

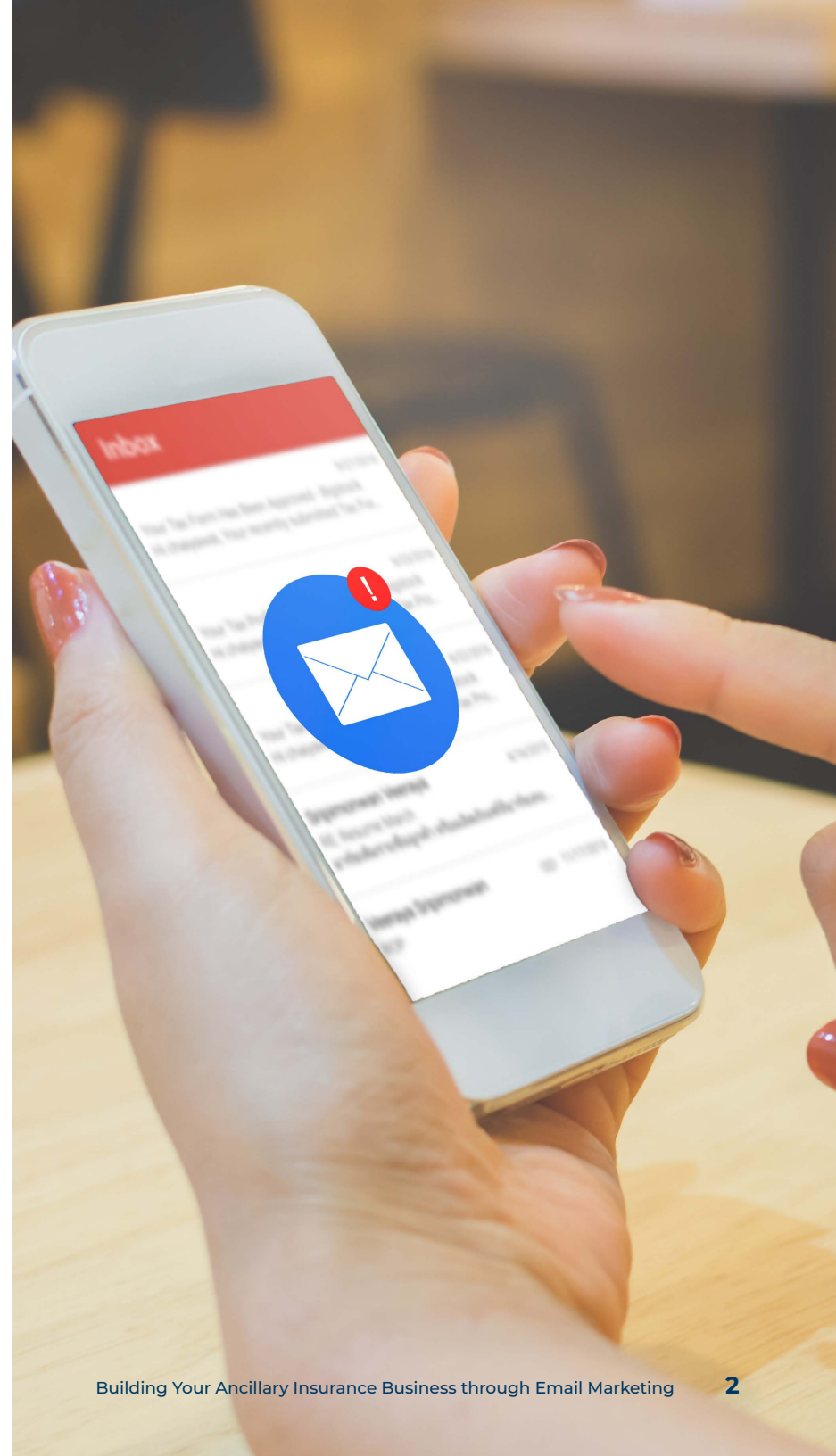
Building Your
Ancillary Insurance
Business through
**Email
Marketing**



Why Email Clients?

