

CL - Josh Knowles of Providus Financial

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agents, agency, phone call, call, logic, josh, louisiana, voicemail, calls, prospect, increase, started, dial, numbers, landline, wanted, work, email, medicare, years

SPEAKERS

Mark Moss, Josh Knowles

Mark Moss 00:13

Hello, Josh, can you hear me? Can you hear me okay? I need to unmute.

Josh Knowles 00:30

Hang on a second.

Mark Moss 00:31

Oh, there you go. Now I can hear you. Can you hear me okay?

Josh Knowles 00:34

Yep. I gotcha.

Mark Moss 00:36

Awesome. Well, Josh. Hi, Mark. Thanks for taking the time to join.

Josh Knowles 00:39

Hey, Mark. Nice to meet you in person.

Mark Moss 00:42

Absolutely. Yeah. Always good to put a face to a name that is.

Josh Knowles 00:45

Yeah, it is.

Mark Moss 00:46

So I see you're in Louisiana. I was looking at the weather down there about mid 90s. Today. Is that right?

Josh Knowles 00:52

Oh, yeah. We've got a cold front coming through.

Mark Moss 00:55

Oh, cold front. Okay. I see. Yeah.

Josh Knowles 01:00

Yeah, that's that's normal for this time of year, though. Nice and humid also.

Mark Moss 01:07

I'll take that over where I'm at. I'm in the Cleveland Area. So we always get the nice winter every year, which is always a lot of fun up here.

Josh Knowles 01:15

We got our one winter for the last 40 years here, but our area's definitely not prepared to handle that.

Mark Moss 01:32

So are you a saints fan down there in Louisiana?

Josh Knowles 01:35

I am somewhat. I haven't really gotten too engaged in it over the last couple of years, but I do like to see him win.

Mark Moss 01:46

Yeah, I was just curious. They're gonna do Drew Brees, when to the setting sons. So see what they do. Anyways, Josh, I got the questions in front of me. I know you've worked with Lauren. She said a lot of great things about you and I know that you guys have added quite a lot of users on to your agency as well. So I'll go through the questions one by one and we'll go from there. Just starting out, Josh, tell me a little bit about yourself and your agency. How did you get to be to where you are now and what really brought you into the insurance industry?

Josh Knowles 02:23

When I graduated from Louisiana Tech in 2001, at that time, I really didn't know exactly what career path I wanted to take. I ended up going to work for a captive agency and did that for five years, did a lot of long term care business, a lot of Medicare business. After those five years, I went to work for another captive agency for three years and during those three years, I really figured out that if I wanted to be a career insurance person, I needed to be independent. So along with my business partner in 2009, we started our agency. Our primary idea was, hey, let's take the really good things you get from that captive side with training support and really investing in developing our agents. Let's take those aspects of the captive side and let's not limit them with product. Let's be independent. So we did that in 2009. Here we are 12 years down the road and we've built a pretty solid agency. We've got roughly 20 full time agents that's our core group of people. They do 100% of their insurance business with us. We've also got a brokerage. It's more of an arm's length relationship. These guys typically own their own agency, or they're really doing their own thing out there, but they just might need us to access a

particular product or contract. That's really, you know, at the 30,000 foot view, what we do. We've also got a property and casualty agency that we own and operate to.

Mark Moss 04:27

So are you solely in Shreveport, or do you have offices and some of the surrounding area there?

Josh Knowles 04:32

No, I've got an office in Monroe, Louisiana also.

Mark Moss 04:35

Okay. Oh, very good.

Josh Knowles 04:36

We've got agents spread out in Arkansas, Louisiana primarily, and Mississippi.

Mark Moss 04:46

So you're licensed then then those three states?

Josh Knowles 04:52

Because where we are in Louisiana, we're only about 10 minutes from Texas. So we're licensed in Texas. I do have a one of our Core agents that recently moved to the Dallas area. So, we've got agents over there.

Mark Moss 05:05

Very good. Getting the whole territory down there. That's very good. So tell me a little bit about- let's flip over to the Call Logic side- why did you decide to add Call Logic to your your agency's marketing strategy?

