

SOMETHING *NEW*

Denise Johnson, the association's first woman to be chairman, has goals for this year that focus on technology, growth and quality service

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While each previous year's Policy discussion with the newly elected chairman introduced a unique individual with his own thoughts about the Independent Insurance Agents of Oklahoma, independent agents as businesspeople and the insurance industry in which they work, this iteration of that standard column is different in a different way: the chairman is, for the first time in the more than 100-year existence of IIAO, actually a chairwoman: Denise Johnson of Piedmont's ECI Agency, which Earnie Cornelius, Johnson's father, began 45 years ago. She and her brother, Scott Cornelius, are now the agency principals. Johnson talked with Policy about being the first woman to serve as chair of IIAO in its 103-year history and what she wants to focus on in her one-year tenure.

Q First, welcome to your new position. Second, how does it feel to join the long list of women who are what we call, "first to's," as in first woman to swim the English Channel, first woman to be elected as a governor in the United States, first woman to serve as chair of the Independent Insurance Agents of Oklahoma? That's a pretty exciting description to have attached to your name isn't it?

A It is exciting, and thank you. I'm excited about the year ahead. I've been giving the guys a hard time. I said, 'It takes you men 103 years to figure this out?' But honestly, they have all been just incredibly respectful. It's been such a huge joy to undertake this. I was in another state at a conference, and someone asked me, 'Did you feel as if you were scratching your way to the top?' I started laughing. I have never felt like I've had to scratch my way to anything because I've felt that there was such incredible mutual respect with every person I have served with on the board from the beginning of this process. I do think that they felt it was time. I've jokingly asked, 'This isn't just the girl factor, is it?' The board took that seriously. They seemed shocked I would even say such a thing. The board members made it clear they thought I could do a good job in this position. But, that said, in 2010 it was time, and even past time, to have a woman leading our association.

Q How did you decide you wanted to do this and how is it going so far?

A So far, it's been really, really fun. I have served on the executive board for four years, and I was on the board of directors before that. It's been a really good ride. The chair isn't a big surprise because you know it's coming. It still felt great, though, to take on that title and start to serve my fellow independent agents in this new role.

Q What led you to take that first step?

A My CSR, Dana McAtee, my lifelong friend and professional assistant in all I do, has often laughed at me and said, 'Denise, you have a disease. I'm going to do an intervention.' She says that because I have served on several boards of directors and, each time, I have become chairwoman. That is always a big time commitment, and, obviously, we know who picks up the pieces when I'm chairwoman or president of something. Chairwoman or not, we have a very successful agency business requiring attention. I had just been president in the same year of the Oklahoma City agents' association and of Yukon High School's Band Boosters. In the middle of that experience, the band director, was diagnosed with brain cancer and had brain surgery. I was also president of the Yukon Kiwanis Club.

Q I must admit, your assistant had a point.

A I kept saying, 'Dana, if we can just get through this year, I'm finished. I don't have to be president of anything else.' She said, 'Good. You have to take a break and work.' I told her I would definitely do that. Of course, right after my year in office ended in those three organizations, I was asked to be on the board of directors of IIAO. When she came into my office, I said, 'You're not going to believe it. They just asked me to be on the board of directors for the state association for independent agents.' She gave me this look and said, 'Oh, no. We cannot do another presidency or chairwomanship. This is exhausting.' I started laughing, and said, 'No, no, no. This will be an easy one. They never ask women to be chairman. She said, 'Sure. In your case, I don't think so. That doesn't work for you. It never has.' I said, 'Trust me. This time it will. It's been over 100 years, and they've never had a woman president.' That was six years ago when I joined the board of directors. And I was just really finishing out someone else's term when I first went on.

Q And here you are now, the first woman to be chair. You obviously have a wise assistant who knows you well.

A Well, once I got on the executive board, that sealed the deal. You start out as secretary-treasurer, then move up to vice chairman, chairman-elect and chairman, or, in this case, chairwoman. I'd been on the board about two years, I think, when they asked me to become part of the executive committee. And then I had to tell Dana.

Q And how's she doing with that?

A She's good. And really, of course, she's my biggest supporter and helps me with everything. I couldn't do what I do if it weren't for her.

Q What is it that your specific goals are during your year as chairwoman?

A I'm really interested in continuing to push forward with the use of technology and in looking for ways to make our way of doing business more efficient. The history of our industry is that it has been slow and deliberate in its way of doing business. We live in a world now that's very, very fast-paced. When someone calls wanting insurance, they don't want to wait two, three, four, five days for information. They need something and they want it right now. The only way we're going to meet that need is to make ourselves more available with technology. In my agency now, we push toward our website. We are getting automatic Internet lead quotes from our website; these are driving our business. Don't get me wrong, I'm a member of Kiwanis, but going to Kiwanis Club, going to networking organizations of any sort is not how people search for products anymore. We're finding more than 70 percent of people saying they will search for insurance on the Internet. They may not buy directly from the Internet with a direct writer, but they will at least do their initial searching there. If we can get them pushed to our website, if we can make the initial phone call and lock them in, we will close a large percentage of those sales.

