# GE Capital

# Sales Force and Technology Enablement Communications

I was hired GE Capital's long-term care insurance unit as the director of creative marketing services to lead a team of 12 people responsible for the creation, production, and distribution of sales and marketing materials for a national sales force exceeding 1,500.

When the creation of sales collateral was consolidated in our corporate office in Richmond, Virginia, I was moved to GE Capital's newly created e-Business team as director of corporate and sales for communications. In this capacity, I led a technology enablement initiative.

I was appointed project lead for GE's first-ever B2B site (a secure, password-protected extranet for our salesforce of 2,500) when the dot-com development vendor was fired, stunning the sales operation, which had been promised the extranet a year before.

I hired and managed the work of two local HTML programmers, prepared the request for quotation for offshore development, and selected the programming team from Tata Consultancy Services (the global leader in IT services) to program the site's administrative backend.

Most important of all, I created a positive and productive working relationship between our new e-business team and the long-established IT group. Together, our teams completed the project two weeks ahead of the originally scheduled launch date and $500,000 under the original vendor estimate, despite having to start requirements definition, functional specifications, conceptual design requirements, navigation and content structure, prototype applications, use-case scenarios, clickable prototype, and flow diagrams of the critical business processes and key business rules from scratch.

Though it was a collaborative effort, I was given the Spotlight on Excellence award in recognition of "boundaryless behavior," Jack Welch's initiative to eliminate bureaucracy. Ours was a phenomenal success by any measure.

Highlighted in the pages that follow is my strategic deployment plan, titled "Rollout Plan for the Agent Servicing Extranet." Under the brand name I created, Professional Partners Program, the initiative was intended to take advantage of then cutting-edge mobile sales and productivity technologies that would differentiate our career sales agents by establishing a distinct competitive advantage in the long-term care insurance marketplace.

GE Financial Assurance

# ROLLOUT PLAN FOR THE AGENT SERVICING EXTRANET

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CHANNEL OVERVIEW

ENVIRONMENTAL FACTORS AFFECTING THE CAREER CHANNEL

Dramatic changes have been taking place within the long term care insurance industry. Our career agents are today facing the toughest marketplace conditions ever. The most significant environmental factors influencing the long term care insurance sales process are ones with which everyone is familiar: consumers making purchase decisions based largely on price; stringent market conduct requirements brought about by a spate of class-action lawsuits against life insurers; the sheer number of companies of all sizes who have entered the market; and, most important of all, the growth of non-traditional distribution sources.

This last point—the encroachment of non-traditional distribution channels—deserves further comment. The career agents' position is being threatened by aggressive competitors who are systematically targeting their market. Banks, life insurance companies, financial institutions, national brokerage houses, broker-dealers, employer sponsorships, and, of course, Internet startups are taking away sales that have traditionally been generated by career agents, as those institutions have expanded their missions and looked for new growth opportunities.

BANKING REFORM PAVES THE WAY FOR FINANCIAL SUPERMARKETS

The most significant threat to the career agent came on November 12, 1999, when President Clinton signed into law the measure that allows banks, investment firms, and insurance companies to form integrated, diversified financial services conglomerates. (Of course, in recent years, the wall between financial institutions has been breached thanks to loopholes in the Bank Holding Company Act and regulatory acquiescence to mergers like the huge Citicorp-Travelers deal.) The merged institutions will mine each other's customer lists to market a full line of financial products such as insurance, annuities, certificates of deposit, stocks, and bonds. All, of course, will want to sell long term care insurance—the hottest insurance product on the market—which poses a direct threat to career agents.

THE INTERNET ECONOMY

Internet technologies and applications have grown more rapidly than anyone could have envisioned even five years ago, opening brand new frontiers of communication, collaboration, and coordination between consumers, businesses, and vendors. What started out as static "brochureware" has quickly grown into a myriad of highly sophisticated hardware and software applications that are enabling forward-thinking companies like General Electric to leverage the massive and ubiquitous technology infrastructure of the Internet to build powerful, commerce-enabled Web sites with live links to existing mainframe applications and databases in order to create real, sustainable value for their stakeholders. Clearly, the Internet is changing the rules of the insurance game as Internet-based companies like InsWeb, QuickenInsurance, and eCoverage are trying to revolutionize the 200-year-old industry, the latter by putting the entire insurance transaction online, "from quote to claim." All with the potential to drive out the career agent.

