

Email Marketing for Insurance Agents:

12 TRICKS

to get

MORE OPENS

and

MORE LEADS

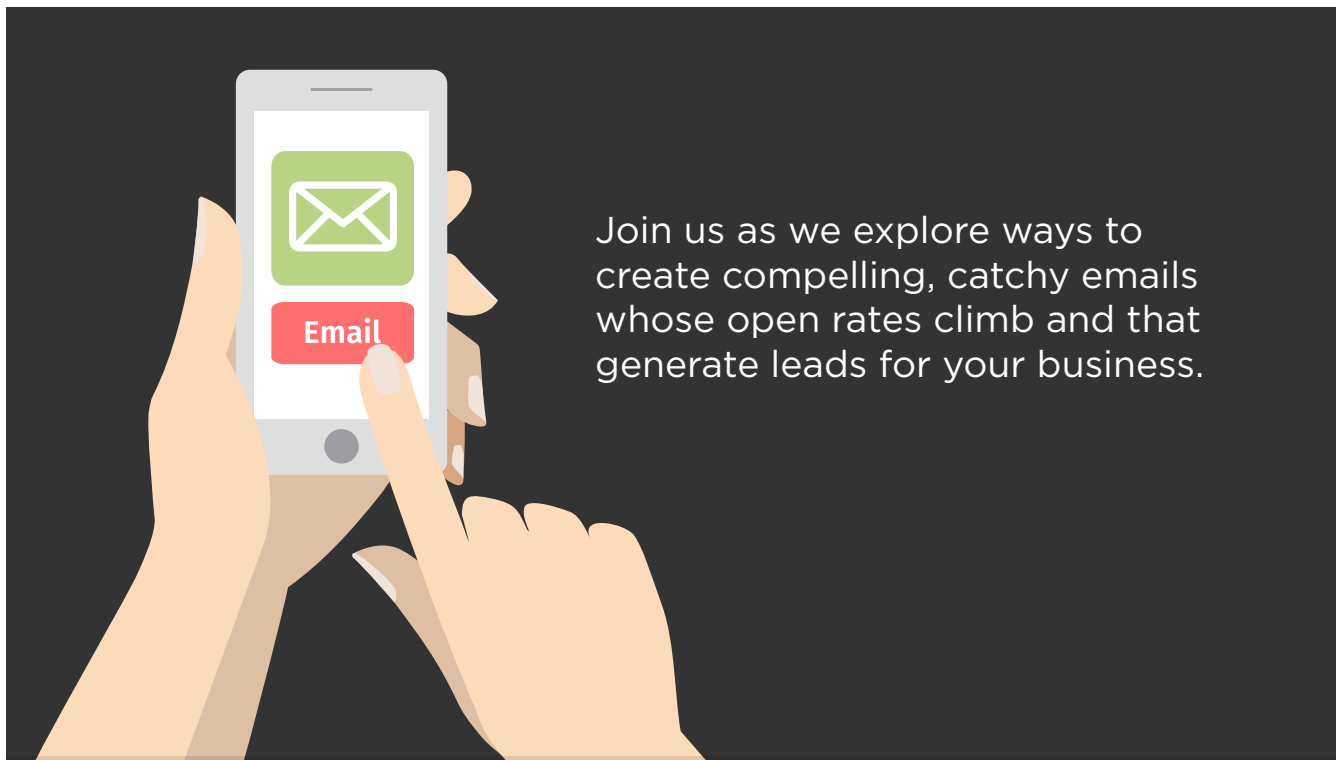


Introduction

Email remains one of the cheapest and most effective ways to reach existing and potential customers. According to Convince and Convert, 44 percent of promotional email recipients made a purchase based on emails they received in 2012. Moreover, 82 percent of consumers open emails they receive from companies, says Litmus.

Despite what marketers prophesied a few years back, the importance of email has grown steadily rather than receded. If you belong to the cadre of independent insurance agents trying to carve out a niche through insurance leads and sales, you can't afford to ignore email.

Yet many businesses dismiss email because they get such low returns from their own efforts and therefore don't see the value of using it. If this is you, it's time to change that. This e-book details 12 excellent strategies for getting more opens and therefore picking up more leads. Because while email marketing for insurance agents isn't necessarily a cinch, it doesn't have to feel like a nightmare either.



Join us as we explore ways to create compelling, catchy emails whose open rates climb and that generate leads for your business.

1. Create an Original, Compelling, Non-Sleazy Subject Line

We all have inboxes. We all know the types of subject line that will relegate an email immediately to the Kingdom of Spam, and the type that catches our interest. In fact, 64 percent of people decide whether they'll open an email based on the subject line, says Chadwick Martin Bailey. Clearly it's important to get it right.

Your subject line, at a minimum, should include:

- The basic topic
- A reason to care
- No spelling or grammatical errors

Let's say your focus is on Florida homeowners insurance, for instance. You should include that phrase, or some variation, in the subject line, as well as a clear tie-in to your customer. An example might be "Florida Homeowners Insurance Can Protect Your Investment in a Disaster."

