
**California Connection Agent Spotlight
Brady-Harbord-Payne ~ Oakland, California**

What is the primary reason for your agency's overall success in such a difficult industry?

Developing a Personal Touch with our clients. The industry is competitive and every Lizard and Flo wants the business. The truth is, people do business with the people they like! The Personal Touch is what helps us close the difference in premium or keeping our clients from shopping! We believe that customers want to feel that they have a personal relationship with their agency, especially their Account Manager. We are our customers' advocates and we sell the philosophy that we will be there when they need us. Insurance is complicated and it is our responsibility to assist with our clients' needs and counsel them to choose the right coverage options. It's not an easy job, and it requires knowledge!

Today's consumer has set high customer service expectations on agents. How does your agency respond to these heightened demands?

We continually emphasize response time with our Account Managers. New prospects and existing clients contact the agency for a reason and it's necessary to be as responsive as possible. We believe new business opportunities need undivided attention and counseling. It's the objective of our Account Manager to win the confidence of the prospect so they feel they have someone that will take the time to explain the confusing world of insurance. It was luck that they called, but it's our attention that will keep the good business coming back!

What advice would you give a producer new to the industry?

It's important that any new producer set goals. How do you separate yourself from all the other producers? Professionalism! Professionalism can only be obtained through a sincere interest in the business and a hunger to develop knowledge of the products.

How can Travelers Personal Insurance help agencies grow?

It has to be through technology! Success in developing the customer comes from Personal Touch, Knowledge of the business and a response time that impresses the good client. We can achieve all of these factors but we must represent companies that complement our effort to produce an account on time and with the coverages attractive to the quality customer.

Travelers has the technology platforms to meet these objectives. As an agency, we must have confidence that the programs represented are from a company that will meet the objectives as well as take care of our clients' needs in a fair and comprehensive way. After all, our clients pay for peace of mind so when the "bell rings" we must perform as promised. The customer has many choices, but if we guide them to the company that lives up to the promises we make, then Travelers has done everything possible to help the agency grow.