Consumers are online in ever-greater numbers, carefully scrutinizing the products and services that other non-insurance industries are offering. As a result, consumers are holding insurance companies to the same standards. They expect instantaneous premium rate quotations. And they want their questions answered right away. What was state-of-the-art a year ago is ho-hum today. The insurance industry is not yet able to move quickly enough to meet consumer expectations that are evolving in 12-month cycles, as opposed to five- and 10-year cycles. Technology is fast becoming the key to maintaining a competitive edge in an industry that relies on customer satisfaction.

THE GEFA-LTC DISTRIBUTION MODEL

Is there a role for the career agent in the Internet economy? Can the career agent compete against Internet intermediaries like online brokerages (e.g., E*Trade, Schwab, and DLJdirect), content aggregators (e.g., InsWeb, QuoteSmith, and womenCONNECT), and portals (e.g., Yahoo!, Excite, and Geocities)?

The GEFA-LTC distribution model is built on the conviction that despite new technologies and new distribution sources, the career agent will be the primary distributor of our long term care insurance products. The company believed in 1974, when the Long Term Care Division was formed, that agents who differentiate themselves by emphasizing value-added, consultative services are those who will succeed in the marketplace. That model holds true today. Despite new channels that seek to sell a commodity—high-volume, efficiently delivered, low-cost transactions—there is a place for the career agent. The GEFA-LTC distribution model is based on the principle that there will always be a place in the distribution cycle for sophisticated, high-end agents who differentiate themselves by offering their clients customized solutions to complex financial issues. Whatever technology brings, the professional, independent agent will always be included in the distribution chain.

MOBILE SALES

There is no doubt that e-business will continue to grow at an astounding rate, as technologies become more sophisticated. But even with the continued shift to transaction-based service delivery, there will still be a need to provide a knowledge-based service delivery that can only be conducted in an environment of personalized relationships in which there is a deep understanding of each client's problems and how to solve those problems.

The Internet is touching every aspect of an agent's daily sales activity, from prospecting and account management to communication, presentation, and follow-up. Because the Internet has changed the game for everyone, it is imperative that career agents learn to operate at a new, faster-than-ever-before speed. Therefore, they must learn to be comfortable with the tool that will help them reach top speed and stay well ahead of the field. That tool is the notebook computer. Agents cannot afford to look back, not with the speed at which business and commerce are conducted today. Their non-traditional competitors are gaining on them with ever-greater rapidity and they will need every advantage just to stay in the game. As they draw upon their sales experience to solve the challenges and issues that consumer face, their enhanced ability to communicate through a laptop computer will keep them in the game.

Selling is still the linchpin of long term care insurance. Nothing happens until the agent sells the product. Successful career agents will be those who apply the fundamentals of their sales craft to the notebook computer. These skills will separate them from their peers, differentiate them from the competition, and put them on top.

What challenges do we face in launching the Extranet and laptop purchase programs? What challenges stand in the way of acceptance by our career force?

RESISTANCE TO CHANGE

The single biggest obstacle we face is in getting career agents to make a fundamental change in the way they conduct business. Going mobile presents a very real challenge to agents, even those who are familiar with the technology. Agents will ask, "What's the advantage in using a notebook computer in my business? I didn't need a laptop before, so why should I buy one now?"

Apprehension about technology and the reluctance to embrace change are only part of the challenge. Agents will have to invest a lot of time to learn to use and trust their systems. The list is long, but here are some of the basics: creating shortcuts to launch programs from the desktop; creating compelling PowerPoint presentations that combine text and graphics, even audio, video, and animation; finding and opening folders and files; protecting against viruses; and backing up work.