As an insurance marketer, you're well aware that the industry is centered around service – especially serving people during difficult times. Because of this, being able to build and maintain trust is critical to long-term success. That's where email marketing comes in. This channel allows you to regularly provide your audience with personalized, valuable information, build a relationship with them and leading to sales growth.

However, knowing how to do it is one thing; knowing how to do it right is another. That's why I've created this guide – to provide you with best practices and content to help you get started with email marketing in a way that helps you keep your message clear and gives you the best chance at growing your business.



The impact on ancillary sales

There's high value in your book of business, and you've invested a significant amount of time and energy building it -- perhaps over many years. Because of this, it's important to keep two things in mind:



Customers (and their habits) are changing

Years ago, I heard about an insurance company that had grown their business through door-to-door sales. It was their bread and butter, and they did it very well. However, over time, the company's agents found it harder and harder to get new clients. Worse yet, they had a goal to sell to younger customers but their efforts just weren't working. And yet, they continued selling door-to-door. That's a problem. If your customers are changing and you aren't changing with them, you'll soon become irrelevant to them.



It's critical to invest in keeping your customers (because others are trying to steal them)

Just like insurance policies, there's a churn rate for clients as well. And as much as we all love having clients that pay their premiums and stay on the books for years, your competitors would love nothing more than to steal them away from you (it's not personal -- I know you love stealing their clients, too).

The solution to both of these issues is to have regular communications with clients, reminding them of the service you offer and providing them with valuable information and recommendations -- using their preferred media as much as possible. If you want to catch fish, go where the fish are and use the right bait.

How you can benefit from this



Consider the book of business you've been nurturing -- some of your clients may have a life insurance policy, but not dental insurance. Those that have dental coverage may not have a vision plan. There's a great opportunity to sell your existing client base on additional products you offer. Not only does this add commission dollars to your pocket, but it makes you more valuable to your clients. And the more valuable you are, the more clients will be giving up if they switch to someone else.



Email marketing isn't the only way to accomplish this, but given the complexity of most insurance products, this channel enables you to regularly provide more detailed content to clients on a regular basis. And regular communication, if done carefully, can further show clients that you are focused on maintaining a relationship with them, serving them as long as possible.

Interested in learning more?

Keep reading for details on ten email marketing best practices which, if followed, can help you reach your clients and prospects in the right way.

Best Practice #1:

Use an email marketing tool

62% of marketers use a hybrid of both plain text and html emails as part of their strategy. (www.databox.com)

While it's definitely easier and faster to copy and paste text into an email and send it off, doing so severely limits your ability to engage your customers and prospects. The old adage "a picture is worth a thousand words" rings especially true in email marketing, since you have precious little time to catch and hold your customers' attention.

Email tools like MailChimp and Constant Contact have pre-designed templates that enable you to send out eye-catching emails that will greatly improve the rate at which customers click the links you include in your emails. And if the primary goal is for your customers to act on your emails, tools like these give you the best chance at motivating that action.

This isn't to say that there's no place for simple text emails. These can be very effective, and are often best for one-to-one conversations. They also are much less likely to end up in a junk mail folder. Just think through who and why you're emailing – if it's a group of people and you want them to take action on a new product or service, use a visually-appealing email. If you want to reach out to one of your customers to ask them how their insurance is working for them, use text.

But there's a more important reason for using an email tool, and it has to do with something called CAN-SPAM.

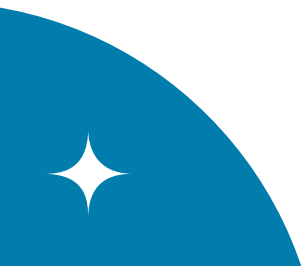
Enacted in 2003, the CAN-SPAM Act established standards (and penalties for breaking those standards) for the sending of commercial emails. Some of the requirements include:

- ✓ Including **accurate “From” lines** in your email
- ✓ Including **relevant subject lines**
- ✓ Including an **unsubscribe function**

All of the above requirements are covered by an email marketing tool. In particular, using one will build a “black list” made up of recipients who have unsubscribed from your emails. This is helpful because it not only enables you to keep your email list clean (see best practice #2, below), but it also ensures that anyone on that list won’t be included in any future emails you send out.

