

DIRECT MAIL MARKETING

TIPS & TRICKS FOR INSURANCE AGENTS



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Direct mail marketing is a perfect opportunity to get your brand or your message into the hands of your prospects or current clients who want to hear about the latest products, services or offers available. Some of the most prosperous agents say direct mail marketing is a thriving source of lead generation. Here are some simple tips and tricks to develop a marketing strategy with a high level return on investment.

Understand.

Like any other marketing plan, the first and most essential step is to identify your target audience, or prospects. Knowing about your current customers is a key factor in targeted direct mail marketing campaigns. Basic demographic information is a start (i.e., males and females, ages 20 –45 with children.)

Just the same, uncovering a more complete understanding of your customer profile like their attitudes towards trends, products, marketing & media, or their lifestyle habits and behaviors can help you become even more efficacious in your lead selection and the messages you'll choose in your communications.

Some questions you can ask yourself about your current customer base:

- Do your clients use social media?
- Do your clients have children participating in local sports? What sport(s)?
- Do your clients work out or visit the gym regularly?
- Do your clients care about clean eating or living a healthier lifestyle?
- Do your clients vacation regularly?

Identify.

Once you understand to whom you are mailing, it's easier to build a campaign and message specifically for those prospects. Are you mailing to a family of 4, highly motivated by healthy living and clean eating? They would most likely be interested in purchasing a discounted gym membership benefits.

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What plans include this as a benefit? This is a great way to create an outline of your entire campaign. By determining to whom and what you are mailing; the hard work is consummated.

Target.

The old formula for direct marketing success was mass marketing. "Send out as many pieces as you can; someone has to be interested."

Paper and postage costs are always increasing and with so much mail ending up in the trash, insurance agents have had to change their way of thinking! Why waste money mailing to everyone when everyone is not your prospect? You need to absolutely target the audience you previously identified. This is why many insurance agents have a great success rate on direct mail marketing campaigns; they identify and target their specific market.

How do you get started with target marketing?

You can easily and quickly begin the process of obtaining mailing addresses. An initial idea is to filter through your current book of business for your ideal prospect. An additional way to obtain a targeted mailing list is by visiting Experian.

Experian allows you to define where your prospects are located (by state, city, zip code, and define the radius), identify your prospects (home owners, high income, investors, new home owners, health enthusiasts), and select the demographics (marital status, gender, housing type, estimated household income).

The cost of your targeted mailing list through Experian will vary based on the total available leads and how many leads you choose to purchase. For example: We chose to mail to families in Charleston, West Virginia in the following zip codes: (25301, 25302, 25303, 25304), with household incomes of \$40k-\$100k and were health enthusiasts. Experian located 1,265 leads.

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We elected to purchase 100 leads and were charged \$1 per lead. However, when we chose to purchase information for all 1,265 leads, our purchase price was \$234.03, that averages to about .19 cents per lead.

Design.

Paper direct mail can be a nuisance to most prospects, but if you include something fun and appealing—the direct mail instantly becomes more valuable.

For example, some insurance agents have attached magnets, small calendars or included writing pens.

Other data has shown although post cards are effective, the most impressive form of direct mail marketing based on the return is a letter with a real stamp (hand written envelopes with a stamp.) It could be time consuming based on the size of your list, however, it's definitely worth the time and money invested.

Most carriers provide a generic postcard or mailing letter for you to use if you find creativity and design to not be your strong suite. These are usually found in the carrier's agent portal and filed under marketing materials. Additionally, Agent Pipeline also provides compliant, generic and branded marketing pieces. It's important to remember, in terms of general messages and branding about your agency, there is very little compliance. However, once you incorporate a specific product or product line, compliance is a very important piece.

The Medicare Marketing Guidelines provide insight on what is considered compliant when marketing any Medicare Advantage Insurance Plan or Medicare Part D Prescription Drug Plan via direct mail.



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Some tips from our Compliance Corner on remaining compliant and avoiding any issues with your mailer:

- Keep it generic or get prior approval by a carrier or CMS
- Be sure to include all appropriate disclaimers
- Use the correct font size required (12pt Time News Roman, an equivalent, or larger)
- Use compliant verbiage at all times (avoiding absolute superlatives, etc.)
- Do not use any images with the colors “red, white and blue” that could lead your prospects to think your mailer is from the Federal Government

If you have further questions or need more detailed assistance with compliance, please email compliance@agentpipeline.com



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If you are uncomfortable with designing your own marketing pieces, there are also multiple agencies that specialize in the creation of compliant and effective marketing pieces. Not only do they create your custom mailer, they will complete the process of postage and a physical mail drop.

We have listed below some of the most reputable companies known:

- **Kramer Direct**
- **IMG Direct Marketing**
- **Agent Link Marketing**
- **Precise Leads**
- **Agents Direct Mail**
- **ExpressCopy**

For further guidance and assistance in direct mail marketing campaigns, please contact Agent Pipeline at **800.962.4693** or visit us online at **www.agentpipeline.com**

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