And then, of course, you'll want to edit carefully ... even a short phrase can have errors, and that's a deal breaker for lots of people, because it says you aren't careful and conscientious.



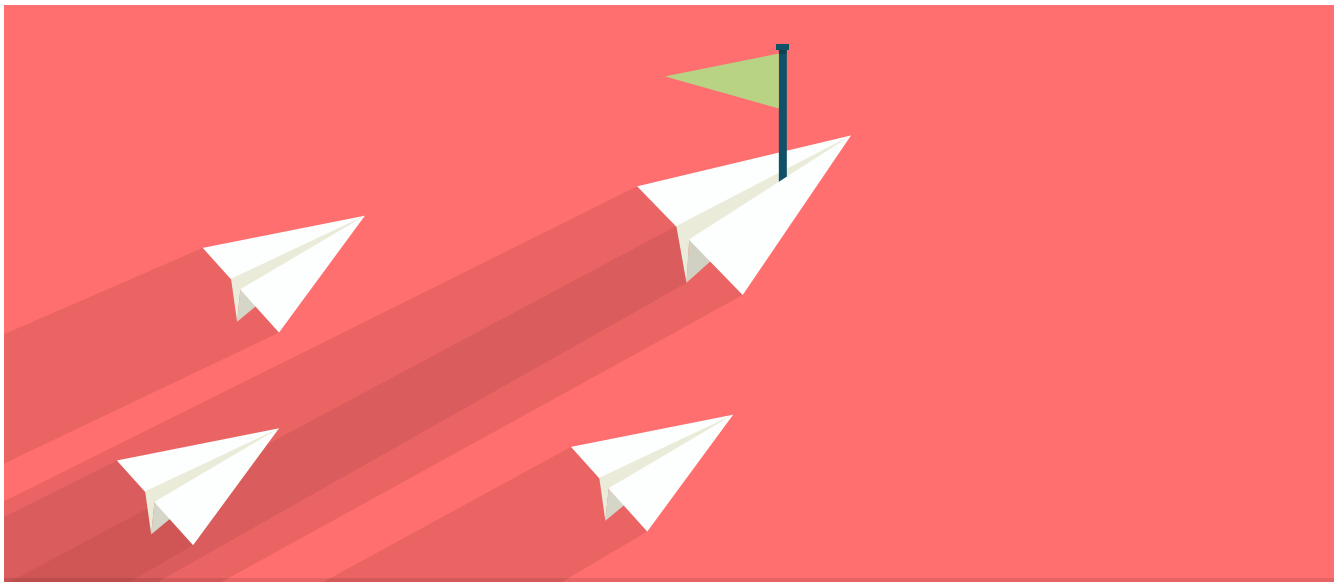
2. Personalize Your Sender Information

Most people ignore an email with an unfamiliar “From” line that looks like it was automatically generated, or from a company they may not have heard of. They assume these are impersonal attempts to grab their money or pernicious spam...because often they are.

Instead, if you want to reach out to your current and existing customers and snag insurance leads in a legitimate, caring way, use your “From” line and email address to instill trust.

Put your name in the “From” info, not your company’s name. Your customers interact with you, and your prospects will interact with you, so that’s who they want to hear from.

Don’t use personal email accounts, however, which can get blocked or spammed. Instead, send your email from your company address, or, if allowed, through a partner insurance carrier, which allows you to enjoy the perks of a big-name brand. Or you can use the email service provided by your hosting account and linked to your website, thereby building your own brand.



3. Write Compelling Preview Text

Most email services provide a short little snippet that gives the recipient a taste of the email before they click on it. This works on both desktop and mobile, and is an important indicator about the content of the email.

Since the preview text is usually drawn from the first line of your email, it's important to make this first line clear, engaging and to the point. To continue with our example from above, you might write "When catastrophe strikes, you want to know your home is protected" or "Your home is likely your greatest asset, so you should always protect it."

Especially when you are trying to build your client list as a young independent agent, it is important to show clients directly what they will get out of working for you.

If you're the tech-savvy type and want to get really fancy, you can always set a preview different from your first line. More on that here.



4. Brand Your Email Marketing Campaign

Your emails should convey who you are and what you do, and branding is one of the easiest ways to do this. Be consistent using either your company's branding or your own. If you do take the latter route, make sure you still stick to a branding scheme that is close enough to your company's that you won't confuse customers or turn them off.

To take it a step further, you can create a mini-brand for a series of emails that uses a particular header design or color scheme. Make sure that all emails you send under this header or design scheme speak to the same subject (again, an example might be Florida homeowners insurance and why it's important). That way, every time you send a useful, informational, actionable email in this campaign, you build trust with the recipient and they are more likely to open it the next time.

Email marketing services such as BrandMyMail and MailChimp make branding super easy, so if you're a novice, use one of those.



5. Don't Use Shortened Links

Shortened links might seem like a great shortcut, but they actually hurt your analytics, confusing where your traffic is coming from. This can make it harder to see what works and what doesn't for your site.

