BY BONNIE GODSMAN

Tomorrow's Consumer

How to engage future clients and reap the rewards

Dr. Seuss wrote *Oh, The Places You'll Go* as a children's book, but his words have also become a manual of sorts for businesses, inspiring us all to rise to new heights despite the challenges that may come our way.

The places we have been are not the places we need to go. We say that often in our business. That's because today, the consumer truly has become the ultimate decision maker. Now that the Amazons of the world have raised the bar in terms of what consumers expect from nearly every type of transaction, we too must be willing to change and innovate to meet consumers where they need us, at any given moment.

Amazon's success is no secret to anyone who has ever enjoyed an Amazon service. It's all due to a finely tuned customer service model that spans the user experience, execution of customer orders, and ease and convenience in online shopping. That model has become what today's customers not only want — but expect — in most other aspects of their daily lives, including how they protect their families and prepare for the future.

Imagine a young family of four where the husband works out of the home and the wife runs a business in the home. In this scenario, there are opportunities for health insurance; disability insurance; auto, home and liability insurance; financial planning and more. But whatever products are offered, everything has to tie right back into that new "customer first" philosophy.

While the industry has always focused on customer service. Today's service has to go beyond doing a great job of selling. Reps must take on the role of true advisors, not just providers.

EMBRACING TECHNOLOGY

This past year, as a precursor to LAMP '19 and its theme of *Transcend Through Transition: Engaging the Modern Consumer,* GAMA held its first-ever joint Executive Leadership Cabinet and PMG Symposium event. We were thrilled to partner with LinkedIn, the online platform for professional networking. LinkedIn walked us through its next wave of innovation and the launch of its latest services, including talent acquisition, learning solutions, marketing solutions, and sales solutions.

It's an example of how this 15-year-old company, once a startup, still isn't afraid to change and innovate to help meet the growing needs of its members. Its presentation offered powerful insights into activities that we too could incorporate to identify the right candidates, better develop and retain our talent, and make personal connections with the customers who most want — and need — to hear from us.

While nothing will ever take the place of the personal relationship that local reps establish with their clients — big data, for example, will never know when a client's child scores a winning touchdown or when there's a family problem — the industry is also moving toward increased use of technology to help make it easier to manage those relationships.

How do we build ourselves to develop these connections? We know the opportunities. For example, statistics show that large groups of citizens worldwide still remain underinsured. Reaching these key audiences means utilizing new strategies and new tools. It could be as big picture as restructuring our business or merging to offer multiple products.

On the financial side, it could involve investments to leverage new technology now available to speed underwriting or mine data. In terms of marketing, it could mean identifying new partnerships to help deliver success to your company. Or it could mean taking a closer look at your recruitment and retention strategies to attract diverse groups as more of our workforce retires.

But whatever form it takes, we know it will — and must — involve today's consumer, who wants more, is used to getting it almost immediately and is more educated than ever before, thanks to the amount of information widely available at our fingertips.

Oh, the places we'll go — so long as we keep our focus on the modern consumer. ⓕ

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