



How to Write Powerful Insurance Sales Letters and Emails

Introduction

As the individual health and life insurance market has moved online, traditional marketing methods have seen a steady decline.

Agents, brokers and carriers are shifting their budgets away from billboards, yellow page listings, newspapers and direct mail. Instead, they're putting more money into websites, online leads and email marketing.

Online marketing has shown that it works — and they can more easily and reliably prove their higher return on investment.

But one traditional tool has survived and continues to thrive for top producers: the sales letter.

With the growing domination of email marketing in lead nurturing and closings, writing effective sales letters is more important than ever.

Whether you're selling health, life or any other type of insurance product, an effective email sales message can get your foot in the door — and turn that prospect into a signed and sealed client.

So what constitutes an effective sales letter?

Since consumers receive numerous pieces of sales literature a day, it is also important to utilize key letter writing tips to make your insurance sales email stand out from all the rest. Here are three principles you'll need to follow if you want to create an email message that will get read and motivate your prospect to take action.

1. Connect through PC — Personalize & Customize

You have only a paragraph or two to get your reader's attention. That's why it's important to make a connection right from the start.

Whenever possible, add a touch of personalization by using the person's name in the salutation. You may even want to consider customizing the introductory paragraph according to how you obtained the lead.

Many automated email marketing programs allow you to do this quickly.

If you purchase high-quality Internet leads, most of them come with full names and the email address. And most Internet lead providers generate their leads through their network of websites. You can then use that as part of your introduction.

Example:

Dear Mr. Smith,

You are receiving this email in response to your online request for a free health insurance quote.

Southern Star Insurance Consultants offer the most competitive plans from the state's leading carriers.

I will be contacting you shortly with your free quote. In the mean time, please feel free to use our website's library of helpful insurance articles.

You can also use our multi-carrier quote engine to generate dozens of quotes from top insurance companies.

Example:

Dear Mrs. Jones,

As you shop online for the best health insurance plans to meet your needs, please consider Southern Star Insurance Consultants.

The enclosed information outlines the many affordable insurance options we offer — as well as the valuable savings and added benefits that set us apart from other leading health insurance companies. I welcome the opportunity to talk with you to discuss your particular insurance needs and the comprehensive, cost-saving insurance plans that we offer.

Another way to strengthen your connection is to make a special offer that weaves into the personalized approach. For example, the insurance sales email or letter you send for leads generated from a consumer trade show can offer a special offer or gift for those who attended.

This would fit perfectly in your first or second paragraph. Just make sure that you announce it before you lose them.

Example:

As a health fair visitor, you are entitled to a free report we've put together on "How to Lower Your Premiums with HSAs." To download your free report, just follow the click below.

If you have any questions, I welcome the opportunity to talk with you to discuss your insurance coverage needs and the comprehensive, cost-saving insurance plans that we offer.

Similar personalized introductory paragraphs can be used for referral leads. Remember to mention the person who referred you and their relation to the sales lead.

Example:

Your neighbor Janet Branch suggested I contact you about your health and life insurance needs. For a few minutes of your time, I can offer you

coverage and cost comparisons between your current coverage and the top insurance companies in the state.

Your neighbors found that we beat the competition in terms of coverage and cost. I would love nothing more than to help lower your health insurance premiums.

2. Replace Hard Sell with Sales-Motivating Words

Hard sell doesn't work with sales emails and letters.

Unlike face-to-face meetings and even telemarketing sessions, it's too easy for consumers to recognize hard sell tactics — and end the conversation.

Consumers are wary of the hard sell and incredible claims of what a product or service can do. They are also short on time, so the body of your email or letter needs to get to the point of your message quickly and concisely.

The body is where you need to write a few concise sentences on why a person should buy insurance from you.

Use motivating buying words like **SAVE**, **BEST VALUE**, or **LOW RATES** to illustrate why your insurance products are better than the competition.

You also need to show how their life will be improved (for example, no more worrying) or how their insurance concerns will be met with your insurance product. In writing the body of your message, remember to customize the message to the customer's situation (i.e. seeking health, life, or other type of insurance).