Selling with a notebook computer is an art, so still more time has to be invested by agents in learning to become confident in front of customers and learning to present sales information effectively. For instance: eliminating glare-producing light sources that interfere with presentations; using verbal and non-verbal cues to make the transition to the notebook computer; looking the client straight in the eye instead of talking to the computer screen; structuring presentations to include logical breaks where customers are engaged and qualifying questions may be asked; and learning what to do if the system freezes up.

Furthermore, those who have never touched a laptop computer will have to become accustomed to such seemingly simple things as comfortably toting their systems around, preserving battery life, caring for a piece of machinery that is fragile and prone to damage, learning notebook logistics for group presentations, and protecting against theft.

AUDIENCE DIVERSITY

Ours is not a homogeneous group of users. There are three distinct user groups: (1) some will have never touched a laptop—or any—computer before; (2) others will be familiar with computers and may even use a notebook computer for other aspects of selling, but have not yet used a mobile system during a sales call; and (3) there may be some small number of veteran laptop computer users who, despite some experience with face-to-face laptop presentations, may not be aware of some commonsense techniques that will help them to use the system more effectively and get to the bottom line more quickly.

INTANGIBILITY

Intangibility presents many obstacles to communicating the benefits of the agent servicing Extranet. The Extranet "product" by its very nature is intangible and the laptop computer itself is just a piece of machinery, merely a means to an end. How does one describe—let alone "sell"—look, feel, and navigation? Our "product" is, by and large, inherent in the information we will provide users.

APPROPRIATENESS

Is mobile selling appropriate in our bread-and-butter, over-60s market? Veteran career agents may, at first, resist using a computer in front of a prospect, explaining that using a notebook computer in the sales process conflicts with the highly emotional nature of the sale. A computer will undercut the personal connection between the agent and the prospect. A computer will dehumanize what is fundamentally human. Even for the "financially logical" segment, it is an emotional purchase.

QUALITY VS. VALUE

Though mobile technology is beginning to catch up, notebook computers are a few generations behind desktop models and nearly twice as expensive. Just consider the GE/Dell purchase program:

- The notebook system with a Mobile Intel Celeron processor, a clock speed of 366 MHz, a 6.4 GB hard drive, and 64 MB RAM sells for $1,952.

- The high-end desktop model with the standard monitor, an Intel Pentium III processor, a clock speed of 500 MHz, a 13.6 GB hard drive, and 128 MB RAM sells for $1,154.

- The low-end desktop model with the standard monitor, an Intel Pentium III processor, a clock speed of 450 MHz, 6.4 GB hard drive, and 64 MB RAM sells for $882.

Again, while I have seen value vendors offering speedy notebook computers with the newest chips at good prices, the fastest portables still lag well behind desktops, with Pentium IIIs running at up to 733 MHz (though I have read that the gap will narrow still further next year when Intel releases its Geyserville chips).

# AUDIENCES

There are three stakeholder audiences whose information needs must be satisfied:

## CAREER AGENTS AND PROSPECTIVE AGENTS

Our primary audience is career agents. The career agent is a trained, licensed professional with a level of knowledge and expertise that allows him or her to operate on an equal footing with the other members of the estate- and retirement-planning team: the attorney, accountant, investment adviser, and life insurance agent. Our career agents will want to know what they will gain and what they will have to give up if they invest in a laptop machine.

## HOME-OFFICE AND FIELD MANAGEMENT

This audience includes senior executives from both LTC and GEFA and field management. Senior executives will be evaluating the program against the investment. Field management will be grappling with the impact the program will have on agent motivation, morale, commitment, and productivity. Together, our management groups will facilitate message delivery.

## HOME- AND FIELD-OFFICE PERSONNEL

Our little e-Business department has taken a lot of valuable time from a lot of good people, both in home office and in the field. We need to spend time communicating to these people, letting them know that we listened to what they had to say and that their time helping us was not a waste of their time.