Q That's what the new Trusted Choice Consumer Agency Portal is supposed to help facilitate as well, isn't it?

A That's exactly what it's going to do, and it's going to do it on a bigger level than we're doing it in our own agencies. The

Continued on Page 18

Continued from Page 17

CAP will do it for an entire industry, for the independent agents in any given state. All those people who don't have anyone to point them to an agency will, when they search, find an independent agent close to them who can work with them on the information they have found.

Q How did you at ECI set up your Web presence?

A We hired a consulting group. My brother, Scott, handles our technology, so he works directly with those experts. They work on the marketing plan and manage the website. We realized we could either be working on the computers all the time or doing what we're here to do, which is to sell an insurance product. We found it wasn't productive for us to handle the technology because we know just enough to be dangerous. We found that we weren't very effective at it, so we turned to those who would be.

Q How long has that relationship been in effect?

A We just started it a few months ago. We completely changed our whole marketing concept. We decided not to do advertising in the Yellow Pages or any of the other more traditional methods. We decided to put all of our advertising dollars straight back into our Internet marketing plan.

Q I just listened to a CNN report about those little silicone bracelets called Silly Bandz, that have a shape. Robert Croak, the CEO of Brainchild Products, said that the majority of the decisions about new designs for Silly Bandz come from suggestions made on Twitter, the Silly Bandz Facebook page or through his online blog. He said he had not spent one penny on advertising in the traditional sense. He also said the company is looking at a 75 percent profit margin after packaging and shipping costs. It's all been viral, Web-based marketing. The way the children of today buy their Silly Bandz is the way the adults of tomorrow are going to understand, seek out and buy insurance.

A The future of successful marketing is on the Internet. That's true for any industry

right now. My brother and I read research recently showing that the people searching the Internet for pricing and for coverages on insurance are people from 45 to 60. And that age group still wants, ultimately, to talk to a person. What we find with our people that are 25 to 35 is that we can contact them by e-mail, Twitter or even just by texting them back and forth. We have clients we've never met them, clients whose faces we have never seen. We have their insurance, and that's all they want from us. No only are they not offended by our not meeting them face to face, they don't want us to do that. It's a different world.

Q It think that's true of my 24-year-old son. He'd rather text than e-mail. And he never leaves voicemail if he can help it. He'd rather not talk with any of his service providers unless he has to. And I must admit, I'm not far behind. I find myself irritated when I can't write an e-mail rather than call someone.

A That's how my children are. We have a 19-year-old, a 21-year-old and a 26-year-old, and no, they don't want to talk. Unless, of course, they're trying to get money.

Q Exactly. But if they could accomplish that via text message or tweet, they would just as happily do that. But most of your clients are older than that group, right?

A Our large commercial clients are obviously going to be people in their 40s, 50s and 60s because they've developed a business over time and have the maturity to handle it. We started out focusing on developing our personal lines online. We're not one of those giant agencies. We're a small concern just outside Oklahoma City. It seems to be the personal lines people are seeking information about online. But it ended up flip-flopping itself in a funny way. We usually sold commercial then rounded out coverage by selling our commercial clients personal lines. Online, we started growing our personal lines by gangbusters and once those Internet clients have a relationship with us and discovered we also offered commercial insurance, they would turn to us for that, too. We didn't expect that.

Q How did you become involved in the insurance industry?

A My dad started in 1964 selling insurance for Liberty Mutual. He was fresh out of the Navy and had done a little bit of college, but he had to find a job. He was married and we kids were little. He started selling for Liberty Mutual and very quickly had an opportunity to move up in management but decided that he really wanted to go out on his own. He bought a little agency in Yukon and took over that independent agent's book of business. He set up an office, started meeting people, started going to the Chamber of Commerce and focused on building up a business. His was a pretty traditional path to starting and growing an independent insurance agency. It was the Earnie Cornelius Agency.

Once my brother, Scott, and I got to high school and college, my dad asked, 'Well, do you want to go into the business with me?' My answer was, 'No, pretty sure I don't. I don't want to do insurance. Thanks.' I love, love, love my dad, but. . . And my brother was exactly the same. He looked into insurance while he was in college and then went to work for C.R. Anthony and started moving up in management there.

Q So you didn't focus on insurance in college?

