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Premium service wins new clients

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BOGOTA -- Amid a stormy economy, the skies above the Robert J. Wilkens Insurance Agency remain blue.

In the past 2½ years, premium volume at the five-person agency has tripled to more than \$4 million, owner Bob Wilkens said. He credits youthful energy — his three fellow agents are in their 20s, including his son, John — and a practice of following up with every client.

The agency places no ads, relying instead on a referral network stitched together over 17 years.

"A lot of Bogotans don't even know we're here," Wilkens said of his storefront office, which is sandwiched between a gasoline station and a dry cleaner.

Now more than ever, clients are looking for the lowest rates possible — but without giving up their existing coverage. Being able to offer policies from 11 A-rated carriers helps the agency meet that challenge, John Wilkens said.

"We find the right niche based on every individual situation," he said.

It's a matter of constant research.

Policies yield lower rates when packaged, of course, but carriers sometimes also offer rate discounts for businesses in particular industries and individuals in specific demographics, the Wilkenses said.

The father and son, and fellow agents Nick Belfiore and Eric Tatro, say they review every policy renewal with an eye toward identifying new sources of savings and old coverage that no longer makes sense.

For example, a laid-off worker's automobile policy may have been based on his old commute, and going from 30 miles to zero could mean \$300 in savings, Bob Wilkens said.

Not every review turns up such finds, but each client gets a signed letter confirming the evaluation anyway.

"If you just put the renewal in the drawer, you're going to become a dead agency," Bob Wilkens said.

Educating clients, about 65 percent of whom are personal policyholders, also takes the form of telling them what to expect. Credit scores, for example, now have a greater impact on personal policy rates, with discounts of up to 20 percent for good scores, John Wilkens said. On the commercial side, business owners can claim discounts of up to 25 percent if they can show continuous coverage and no claims in the past three years.

When a client expresses gratitude, agents aren't shy about asking for referrals.

At times, customers of other companies realize too late that their coverage comes up short.

"When people buy online, they sometimes think they know what they're getting but end up with \$15,000 in medical," Belfiore said.

Bob Wilkens started his agency in 1992 after 18 years with Prudential Financial Inc. Auto rates in New Jersey were high and policyholder complaints frequent. As rates continued to climb, he put greater emphasis on spotting opportunities for savings in each renewal, he said.

"It really forced you to stay on top of policy details," he said, adding one of the benefits was that additional contact with customers.

Now rates may go up again.

Allstate New Jersey Insurance Co., the state's third-largest auto insurer by dollars in premiums, is seeking a 15.4 percent average rate increase to cover higher costs for car repairs, lawsuits and medical care. Smaller rate-increase requests from seven other insurers are pending before the state.

Wilkens doesn't see a return to the '90s, however.

"New Jersey has gotten much more competitive, so I don't think it would get as bad as it was then," he said.

Bob Wilkens recalled his initial concern when Geico, which doesn't work with independent agencies, began selling automobile insurance in New Jersey in 2004 following a loosening of state regulations. Yet its entry ultimately led to more competition, which has benefited the Bogota agency.

In coming years, the Wilkenses predict more programs similar to Travelers Benefits Plus, in which companies can get discounted rates for employees by

allowing agents to approach them in the workplace.

More client account services will be coming soon to the Wilkens agency's Web site, where John Wilkens plans to introduce a blog on industry trends.

The company also is considering a future branch office in South Jersey or Bucks County, Pa., where years of referrals have helped create a small but growing client base.

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