# COMMUNICATION PLATFORM

The strategic "story" that follows captures our message to career agents.  A message, I believe, that has the power to penetrate the mind and motivate the individual to action.

> GEFA-LTC is unique in the insurance industry.  We are respected as a visionary force, dedicated to meeting the needs of our career agents.  We support our independent career agents with innovative products, thorough education and training, industry leading contracts, sound administrative support, competitive underwriting, cutting-edge technical support, a time-tested business development philosophy, and a complete array of marketing services.  This commitment forms the heart of our business discipline and drives our corporate and creative energy.
>
> By helping our career agents develop customized solutions for their clients, we emphasize long-term relationships over single pieces of business.  For clients, this commitment to creating solutions rather than products means that clients get the right package of services to fulfill their specific needs.  The success of this approach is reflected in the persistency rates of our agents, which are among the highest in the industry.  Our career agents know that they can go to their clients and say to them with certainty that they are offering them the best possible alternatives, the best available solutions, and the best value-added service that those clients can hope to obtain anywhere.
>
> Technology is fast becoming the key to maintaining a competitive edge in a business that relies on customer satisfaction.  At GEFA-LTC, we understand the implications of the Internet and its impact on the long-term success of our career agents.  Most insurers are taking a tentative and fragmentary approach to e-business, primarily because of concerns about the cost of moving off legacy systems and the desire to fully leverage investments in traditional distribution channels.  Continued experimentation and waffling by insurers has allowed opportunistic competitors to invade the traditional turf of insurance companies.
>
> If our career agents are to remain a viable and important part of future distribution linkages, they *must* be given the right tools to operate in the Internet economy.  And, now, the company that defined the long term care insurance market is creating new and better ways for our career agents to do business.  The Internet economy is about leveraging technology so that we prosper as a company.  By helping our career agents find new and innovative ways of expanding their traditional businesses—as well as creating entirely new business opportunities among the baby boomer generation—we will increase revenues and increase awareness of the brand.

Two groups working closely together toward a common goal.  That is partnership with a purpose.  Amid all the demands, all the pressures, all the perils, and all the complexities that independent agents face in running their own businesses, GEFA-LTC and our career agents are again in the vanguard with something new for the millennium.  A solution founded on mutual trust and respect.

# TONE AND MANNER

This section describes the feel and character of the Extranet communication program, the context in which the message will be delivered:

- We will sell hard, but keep the communication clear, concise, and free of jargon and tech-talk. We will do our best to anticipate and respond to information needs. We will communicate project milestones on a timely basis. We will speak truthfully, forthrightly, and strictly adhere to the facts. We will be as open as possible to agent recommendations, without committing ourselves to impossible delivery dates.

- It is natural to be suspicious of new, unproved business tactics, so, to mitigate any misgivings, we will communicate in a confident tone that our e-Business team is made up of skilled professionals who speak the language of the agent. The Extranet initiative is part of a deliberate, long-term strategy to put career agents closer to their customers.

- We will strive to remove the mystery associated with online and mobile computing by educating agents on how the Extranet will benefit their businesses. Initially, credibility will be our uppermost goal. Agents will not believe our statements simply because we speak them. Continuous, consistent action will demonstrate that we mean what we say; therefore, communication will evolve at a pace that allows actions to keep pace with the message. Reputation is rarely won without acknowledged accomplishment.

# RESEARCH

In order to gauge awareness, attitude, and behavior among our career agents prior to launch, we will be conducting a telephone survey before the execution of the plan. Data will be gathered from a representative, random sample of the universe of career agents. I calculated a sample size of 83 based on Six Sigma sampling techniques developed by GE Medical Systems. (The calculation of the statistically significant sample size was based on a population of 1,200 career agents, eliminating entry-level agents. The confidence level was 90 percent.)

It is important to note that, while the number of agents who purchase notebook computers is a valuable indicator of the success of the communication execution, it is not the sole indicator. Even if purchases remain relatively flat in the opening months of the program, there may be a significant movement in awareness and attitude. A shift of this kind signals the probability of future increases. As has been proven time and time again, with an increase in awareness, there is a good probability that there will be a positive change in audience behavior.

