LinkedIn Post:

If you're a contractor, you want to create a safe work environment and prevent loss to your business. Here are 5 simple tips from Grange Insurance to protect your employees and your bottom line. <http://ow.ly/wLOZJ>

***Don't forget to tag Grange Insurance! Facebook and LinkedIn will suggest companies to tag as you type. When "Grange Insurance" appears, select it to tag us in your post.**

2 Run a contest.

Similar to the above, take it one step further and run a contest for photos of workplace safety in action. Whoever posts the best photos by a certain date wins a prize.

3 Email a link to clients.

Here are a few ways you might incorporate the video into an email to one of your customers:

- Share "just because." Here's an **email template** with some suggested messaging to help you get started.
- Include with a reminder about doing an insurance check-up
- Include with an email requesting referrals
- Include with a "thank you for your business" email
- Include it in your email signature.

4 Post on your agency website or blog.

Not only is this a great tool for engaging people who visit your site, it allows you to direct people directly to your site to view the video. Follow these steps to get started:

- Go to **Grange's YouTube channel** and select "Contractor Loss Prevention"
- Right click on the YouTube video
- Select "Copy Embed Code"
- Paste the HTML code within the desired DIV container

5 Share the related fact sheet with customers.

With each Insurance Made Simple video, Grange also posts a related fact sheet on GrangeInsurance.com with additional tips and statistics related to the video topic. Attach the **Contractor Loss Prevention fact sheet** to an email or print a few copies to share with clients the next time you meet with them.



GOT FEEDBACK?

We're always looking for new ways to make quoting small commercial with Grange easier, better and faster. Do you have an idea or suggestion? Let us know! For BusinessAssure, send feedback to drabs@grangeinsurance.com. For AutoAccel, send feedback to guveiyiand@grangeinsurance.com.



4 ENDORSEMENTS YOU SHOULDN'T SKIP

EPLI ENDORSEMENT



A must-have for any business that has employees, the EPLI endorsement covers the cost of defending a customer's company if workers claim that their legal rights as employees have been violated. Check your renewal business to make sure they have this endorsement, too. While it's common to quote new business with the EPLI endorsement, it frequently gets left off renewals.

HIRED NON-OWNED AUTO



An important coverage to have for businesses whose employees are required to drive a non-company-owned vehicle. Imagine your client's office manager decides to run a quick errand for some supplies and has a fender bender that she's responsible for... in a car the company leased. That's where the Hired Non-Owned Auto endorsement comes in. It provides coverage for autos not owned by the customer that they lease, hire or borrow.

CHOICE ENDORSEMENT



Since January, more than 80 percent of agents have added Choice Endorsement to their BOP policies — and with good reason. It's includes several added coverages that allow you to customize a customer's policy, making it relevant for just about every target BOP segment there is.

It's particularly important to consider when quoting contractors, though. Many contractors work for larger contracting companies that require a waiver of subrogation (which is automatically included in the Choice Endorsement). Plus it includes coverage for employees' tools.

Other key coverages the Choice Endorsement provides include:

- Water Backup and Sump Overflow
- Identity Fraud Expense, and
- Money and Securities

DATA COMPROMISE



The recent credit card fiasco that retail giant Target experienced is a perfect example of why it's important for businesses to be protected from data compromise issues. This endorsement provides coverage for a breach or compromise of personal information in the business's care, custody or control that could be used fraudulently.