As a way to build trust, you should mention any awards or top industry rankings your insurance company may have received. Whenever possible, you should also include miniature copies of your carrier logos and a website validation logo, such as from the Better Business Bureau or TRUSTe.

Example:

By comparing dozens of plans from all the major insurance companies in the state, we help you save on your premium without compromising coverage.

We have the best value when it comes to various deductibles to meet your budget and low rates with no or minimal out-of-pocket costs. <insert: Name of Company> is a top rated company and has built its reputation on exceeding customer expectations. I am confident that you will find that we offer the best health insurance plans to meets your coverage needs and budget.

Finally, don't forget that one of the most effective words you can use in your sales emails is YOU.

It's easier to build a connection with email readers when you use a conversational style. And using the 2nd person approach is the best way to do that.

3. End with a Call to Action

In the closing paragraph of your insurance sales letter, provide action steps for both you and your potential customer.

At the very minimum, you want to leave them with multiple ways to contact you. Resist the temptation of trying to limit them to a particular channel. Give your prospects multiple contact options, so they can contact you — the way they feel most comfortable.

If this is your initial contact, you should also clearly indicate that you will be following up with them in a specific period of time. And don't be late.

More Sales Writing Tips

In addition to the important principles above, here are additional sales writing tips to keep in mind as you develop your marketing emails and letters.

- The opening paragraph of your insurance sales letter needs to grab the reader's attention right

away, so it's important that you connect with the person within the first 20 words.

- Consumers are short on time, so keep your letter short, concise and to the point. A three paragraph letter with about 2-3 sentences in each paragraph should be sufficient for your sales pitch. When it comes to effective insurance sales letters, the saying "less is more" holds true.
- Write in a professional, yet conversational tone using second person narrative (you, your, etc.).
- If your paragraphs are a bit lengthy, use headings in bold typeface so a recipient glancing through its contents can get an overview of your message.
- For ease of readability, use a size 12-point font size in either Times Roman or Arial typeface style. Never lower the font size to fit more type on the page.
- If you want to emphasize certain words in your message, use bold, underline, or bold italics instead of using uppercase. A string of words or a

sentence in all capital letters can be hard to read.

However, just don't overdo it.

- To add style to your presentation, consider using bullet points when presenting advantages of your insurance company or benefits of your recommended insurance plans.
- One way to keep your insurance sales letters and emails short is to point them to your website for more information — and to use your self-service multi-carrier quote engine to run their own quotes.
- Keep the look of your letter professional to retain your company's integrity and to earn the customer's trust. Your insurance sales letters and emails should include your company's logo and be free of typographical errors and grammatical mistakes. Be sure to proofread your letter and have someone else, whether a co-worker, family member, or friend, proof it for you as well.
- Be sure to follow-up the sales letter with a phone call within the time stated in your letter.

Take Advantage of Technology

Remember what it was like before cell phones and the Internet. It would take hours to run quotes and days to get word back from readers and prospects.

Not anymore. Today's market runs with lightning speed. The challenge for many agents is to combine proven methods with today's productivity tools.

When writing effective insurance sales emails and letters, the three key components discussed earlier are proven methods for increasing your chances for a successful sale.

However, your sales emails will only succeed if you have an efficient system for delivering them to your prospects. This is where email automation comes in. By automating your email marketing, you can reach thousands of prospects with just a click of your mouse.

Many insurance top producers use email autoresponders like LeadMiner, because it automatically synchronizes with their multi-carrier quote engine to provide each

person on their mailing list with a personalized rate quote update.

More importantly, automated email nurturing systems like LeadMiner allows top producers to focus on their freshest and hottest prospects. They'll be alerted when an unclosed lead has acted on a marketing email and needs a call. Otherwise, they'll spend most of their time on their newest leads.

Whether or not you use an automated email marketing system, however, the principles and tips discussed in this whitepaper will help you create emails and letters that connect with prospects and bring them closer to an application.

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