The pre-launch telephone survey follows on the next two pages:

**GE Financial Assurance**

# CASS TELEPHONE SURVEY

INTERVIEWER: _____

DATE: _____

AGENT: _____

LOCATION: _____

TELEPHONE: _____

(1)    Do you currently use a computer in your business?
        Yes                                  PROCEED TO Q2
        No                                  PROCEED TO Q10

(2)    What kind of computer do you use?
        PC                                  PROCEED TO Q3
        Apple                            PROCEED TO Q3

(3)    Is the computer a desktop or laptop system?
        Desktop                        PROCEED TO Q4
        Laptop                         PROCEED TO Q4

(4)    What is the speed of the processor and what amount of memory do you have?
        I don't know                PROCEED TO Q5
        Processor speed _____    CONTINUE
        Amount of memory _____    PROCEED TO Q5

(5)    How do you rate your knowledge of computers and the Internet relative to your peers?
        High                              PROCEED TO Q6
        Medium                       PROCEED TO Q6
        Low                             PROCEED TO Q6

(6)    Do you currently have an e-mail address?
        No                                PROCEED TO Q7
        Yes _____
        If "yes," may I update the system
        with your e-mail address?              ENTER IN SIEBEL;
                                                   PROCEED TO Q7

(7)     Do you use the Internet?
            Yes                                                 PROCEED TO Q8
            No                                                  PROCEED TO Q10

(8)     What browser (and version, if known) do you use?
            Netscape  V_____                   PROCEED TO Q9
            Microsoft Internet Explorer  V_____   PROCEED TO Q9
            America Online  V_____              PROCEED TO Q9
            Other  _____    PROCEED TO Q9

(9)     How fast is your modem?  _____  PROCEED TO Q10

(10)    If you were given confidential, secure access to agent productivity tools, which of
        the following tools would you be interested in accessing?  Please rank "high,"
        "medium," and "low."

              READ THE ENTIRE LIST AND RATE

              Pending business  _____

              An historical record of placed business  _____

              Your entire commission statement  _____

              A weekly summary of your commission statement  _____

              Your Career Path information  _____

              Contact information for all other career agents  _____

              Sales tools like a home interview worksheet,
              a how-Medicare-works flowchart, and the cost of waiting  _____

              Are there other sales tools that you'd like to see?  _____

(11)    How long have you been associated with the Long Term Care Division of
        GE Financial Assurance?
            Years  _____
            Months  _____

              TERMINATE THE INTERVIEW

# BUSINESS OBJECTIVES

Business objectives define what needs to be accomplished. Business objectives relate to the stated target audiences and focus on influencing their behaviors. Our business objectives for this communication program are:

- To combine the company's expertise in long term care insurance, e-business strategy, and information technology to develop mission-critical Internet solutions that improve business processes, strengthen relationships with career agents and consumers, create value for the organization, reduce costs, and ultimately, generate revenue.

- To exploit cutting-edge technologies for the purpose of differentiating the company and crafting a distinct competitive advantage which can be leveraged in the marketplace.

- To facilitate the rollout of a bundled package of mobile sales and productivity tools.

# COMMUNICATION OBJECTIVES

Communication objectives describe the specific manner in which the communication effort is expected to influence specific incremental behavior by career agents. Precisely what must be done in order to overcome the challenges described earlier? Our communication objectives are:

- To establish 100 percent awareness of the agent servicing Extranet within 30 days of launch.

- To generate positive, verifiable interest among 75 percent of career agents within 60 days of launch.

- To achieve a purchase rate of at least 50 percent among veteran career agents within six months of launch.

- To make the Extranet understandable by, and accessible to, career agents.

- To reduce significantly the buying anxiety of the career agent audience.