Why is this important? Well, the Federal Trade Commission (tasked with enforcing violations of CAN-SPAM) can seek **civil penalties of up to \$16,000 per violation** (i.e. per non-compliant email that you send) with no maximum penalty.

So, if you plan to use email to reach new customers or even to nurture your existing ones, it’s a good idea to consider a tool like MailChimp, Constant Contact, or others. It will improve the quality of your emails and keep you safe as well.



Best Practice #2:

Keep your list clean

Just like bread, your email lists get stale over time. Customers may purchase competitors' products or move to another state or even pass away (it's a little morbid, but it happens). Make it a routine to scrub your list to ensure it includes as few low-quality addresses as possible.

It's not always easy to do this, but one way is to build a regular rhythm of sending emails to your customers. As you receive bouncebacks (i.e. auto-generated emails informing you that an address you attempted to email is no longer in service) or requests from customers to unsubscribe, you'll be able to remove these addresses from your list and increase its overall quality...and with it, the list's usefulness to you.

Every year, email
databases typically
degrade by

22.5%

(www.mailtrap.io)

Best Practice #3:

Personalize wherever possible

Emails with personalized subject lines generate

50% higher open rates.

(www.cloudhq.net)

Generally, people like to do business with people they know. That's why it's important to show people that you know them. Now, this doesn't mean you need to add their name and a bunch of little details about their life into every email you send; it just means being smart about the type of emails you send to what audience members.

This is where segmentation is helpful. By sorting your customer list into groups and then customizing your email to each group, you can ensure that each email will resonate a little better than if you had sent the same one to everyone.

Consider if you wanted to send an email about dental coverage. If you grouped your younger customers into one list and your

older ones into another list, you could highlight benefits that would best fit each group (for example, sending a message about denture coverage only to the older group).

You won't always have the ability to personalize your emails this way, nor will your messages easily line up with one group or another. However, you should make a point to try to personalize whenever you can – if your customers feel like you're talking directly to them as individuals, they'll be more likely to open the email.

Best Practice #4: Catch their attention

47% of email recipients open an email based on the subject line alone.

(www.financesonline.com)

If you want customers to read your emails, the first thing you need to have is a good subject line. It should be catchy and encourage them to open the email. Generally, subject lines should be concise, but there are a few other things you can try to improve your open rates:

Use humor: people like emails that make them smile

Use powerful language: anything that sounds canned will be ignored and/or deleted

Hint at the content: give them a peek behind the curtain (just enough to make them want to read more, though)

Make them wonder: ask a question or make a statement that piques their curiosity

By using catchy subject lines, you'll not only stand out from the flood of emails that come through every day, but you'll also be able to drive higher open rates, which is the first hurdle on the path to increased sales.

Best Practice #5:

Use simple messages

Most email recipients spend about

2 seconds

deciding whether or not to continue reading.

(www.campaignmonitor.com)

No matter how interesting your life story may be, few people will have time to read it. Don't feel the need to dump a ton of information in your email. The longer it is, the less likely it will be read.

It's helpful to remember the rule of three (1-2 sentences for each):

1. Explain **why you're writing** (i.e. give a problem or situation that sets the stage)
2. Briefly **provide the solution** (tightly matching up with the problem/situation)
3. Tell them **what you want them to do** (also known as a call to action, or CTA)

Because you're not limited in the amount of content you include in an email, there's a constant temptation to add paragraph after paragraph in an attempt to only send a single email. That's a worthy goal, but a single email is worthless if no one reads it. Strive to provide the basics and lead them to more information – for example, linking to an article or page on your website or even attaching a document that they can read later, if they desire.

Best Practice #6:

Don't forget a call to action (CTA)

Emails are an excellent way to inform people about something...but that's not really why you're writing them. You want people to take action. Sending customers an email to inform them that your office phones aren't working due to a recent storm is good information, but your purpose in providing that information is to prevent customers from calling and not being able to reach you. A good CTA in this case would be "If you need to reach us, please email us at [email address] or text us at [phone number]."

