

MARKETING AGENCY OF THE MONTH

STICKING TO THEIR VISION

Covina, California, agency grows by following the Golden Rule



"And as ye would that men should do to you, do ye also to them likewise."

Sounds easy enough; just treat everyone the way you'd like to be treated.

But, in practice, there are exigencies that come rushing to the fore and can overwhelm good intentions. Bottom-line blues can dampen the ebullience of the most optimistic of

folks. Nor is it easy to maintain one's composure when an irate client is taking out his frustration on you. However, as Rick Pedevill maintains: "It's not always easy, but it's always right."

Rick was convinced that it was possible to live and work by this vision when he established PTL Insurance Brokers, Inc., Covina, California, in 1976. And he and his staff have followed that vision and seen the agency prosper as they did so. Today, there are 18 people in the agency who are adherents to Rick's vision. "Everyone feels part of the PTL family," he says proudly.

He continues by noting that his three sons have all chosen to join him at the agency. "It was their choice," he says. "I placed no pressure on them. They saw what we were doing here and decided they wanted to be part of it. I couldn't be prouder. Brandon joined the agency about 15 years ago;

Bryon came on board 12 years ago; and Anthony has been with us 10 years."

Sales through service

Bryon, CIC, whose area of responsibility includes administration of the agency as well as niche expertise in medical professional insurance, says the agency "embraces the sales culture. We're not afraid to sell insurance; but it's a focus on sales through service. In order to truly serve the client, we need to provide them with all the coverages they need to protect their business, and their family.

"That's where our role as advisors really is important. Oftentimes, we will identify areas where insurance is needed and the client or prospect never understood the potential for loss. We take that advisory role very seriously.

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Rick admits that, early on, when the focus was on commercial lines, "we

Pictured at left (from left) are: Eric Cruz; Vice President Anthony Pedevill; Vice President Bryon Pedevill, CIC; President and Founder Richard Pedevill; Vice President Brandon Pedevill; and Victor Vizcarra, CIC.



Some of the people who “have had as much to do with our success as the sales people” (from left) are: Christine Barbosa, Denna Bartlett, Melissa Beilfuss, Marcela Bradley, Kris Vermeeren, Samantha Locuito, and Norma Gomez.

often forgot to ask about their personal insurance needs.”

Focus on cross-selling

“That doesn’t happen anymore,” says Anthony, who is responsible for personal lines, which includes an expertise in the needs of high-net-worth individuals. “The agency had always provided personal lines coverage to people who lived and worked in our marketing area, but we had not done a good job of cross-selling coverages. Today, that is a major focus for the agency,” he adds. In fact, despite its start as primarily a commercial lines agency because of Rick’s expertise in that area, the agency now has a nearly evenly divided revenue stream, with about 45% of the \$2 million in revenue coming from commercial lines; 45% from personal lines; and 10% from life and health.



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Bryon notes that the agency has really focused on finding out where business comes from. "We have invested in automation as a tool for bringing in business and for measuring the results. We continuously find that about one-third of our business comes from referrals, one-third from cross-selling, and one-third from online leads."

"It all comes down to personal relationships," says Brandon, who is in charge of commercial lines and has niche expertise in construction. "We have always worked really hard to serve our clients' needs. But today, we have become a lot more aggressive about asking for and closing referrals. The surprising thing is that, because our clients are happy with us, they are also happy to recommend us to their peers. We just never asked."

Customers become partners

Rick notes that, over its more than 35 years of service to the community, the agency has "built up a great deal of trust. But, until recently, we thought of those individuals and businesses as

clients only, when, in actuality, they also could become one of our strongest assets. We have really started to develop circles of influence, with clients who love us serving as the center of the circle."

"And we nurture those clients," Bryon adds. "We keep track of every referral and reward those individuals or businesses that made the referral. We give out gift cards to individuals who refer us. And for businesses that go the extra mile, we feature a Partners Page on our Web site that introduces people to local businesses that provide the same level of customer service and satisfaction that our agency provides. These partners often extend coupons and incentives for those people who come to them through our Web site. After all," he says, "they referred us to their peers. Shouldn't we be doing the same for them? And it's a great service for our clients who are looking for a reliable plumber or body shop or whatever need they have. It can save them time and money and assure them that they are going to a trustworthy local business that supports our community."


Every employee is in "soft" sales

"The key to service is consistency," Bryon maintains. "We assign clients alphabetically so they always will be dealing with the same person at the agency to discuss their needs and resolve any issues. The objective is for us to have a personal, trusted relationship with every client. And because we have a great staff that is committed to our vision, we're able to accomplish that."

"We recognize that they are here when we're not and probably have more contact with many of our clients than we do. They're holding down the fort and making certain that our clients remain partners. That's why all the service people share in the bonuses for meeting goals, because they really have as much to do with our success as the sales people."

Supporting the community

It should hardly be a surprise that an agency that has focused its vision on the Golden Rule is active in giving back to the community. Throughout his career, Rick has served on local



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—Richard Pedevill

hospital boards and helped raise money for local charities.

"It reminds people that you are part of the community," Brandon points out. "When our people are out there working side by side with people in the community, that sends such a strong message."

Among the many charities supported by PTL are:

- The West Covina Rose Float Foundation, which provides mentoring opportunities, youth scholarships, and hands-on programs with local youth, all designed to promote volunteerism through the community.

- The Citrus Valley Health Foundation, which provides nonprofit medical facilities that offer compassionate care across the region.

- Casa Colina Outdoor Adventures, which is a program that focuses on empowering people with disabilities by creating opportunities for challenging experiences in the outdoors. By focusing on abilities, not disabilities, the program enables members to experience physical and emotional success.

The future

"Our plan is to grow primarily by developing new business," Bryon says. "We've

been in the same city for 36 years and that's not an accident. We plan to stay here. But, thanks to the reach of the Internet, we are not bound by geography.

"We are continuing to expand our marketing footprint as our clients refer us to business peers and individuals who are outside our normal marketing area. And, as that grows, we anticipate that we will be able to write insurance across the United States."

Rick adds, "One thing that we have learned is that, with the right people, you can establish a personal relationship over the phone. As this business moves to the next generation, I think the same type of relationship can be established via any type of communication. It's really about establishing trust and treating people right."

Bryon concludes, "The first step in establishing that personal relationship with the modern consumer is finding out how they want to communicate. That becomes part of our system. If a client wants to use e-mail only, then that's what we use. Some clients want phone calls. And we still have a number of clients who want to come into the office and sit down with us. We keep a record of their preferences and make certain that we live up to their expectations."

Doing things the right way isn't always easy and we at *Rough Notes* are proud to recognize those agencies that stay true to that goal. It is for that reason that we are proud to recognize PTL Insurance Brokers as our Marketing Agency of the Month. ■