# COMMUNICATION STRATEGIES

This section describes the general areas of activity necessary to meet our communication objectives. We will achieve our objectives by:

- Implementing an integrated communication program that uses a range of media to increase awareness of the agent servicing Extranet, to develop an understanding of the productivity tools offered on the site, and to build a level of comfort and trust in the career agent community.

- Banishing jargon and tech-talk from our vocabulary; instead, we will "brand" all e-activities with meaningful names that communicate the Extranet's attributes and benefits in clear, memorable language. For example:

  - The Extranet will be named the LTC Digital Office.

  - The laptop purchase program will be named the Professional Partners Program.

  Assigning sensible, benefit-oriented names has the power to penetrate the mind and motivate the individual to action because meaningful names and concepts relate to personal and business interests, goals, and concerns. Furthermore, by strategically branding Extranet initiatives, we are giving a personality to what is otherwise cold, impersonal, and intangible.

- Utilizing a thematic tagline that lends itself to a graphic metaphor, in this way capturing the essence of our message. The theme, which will brand all of our communication efforts, must do three things: build awareness; positively affect attitudes; and, ultimately, affect behavior by moving a critical mass of career agents to action. I propose the following brand:

  - Take your business to a higher level with the LTC Digital Office.

- Demonstrating our leadership in e-business by continually building and introducing a cyber-arsenal for Web-enabled agents.

- Creating corporate purpose and brand direction from the president and his direct reports.

- Maintaining continuity and frequency of message over time as a way of developing trust, reducing anxiety, and demonstrating leadership in e-business. Interruptions undercut cumulative gains.

# COMMUNICATION TACTICS

This section describes the specific tactics we will use to achieve our communication objectives. Four primary tactics are listed below and discussed in greater detail in the pages that follow. These primary tactics are essential, aggressive initiatives designed to bring about early awareness and adoption. Secondary tactics are those ongoing initiatives that we will take up as required throughout the extended rollout period. Tertiary tactics are those that have been considered and rejected at this time.

Before specific communication actions are introduced, I will write a mini-plan (of no more than one page) that covers the basics, identifying the audience, the message, and the deliverables.

## PRIMARY TACTICS

- Launch a laptop purchase program.

- Orchestrate and stage a nationwide roadshow.

- Publish an internal e-business newsletter.

- Build off the existing media relations program.

## SECONDARY TACTICS

- Submit articles regularly to existing internal newsletters.

- Refresh the content on the Intranet site.

- Develop close-the-sale laptop tools.

- Develop agent productivity tools.

- Create a library of PowerPoint presentations.

## TERTIARY TACTICS

- Craft an Extranet capabilities brochure.

- Develop an agent sales tools kit on CD-ROM.

LAPTOP PURCHASE PROGRAM

RECOMMENDATION

- Introduce the Professional Partners Program, a bundled laptop computer purchase program that offers a Dell notebook computer system, an ISP connection, the Windows operating system, the Microsoft Office suite of programs, service and support, and a payroll-deduction payment plan.

RATIONALE

The laptop purchase and service program essentially puts a safety net in place for career agents, which is critical for building a trusting relationship. While not strictly a communication initiative, the success of the Extranet program rests on this initiative and, therefore, requires some discussion.

Why assume the risk, cost, and headache of putting together a comprehensive computer purchase and support program? There are two reasons. First, partnering with our career agents is a practical way of ensuring that they succeed in an ever more competitive market that is undergoing unprecedented consolidation, thus benefiting our shared client. Second, because the pace and direction of change is unpredictable and inconsistent, it would be unfair to put this burden of time and capital completely on their shoulders, even though they operate as autonomous businesses.

Furthermore, service and support is a strategic initiative. Our great work on the Extranet, which will put up-to-the-minute corporate data in the hands of career agents, will mean little if we cannot support them on the same schedule we are asking them to work. We are asking them to be mobile for a reason, so minimizing down time is essential. Our credibility and their productivity are at stake.

The mobile environment has the very same support issues as the desktop environment, though mobility involves an additional level of complexity. Mobile users are on the go, they are hard on their equipment, they cannot make money for the company if they are stuck on hold listening to impersonal recordings, and they do not have access to computer-literate workmates. All of which makes building a remote help-desk capability essential to the success of the program.