Josh Knowles 05:19

I've been looking for a way, for the last couple of years- and prior to COVID, we did start a small call center, and my agent in there, I've always threatened her with a auto dollar. So I started really doing some research a little over a year ago, looking for some of that software. I did hit a lot of dead ends, because it seemed like everything I wanted, or everything I looked at, wanted me to move all of my VoIP, and all my other providers. I just wanted something that was just a simple add on. I found Call Logic, and starting with three accounts on that, did kind of small and now my call center agent, Stacey, I use her to give testimonials to other agents, because it's such a user friendly program. You just get in and you dial into it. It takes that process of having to dial every phone number out of the loop. So it increases the volume of calls you can make tenfold. I think I gave her, a week and a half ago, list that had 4000 people on it and she's already gone through that thing two full times. There's no way you could do that if you're picking up the phone and dialing.

Mark Moss 06:58

No, absolutely not. So some of the initial challenges that you had- I know the efficiency is always one. I've talked to other agents and they said that a lot of times they experienced what you call is "call bias"

is something I've heard before. Is that something you had experienced at all? Maybe people are reluctant to call certain individuals on a list or anything like that?

Josh Knowles 07:19

I've never heard the phrase "call bias" before, but that's interesting, I can figure out what that is, but definite call reluctance. I think every agent, at some point in time, you experienced that. It just takes that out of your control. You call in, and it doesn't matter if you don't it from a cell phone or from a landline, wherever you are, you can dial in. It's all done. It's all controlled from your computer. It's really cool. It's easy to create the campaigns in there. So if I'm doing multiple campaigns in different areas, I'm able to keep up with that. I can just go work through a campaign and when I'm done with that one, I can go to another one. I can keep them organized that way too.

Mark Moss 08:13

Absolutely. Now, as far as the different calls that everybody's making, is it mainly prospecting, or do you do any sort of cross selling? I know some agencies, they'll even focus on win-backs from time to time, past customers and things.

Josh Knowles 08:27

Yeah, the only thing we've used it for is strictly prospecting. We've really made headway in a market that for years we neglected a little bit just because the sheer amount of marketing that goes to that turning-65 prospect, somebody that's fixing to age into Medicare. For years, we never really invest a whole lot of time or effort into that market, just because they were getting hammered from so many fronts, but now we've been able to really make some headway into that. I can get a list of people that are turning 65 for the next four or five months and I can load that up into the Call Logic system. It just back-to-back dials numbers until somebody picks up on it.

Mark Moss 09:22

That's an interesting approach. I haven't heard that before, as far as people targeting for those turning 65 for the Medicare. Why do you think the phone call is working over you said you're seeing those other fronts out there that they're being hit by? Why do you think that's been effective for that group or may be more effective?

Josh Knowles 09:39

Because I think that phone call actually makes it a little more relatable for them because we're not the big insurance company sending them a solicitation. I'm somebody that's down the road from them. I'm in their community and they get a lot from in these other like big call centers. They're getting calls all the time and I think that's worked to our advantage somewhat, because it's nice to hear from somebody that's local, somebody that knows where they are and who they are, and what doctors they need to see and what networks those plans need to include.

Mark Moss 10:27

Right, it's got that trust trust factor in there. So how do you fit Call Logic into your your agency's workflow. Some agencies, they'll do scheduled call blocks. Say between 10 and 12, you don't have

anything on your schedule, if you're making phone calls, or if you're not busy, this is what you're doing. How do you fit that into your operation?

Josh Knowles 10:49

Yeah, we have scheduled phone times. They're typically two days a week, and those days are used to set appointments for the following three days, but we have a lot of agents that they incorporate that even on a daily basis, just to do initial touches with people, to maybe mail some information out to them and get those conversations going. Because I can sign into that thing and within an hour's time, they've made a couple hundred phone calls.

Mark Moss 11:30

Do you have set call goals for your staff or anything like that?

Josh Knowles 11:37

No, I really don't. I've never really set any call goals, but we've got activity goals on the other end or number of appointments that I want them to have on a weekly basis, things like that.

Mark Moss 11:55

Okay. So would you say Call Logic is helping them achieve those those activities?