When you're writing an email, think about what you want customers to do, and then tell them to do it.

It's just that simple.

Emails with a single, effective CTA earn

371% more clicks than those with multiple CTAs (or none at all).
(www.revboss.com)

Best Practice #7:

Yoke your channels

On average, customers need to be exposed to a marketing message

6-8 times

before taking action.
(www.salesforce.com)

Nothing happens in a vacuum...so don't market as though you only have one way of reaching your customers. Email marketing is a great way to engage your customers and reach out to prospects, but distributing a similar message in different channels (i.e. your website, your social media networks, direct mail pieces, etc.) enables you to maximize the likelihood that your audience will see your message numerous times in numerous places.

This doesn't mean you have to copy every message and post it everywhere all the time. Different channels are tailored to different types of content (i.e. Instagram focuses on imagery, YouTube uses video, etc.). Instead, if you choose to market a specific product (like dental insurance) at a specific time of the year, make sure you use similar points in all of your channels.

For example:

Message: NCD by MetLife has 100% coverage for dental exams!

- **Email:** Tell customers why it's important to get a regular dental exam
- **Social Media:** Provide an image of someone getting a dental exam, with a link to more information about the plan
- **Direct Mail:** Send a flier to your customers/prospects recommending a regular exam and providing bullets on the coverage NCD by MetLife provides

Tailor the message to the channel, and connect the message across channels.

Best Practice #8:

Be smart about frequency

40%

of consumers say they have at least 50 unread emails in their inbox.
(www.hubspot.com)

Overloading customers and prospects with emails is an ever-present danger. Send too many emails, and at a certain point, your recipients will ignore them (or, worse yet, get frustrated and unsubscribe). Don't send enough emails, and you'll miss out on an opportunity to nurture your customers and make sure your message gets through (remember the 6-8 touchpoints in Best Practice #7?). It's a fine line, and a difficult one to perfectly walk.

The best advice is to err on the side of caution and use emails less frequently than you would use a channel like social media. Start by listing the reasons you might have for emailing customers and prospects, then expand that list with content you have at your disposal. Don't try to make up content

to fill an arbitrary number of emails. If you only have enough quality content for 3 emails, but you want to send 4, just send 3.

In addition, use data to your advantage – and this is where an email management tool comes in handy. If you've been sending 2 emails per month, but you have enough content for five, go ahead and send 5 – but track the number of unsubscribes, your open rates, click rates and other metrics both before and after you increase the number of emails you send. That will tell you if the additional emails are helping or hurting.

Best Practice #9:

Send on the right day and at the right time

Open rates are highest on

**Mondays,
Tuesdays
and Fridays**

(but unsubscribes are highest on Tuesdays).
(business.adobe.com)

First of all, there's no perfect day or time to send. Second, statistics vary based on industry, purpose of email and even the age of the recipients. So, while there are some general rules, trust your own data once you start emailing your customers and prospects.

Consider your own behavior regarding when to send. Mondays and Fridays are generally good, since the work week is either just getting started or winding down. That gives people more time to check their email (and read the ones that catch their attention). Stay away from mid-week emails, as recipients have less time to dig through their inboxes when the week is in full swing.

The same applies for time of day:

- **8am:** highest open rate (20%) and highest click-through rate (8%)
- **4pm:** highest percent of sales
- **5pm:** high click-through rates

Based on this, you can infer that people are motivated to read emails before the day starts, right after lunch and before the day ends. There are also opportunities at other times during the day (for many people, between meetings or other appointments or even around 9pm before they go to bed or go out to social events). The important thing is that you consider the people you're emailing, what their lives are like and how that might impact the time to send emails to them.

And again – trust your own data. If you find that your emails are getting opened most at 2:30pm on Wednesdays, keep sending them at that day/time. If something's working for you, don't break it.

Best Practice #10:

Send a test email first

Broken emails have the potential to lose

one-third

of a company's predicted revenue from email.