EXECUTION

We will develop an informational piece (a brochure or fact sheet) that contains essential facts about the laptop purchase program.  The objective of the communication piece will be to describe the mobile infrastructure and safety net we are putting into place for agents on the road.  The piece will discuss who is eligible for the purchase program, provide a list of approved hardware, detail the parts-replacement program, and review how to use the single point of contact for support issues.  In short, our goal is to deliver the message that we will provide mobile support solutions—fast.

BUDGET

$5,000

ROADSHOW

RECOMMENDATION

- Gather broad-based, representative "voice of agent" during a cross-country roadshow.

RATIONALE

The reason to stage a substantive roadshow is to demonstrate to career agents that we are serious about becoming a partner in their success. The roadshow presents a wonderful opportunity because it allows face-to-face discussions with career agents, during which we can evangelize and gather "voice of agent." Most important of all, there is no better way to deliver complex messages and no more intimate forum to assure greater attention to the message and reduce any psychological risks associated with a sizeable investment of this sort.

A well-executed roadshow will enhance our image in the community of career agents. But, for all the benefits of a roadshow, there are some caveats that are worth considering. First, without careful planning and execution, a trite or overdone program can do more damage than good. A handful of people in a large ballroom or a poorly presented program will create the perception that we do not know what we are doing. Second, without post-seminar follow-up, the benefits of the program will be lost. Having 50 agents in a region attend a seminar would be great news; failing to have any further contact would be a waste.

EXECUTION

Again, a roadshow can be a valuable tool for strengthening relationships and gathering "voice of agent," but such meetings require considerable planning, with particular attention given to the careful use of the time of those attending.

A pre-show direct mail promotion will significantly improve our return on investment by increasing the number and quality of the attendees. In addition, the promotion will also leave a lasting impression on agent prospects who are not able to attend but who may, nonetheless, be interested in participating. A pre-show promotion can consist of anything from a simple letter or postcard inviting career agents to the meeting to an elaborate campaign to build expectations and curiosity. A promotion of this sort will help spark interest among the target audience of career agents and educate prospective program participants.

Getting agents to attend the seminar is one thing. Grabbing their attention and holding their interest is quite another. We will accomplish this by concentrating on the more dramatic aspects of the Extranet as we demonstrate system functionality and capabilities and illustrate service benefits.

The program will also utilize a sweepstakes to communicate the benefits of going mobile. The prize would, of course, be a notebook computer. Entry would be qualified by having entrants answer questions about the Extranet initiative that can be found only by attending the meeting. Correctly answering the questions would qualify entrants for the drawing to determine the winner.

Again, post-show follow-up is essential. My experience is that we have 48 hours before we start losing interest. I suggest that we adopt a tradeshow mentality: every lead must be followed up on. Therefore, we will send thank-you letters and fulfill information requests to all attendees within two days.

BUDGET

$10,000

INTERNAL E-BUSINESS NEWSLETTER

RECOMMENDATION

- Produce a monthly e-business newsletter—named *e-LTC*—targeting career agents, prospective agents, and referral sources.  The newsletter would be distributed to recipients free of charge as a way of adding value to the company's services, providing an additional benefit of working with GEFA-LTC.

RATIONALE

An internally produced periodical, designed to inform and educate key stakeholder audiences, would go a long way in making important e-business information accessible and relevant.  In addition, newsletters are popular among recipients.  Agents will appreciate the company's attempt to keep them apprised of information that they should know about.  For that reason alone, a newsletter may be one of the most effective communication tools available to us.  The primary benefit to us is the opportunity to get the Extranet initiative in front of this audience on a regular basis.

Another reason a newsletter can be an effective communication medium is that, if done well, it provides a valuable service.  In marketing terminology, it "adds value" to the relationship.  Yet another important benefit of a newsletter is that it builds credibility.  A newsletter will offer us the opportunity to demonstrate our expertise in the e-business arena as well as our ability to communicate complex issues in a clear, concise fashion.