Josh Knowles 12:00

Absolutely, because the phone has been a challenge increasingly, over the last, probably five years, because not as many people have a landline phone. Plus, every day, I get them, you get them, everybody gets some, somebody wanting to increase my car warranty and stuff like that. Just the volume of calls, you just have to make up for it in the volume of calls. So it's just helping us get to that number there.

Mark Moss 12:40

Very good. Now, Josh, do you use any other features with the system? I know, some agencies, they'll use the pre-recorded voicemail feature. It's saved them a lot of time from leaving manual voicemails, just to plant the seed, and maybe you can get a call back from that as well.

Josh Knowles 12:54

Yeah, I've had a couple agents use it and they typically won't use it on that first or second attempt, but maybe when you get to that third or final attempt, leave a voicemail there. Gosh, that is that it's a time saver, because as that thing is leaving your voicemail, you can be on for two or three more of the next phone calls. That's a really cool feature and it keeps you from getting wore out leaving a message over and over.

Mark Moss 13:29

It can kill you. There was one recruiter I actually talked to, and I know it's a different industry, but he used the system and one of the strategies he found successful with it was basically every phone call they would make, they would leave the voicemail. If there was no answer, they'd leave the voicemail, but then they would also send an email as well saying, "We just called you." They had like an email

template they would send and his thought process was that nowadays, everybody's getting bombarded from so many different fronts out there, whether it's a text message, email. I mean, your email gets flooded with all kinds of things. So he goes, "I don't really know what channel someone's gonna tune into. So I try to hit them on all three fronts, the email, the phone call, and if they don't answer the voicemail," and he said, from there, he's seen a huge increase in responses. Just the thought for you from someone else that's been successful. So what would you say to someone who- we get a lot of agents out there that say outbound calling is a thing of the past. Nobody answers anymore. You talked about the landline issue. That's always a objection and they think that we can just email people or rely on leads. What would you say to someone who believes they don't need to be calling?

Josh Knowles 14:05

I'd say there's no one perfect way to prospect and that phone call is still going to be a vital part of what you do. I don't see it ever getting replaced, right. You do have multiple things going on, whether it's digital or in the mailbox or, something on social media, but you'll never take that phone call totally out of that equation.

Mark Moss 15:10

Absolutely. I agree. So the final question I have for you, Josh, an open ended question, is what's one piece of knowledge or advice you can drive to other business owners that you've learned along the way from your journey, starting out from really not knowing what you want to do to owning this agency and growing from there?

Josh Knowles 15:30

Yeah, I would say, especially with how the Call Logic thing fits into what we're doing and I'm glad I found Call Logic, because it really increased the volume of what we do. It doesn't matter if you're selling insurance, or cars or timeshares, whatever it is, it's a numbers game. Just having a system that's easy to use, like Call Logic, it's portable, and I can take this thing to the lake and do it from the back of my boat. Just having that can increase your activity. You're gonna see your productivity increase because you're able to do so much more with it.

Mark Moss 16:31

Absolutely. Yeah, that's sales. I mean, it's a numbers game. I always related to baseball. The more at-bats you get, the higher your chance at increasing your average. Well, very good, Josh. That's all the questions I have. What happens from here is they take this recording, and our marketing team does a short write up. They'll put it on our blog and on our social as well. I'll send it to you when it's done and if you have any questions on the Call Logic side, anything we can help with, feel free to reach out, but I appreciate you taking the time.

Josh Knowles 17:02

Alright. Yeah, I started off with three and I made it optional for my agents. I made a deal with them. I split the cost with them. So I'll subsidize it for them. I'll do a 50/50 with them, but it went from three to seven. Now I've got several more accounts, but I had two agents call me one on Friday and one today said "Hey, can you set me up that Call Logic thing?"

Mark Moss 17:34

Oh, wow.

Josh Knowles 17:35

It just keeps keeps growing.

Mark Moss 17:37

So the word the word is getting around.

Josh Knowles 17:39

Yeah, we're spreading the word around. I'm excited about it.

Mark Moss 17:44

Very good. Well, thank you, Josh. Enjoy the cool weather down there, I guess.

Josh Knowles 17:48

Yeah, absolutely. Alright, Mark. Appreciate it. Thank you.

Mark Moss 17:53

Thank you.