(www.emailonacid.com)

As I mentioned in Best Practice #5, email recipients only spend a few seconds deciding if they are going to read your email -- you have to encourage them to open it. As such, it's critical to check (and double-check) that your name, company name, subject line, etc. are all free from spelling errors. They happen all the time, and there's no faster way to damage your credibility in an email than by misspelling your own name.

That goes double for the content of the email itself. Remember the following:

- Make sure the **grammar is correct**, and that images and fonts are appearing correctly
- **Click all links** in the email and make sure they go to the right page
- **Use a single font and size** for all text (apart from a header or title)
- Click the reply button to **ensure that your "reply-to" address is correct**

The best way to accomplish all of these is to send yourself a test email before emailing all your customers and/or prospects. Make this a habit, and you'll catch little errors that could end up costing you future customers and revenue.

These aren't the only things to keep in mind, of course, but they will provide you with a good foundation of tools to help you expand your email marketing efforts, nurture your customers and maximize the potential for future sales.

Happy emailing!



Dan Dykstra
NCD Director of Marketing, Adventurer and All-Purpose Geek
dan@ncd.com

Example Emails

Looking for content to help you sell NCD dental and vision insurance? Below are a few approved emails that we encourage you to send to your clients. They are available on the Agent Launchpad (www.ncd.com/agents), where we put all of our approved content to help you sell.

You can either copy the text in your email tool (Outlook, Gmail, or any other), or import the html into a tool like MailChimp or Constant Contact to send out the full design.

And keep checking the Launchpad -- more emails will be added soon!



NCD by MetLife
IS HERE!

NCD by MetLife: **A Dental Plan that Does More**

You've got a great smile – give it the care it deserves!

NCD by MetLife now offers a dental insurance plan that goes above and beyond, providing members with all of the outstanding benefits, white-glove service, and industry-leading coverage. With three tiers of excellent dental coverage, you can choose the plan that best fits your individual healthcare needs.

- ✔ Annual Max Benefits of \$750, \$2,000, or **even \$10,000!**
- ✔ **100% Coverage** for Preventative Care Exams, Standard X-Rays, and Cleanings
- ✔ Additional coverage for Fillings, Crowns, Surgery, **and much more**

Best of all, you'll also receive all the benefits of the National Wellness and Fitness Association (NWFA), offering benefits and discounts on:



Telehealth



Fitness and Wellness



Travel and Leisure

To learn more about which NCD by MetLife plan is best for you, contact me today!

Example Emails

This is another example of an approved email (this time, focusing on vision insurance from VSP).

You'll notice that many of the email marketing best practices you just reviewed are illustrated here, including:

- Using an email marketing tool
- Catch their attention
- Use simple messages
- Don't forget a call to action

See? We follow our own rules, too!



This newly-launched product offers:

- Access to a network of 34,000 eye doctors
- \$200 annual allowance for frames
- Progressive lenses with a copay of only \$50
- 15% discount on laser vision correction

All of this with the white-glove service of NCD!

Contact me today for more details!

[Learn More](#)

[Enroll Today](#)

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Helpful Tools

Not sure which tools to use?

Don't worry -- we've got a list of good ones you can check out. Many of them have free trials available, so you can see if you like one of them before you pay for anything. In addition, these tools are extremely well known, so if you run into a snag or have questions, the answer is only a Google search away! :)

Email Marketing Tools



www.mailchimp.com

A good starter tool with an easy-to-use interface.

Pricing:

\$13/month to remove Mailchimp branding (free trial as well)

\$13/month subscription allows for 3 users and up to 5,000 email sends



www.constantcontact.com

More functionality (even email automation), but at a higher price.

Pricing:

\$9/month and up (free trial available)

Basic subscription allows for 500 emails (to get 5,000 costs \$55/month)

Graphics Tools



www.canva.com

An easy-to-use graphics platform with thousands of pre-built templates, allow for quick creation of simple social images.

Pricing:

Free (believe it or not), though many of the better stock images are only available with a paid subscription



www.create.vista.com

A good alternative with 100,000+ templates and over 70 million photos, videos and design files.

Pricing:

Free (again, some of the more advanced features and better content are only available with a paid subscription)