Will a newsletter directly motivate an agent to purchase a laptop system?  While this is a possibility, it is not a certainty.  A timely, well-written article in a newsletter may prompt an agent to call with questions; however, as with so much of marketing, persuasion is a cumulative result.

Of course, a newsletter is not always the answer; there are some downsides associated with this medium.  First, newsletters are an overused marketing tool.  The competition for the agent's time has become intense and, in some cases, the proliferation of written communication is not necessarily a good thing.  Second, newsletters written and produced in-house are an extremely time-consuming endeavor.  Everyone's time also translates into cost.  If the time each of us in our small e-Business department spends on a newsletter is calculated at even the most conservative of rates, a monthly newsletter can cost the company many more thousands of dollars per year.  Preparing a newsletter will take a tremendous commitment on the part of the department.  Writing and editing articles under a very tight schedule is nobody's idea of fun.  Third, it is sometimes difficult to "find" news.  And without a timely piece of information to communicate, the benefit of the newsletter is lost.

EXECUTION

At least initially, ours will largely be a promotional newsletter, in the sense that it will promote the company's services; however, it will do so in a subtle way.  Instead of making a straight sales pitch, the newsletter's "sell" will be somewhat softer.  Our readers will receive a blend of useful information, ideas, and advice that is helpful in their professional lives.  Some advertising messages may be woven into the newsletter, but only in moderation.  The newsletter will build credibility with its audience over the long run.  Because readers will receive the newsletter on a regular basis, it will build name recognition and awareness over time.  All stories will be concise, lively, and interesting.  And all will have news and information value.

BUDGET

$1,000 to $2,500

MEDIA RELATIONS

RECOMMENDATION

- Utilize targeted editorial programs to build awareness and legitimacy for GEFA-LTC in the e-business category.

RATIONALE

Hooking up with the existing media relations program will allow us to position the Extranet initiative in the context of LTC's strategic intent to strengthen our partnership with career agents. Publicity must play a central role in our communication plan if we are to reach beyond our existing career agent base and influence the recruiting effort. Publicity is particularly valuable for us because industry and public awareness and opinion are critical to our success. Our need to build channel awareness, to enhance the company's image in the insurance industry, to educate our target agent audiences, and to respond to industry trends will be well supported by a vigorous media relations program. Our program will target those media experts who have a tremendous influence over our channel base in order to obtain favorable references to the company.

The benefits of an aggressive, sustained e-business media relations program are many, including the following: establishing a high level of visibility for our e-business initiatives; enhancing our image of competence, professionalism, and compatibility; attracting the interest of prospective career agents; generating voluntary mention and real or perceived endorsements by media and other influentials; and producing a flow of unsolicited, qualified inquiries and referrals to the company.

EXECUTION

The goal of our media relations program will be to develop and implement a systematic plan for gaining positive exposure and visibility for the Extranet and mobile selling initiative. If done well, this program will be the most effective method we have for developing an awareness of our online agent-servicing programs.

I recommend that we develop an e-business media guide to introduce our agent-servicing programs to the industry press and underscore our availability as news sources. The guide, which will take the form of a list or small brochure, will include a roster of e-Business contacts and their specialty areas, along with their telephone numbers and brief biographies. As a complement to the media kit, I recommend that we develop a consistent flow of newsworthy press releases, feature stories, and concept articles that describe our unique approach to agent servicing and the benefits to career agents.

BUDGET

$1,000 to $2,500

# ROLLOUT SCHEDULE

Below are the major milestones in the Extranet rollout plan:

| DELIVERABLE | DELIVERY DATE |
|---|---|
| Demonstration (clickable) prototype to steering committee | Mid-December |
| Nationwide roadshow (with demonstration prototype) | February and March |
| Limited pilot (user acceptance test) with 25 career agents | Mid- to late April through mid- to late May |
| General rollout | Late May through August |