Moreover, shortened links are spammy and can get you blocked. Why? Because inappropriate sites, spam companies, and thieves also use them to disguise where links are headed. If you use the same services, you might fall under the same umbrella, finding it hard to deliver your email.

If you don't like the look of a long email link, consider embedding the link instead. The anchor text tells the recipient clearly what the link is about, while the link you use (the unshortened one) isn't in danger of getting your email blocked or spammed. Plus, it allows you to use SEO-friendly keywords that can positively impact your conversion rate.



6. Personalize the Content

Email personalizations include using the recipient's name, company and other information unique to them.

If you don't personalize your email marketing content, the recipient may assume that you can't personalize the content. In other words, they may assume you simply don't know their name, and wonder how you have their email. Trust = gone.

Not a good email marketing strategy, right? Independent insurance agents rely on face-to-face, genuine contact with their customers, and sending a signal that you don't know who they are is a major no-no.

Luckily, personalizing an email is pretty easy, though it does vary depending on your email provider. Here's a quick tutorial. Email marketing services will provide their own as well.



7. Use a Quality Image

Email marketing for insurance agents – and for everyone, really – relies on streamlined, professional content. People are drawn in by compelling text and turned off by shoddy attempts.

This goes for images, too. To ensure your images are effective, always:

- Source high-quality, beautiful images
- Relate images to your field or service
- Use a color scheme similar to your brand's color scheme
- Limit images to one or two per email

Doing so will help ensure your potential insurance leads are drawn in by your emails and compelled by your message.



8. Make Your Value Proposition Very Clear

Independent insurance agents offer a very specific, very in-demand service to their customers: personalized insurance products with attentive, person-to-person service.

This needs to come through in every email you send. Your language needs to be clear, your offer must be concrete and limited to one or at most two products/services/ideas per email, and your text shouldn't contain confusing or off-putting jargon.

Always explain unfamiliar words, and clearly describe what you are offering and what it will accomplish for the customer: Florida home insurance to protect your asset; life insurance to take care of a spouse and kids; auto insurance to replace your car when totaled. Without a clear value proposition, your email won't accomplish much.



9. Respect the Inboxes of Customers and Prospects

If customers think you are rude or opaque, unable to figure out how you work, or feel out of control in their relationship with you, they won't give you much business. You've got to respect their inboxes. That means:

- Always linking to your privacy policy
- Making your unsubscribe options obvious
- Authenticating your emails

Part of building a strong base of insurance leads is painting yourself as the trustworthy, service-oriented agent that you are. But if this does not come through in your emails - often the first point of contact with a prospect and a main communication method for existing customers - you will lose out.



10. Make Sure Your Emails Are Mobile Friendly

Google's recent algorithm shift to penalize non-mobile-friendly websites had everyone sweating for a while, but we all figured we were safe with email. After all, the email provider ensures this for us, right?

Yes and no. On the one hand, most email providers will ensure their emails are either responsive (changing automatically with the screen size of the device) or at least mobile-friendly (fitted to common device screen sizes), but you can either help or hurt yourself by how you craft your emails.

Use this tutorial to size your text and call-to-action buttons appropriately. Otherwise your mobile customers may not be able to read your text or to press the buttons that will get you business!



11. Include a Clear Call to Action ... or Two

Your call to action (CTA) is perhaps the most important element of your email, because it is the button or link customers and prospects use to buy your product or use your service. It is your main lead-collection and business-generation tool when it comes to email.

Your calls to action needn't all be the same. According to Hubspot, targeted CTAs had a 42 percent higher view-to-submission rate (when a user views a page and submits a form) than those that weren't personalized. You can target your calls to action (and emails overall) to customers based on their:

- Past business with you
- Age
- Home ownership status
- Marital status
- Income level

... and more. You can also use more than one CTA in your email to reiterate your offer. A "P.S." is a very effective way to do this, adding an extra offer after the email has officially ended. For instance, "If you've just bought a home, let Southern Oak help you with Florida homeowners insurance now, before something happens to your precious investment."



12. Test, Test, Test

You can't know how effective your emails are until you test them. This usually means pitting different versions of the same email against one another, what's known as A/B testing. You can test emails delivered:

- In the morning versus the afternoon
- On Monday versus Thursday
- Using company branding versus your own branding
- Offering a free phone consultation versus a free in-person consultation

To get started, here's a brief tutorial.

Learn the basics of how to test your email success rates, and you'll soon be able to target your messages to get higher opens and more overall leads.



Conclusion

Still not convinced? Then try this on for size: As of 2013, every dollar spent on email resulted in an average \$44.25 return.

Email is a crucial tool for building your business and bringing in insurance leads. If your emails happen to be informative, entertaining and actionable at the same time, your customers and prospects may even begin to enjoy opening them.

At the end of the day, though, if you provide solid, fact-based information that helps the people you serve, along with a few technical tips and tricks like the ones listed above, you'll do just fine.