A I graduated from the University of Central Oklahoma with a degree in, wait for it, fashion merchandising. My husband used to tease me by saying the only thing that degree really qualified me to do was shop. But, seriously, the degree has a large focus on marketing. I hadn't planned on that major, but when I found out that The Fashion Group of Oklahoma City was willing to give me a scholarship that paid for my last two years of college, I took it.

Q OK. So how did a fashion merchandising major and a manager for C.R. Anthony become the two principals in an independent insurance agency?

A When C.R. Anthony went out of business, Scott got a dream job with Golf USA opening stores internationally, and I graduated and planned to go to work in my grandfather's Oklahoma City wallpaper store and focus on interior design. That

was in 1983. After graduation, we took a short trip to Disney World. While we were gone, the store burned down. The oil bust in Oklahoma had just started, so we decided not to reopen. I had three babies, managed a dress shop for awhile and served as president of the PTA and the school's community council and everything that you do as a stay at home mom.

Q But the call of a career in insurance became too strong?

A Not exactly. In 1996, when my youngest daughter was getting ready to start kindergarten, my dad, who had merged with a larger agency earlier, decided to separate and move his office to Piedmont. He was in his '60s and said he wanted to work for a few years more then retire. And he needed some help. So I said I would work for him a bit. And it turned into this really cool career. I was totally surprised by that. I've found that it doesn't matter if you're selling a pair of shoes or a dress or insurance: You're selling a product and in some way, large or small, changing people's lives. I had always thought, 'Insurance is sooooo boring. I can't do this.' Wrong. I found out that I liked it.

Q Obviously, your dad thought you would be good at it.

A My dad is always one of those who said, 'You can do it. Just try it.' Because of him, it never occurred to me that I couldn't do anything I wanted to. In the meantime, my brother had teenagers and was traveling all over the world with this dream job. But he wasn't seeing his family. My dad was just about to turn 70, and Scott bought his book of business. Dad just retired in January. He has an office here, but we hardly see him. Scott and I have been free to try new things, think outside the box, be creative. We're loving it.

Q Well that's a nice story about an unusual path to an insurance career.

A I like to be a part of people's lives. And I really believe that insurance is what makes us successful. No way can most of us afford to own \$100,000, \$200,000, \$500,000 homes without insurance. We can't afford to take the loss. We can't afford to take a loss on a business that we invest ourselves in and nurture. Insurance can take that risk away and enable us to be very successful in



ECI Agency Staff from left, Earnie Cornelius, Patti Edwards, Denise, Dana McAtee, Angie Almond, Scott Cornelius, Heather Nesbitt

a business. What I've found is that by selling insurance, I am enabling lots of people to be really, really successful. I had a client the other day whose mother handled, in your typical family business situation, many of the key functions in the business. She was going out of town. He said, 'I don't know what I'll do without my mom. What if some emergency happens?' I started laughing and said, 'If an emergency happens, you have me. I'm the phone call that you need to make. Then we'll take care of it. We'll figure it out.' I tell my clients — and I believe — that we're partners in their businesses. Insurance is a big stabilizing force in our culture and society.

Q What do you see as the current status of IIAO?

A Thanks to Mike and Bill and Tony, we have really achieved many of our goals. We set a goal to grow our membership to 500; we just found out actually last week we're at 496.

We're almost to our goal. And I have been giving Tony a hard time. I asked him, 'Do I get credit for that because I'm in office when we finally hit the magic number?' He's done a really, really good job. I'm going to focus now on figuring out what to do with 500 members. One of my main goals is making clear to our members why it's a benefit to belong to IIAO. This is an intimidating proposition to walk into after my predecessors have done such outstanding jobs. Mike is Mr. Calm, Cool and Collected. He seems

to have an answer for everything and knows exactly what to do. It's a lot to live up to. The upside is that I have the phone numbers of several who know everything. They have left this association in a great position, all those chairman who have come before me. They have really set the standards high. I'm hoping at the moment that I can just keep my head above water.

Q You'll do great, of course.

A Well, sometimes I feel a little bit out there in terms of what has been the norm in the industry and in the association. Sometimes, I just take a deep breath and say, 'Hey, this is me. I am not Mike Ross, but I bring a lot of experience and a different point of view to the table.' Obviously, many of my clients are men and I've worked to gain their respect. I may walk in with red high heels, but my clients know that I'm not frivolous when it comes to our partnerships

Q Any final comments?

A I want to say how great our professional staff is. I don't know how we could accomplish anything without those in the IIAO office. I'm looking forward to an exciting tenure given Trusted Choice and membership growth and all the good things coming up. With the staff's help and with the guidance of the chairmen who have come before me, I think we can make this a great year.