



### **Focus on the Future**

## **Guest Predictions: Kemper Collins**

*Guest Predictions is a regular feature in which we ask leaders in a number of professions questions that affect us all.*

***Kemper Collins is an agent with State Farm Insurance Company. Kemper is involved in the sales, and service of both Property & Casualty Insurance, as well as Life and Health products.***

***He received a BS degree in Business from Virginia Commonwealth University, and has completed numerous industry courses over his 37 year career.***

**Q: What changes in your professional environment in the past 3-5 years have you found to be the most beneficial?**

**A:** The technology we have available to assist our clients and to help them in discovering needs they might have overlooked is tremendous. In addition, we can process claims and service their accounts much quicker and more efficiently, and we can even target which clients might be more receptive to a particular line of insurance we offer.

**Q: What changes have been the most troubling to you?**

**A:** This is the era of the Email, and the one-on-one personal conversations are just not as prevalent as they once were. As agents, we pride ourselves in offering our clients a warm friendly voice they can hear that is there to listen to their problems, and concerns. It is hard to get that feeling over an Email, but with busy schedules, that is the way people prefer to communicate.

**Q: How will globalization affect your professional area in the near term?**

**A:** We are starting to see more, and more International Companies throwing their hats into the Property & Casualty Insurance arena. They are seeing an unlimited market in this country, and it is one more competitor we must deal with.

**Q: What significant challenges might be anticipated in your professional area in the next few years?**

**A:** The way we must market now vs. how we did it when I started 37 years ago is a tremendous challenge. People shop on the Internet, and simply want the lowest price, and are less concerned about the proper coverage. Also, clients that you fail to establish that personal relationship with are much more likely to leave you. It is almost impossible to establish that relationship with a client that is surfing the net at all odd hours of the day and night, and secures quotes from our afterhours service representative.

**Q: What are the greatest challenges confronting young professionals in Western culture today?**

**A:** I believe their greatest challenge comes with the number of applicants vs. the number of jobs available. While technology does make life simpler and hopefully, better, it reduces the number of people it now takes to do certain task. Companies can now pick from the elite applicants from a seemingly unending list of applicants. Young folks will have to pursue additional education or training to open up additional avenues of Employment.