



## Value Marketing: What Do You Say to Your Customers?

If you find the only time you communicate with customers or new prospects is when you're trying to make a sale, you may be selling yourself short.

Many salespeople feel that the most important "touch" they have is a face-to-face meeting with their customer. This is where the pitch is made, the customer is sold and the bottom line is signed... or so you think.

But getting sales meetings can be tough and often purchase decisions are made well before you get the chance to sit down and make your presentation. Customers don't care about a sales "pitch." They want to know how your product, your service and YOU, will bring value to improve their business.

"Value marketing" – sending your customers information and messages they can use to improve their lives and their businesses, used to be out of reach of many companies and most salespeople. Writing, designing, printing and mailing a newsletter, booklet or brochure was time-consuming and expensive and not what most salespeople wanted to spend their time doing.

Today, technology has turned value marketing into a whole new ball game. With pre-done templates, it's easy to send an email every month to tell customers about new products, offer special deals or just give them some handy tips. New print-on-demand services make putting your personalized information on a postcard or brochure simple and affordable. You can buy pre-made templates with brochures and booklets you can download and print right on your laser printer to use for a quick mailer.

More ambitious salespeople can even use online services to help them develop a monthly electronic newsletter with business, health or living tips that customers will look forward to every month.

Even if you start short and sweet, find a way to touch your customers at least once a month. Because if you're not doing it, it's a good bet that your competition is.

### 3 EASY WAYS TO GET IN FRONT OF CUSTOMERS


1. Postcards. Good ol' U.S. mail is still a great way to stay in touch with customers and prospects and full-color postcards – especially personalized ones – help you get noticed. But remember that it takes 4-5 impressions to MAKE an impression on your audience.
2. Emails that get opened. An easy and cheap way to stay in touch, but the key is to stay out of the "junk" pile. Look for attention-getting templates that help you get noticed.
3. Booklets or flyers. Use pre-made templates you can customize and print right off your own laser printer for a quick, inexpensive mailer.

**Profiles of Success: Bruce Jugan**  
[BenefitsCafe.com](http://BenefitsCafe.com)


**Quotit:** Tell me a little about your agency and what insurance lines you market.

We have learned that the more we focus, the more we sell. We have really focused

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Profiles of Success  
Bruce Jugan 

#### Quotit Leads Program

- > Buy & Sell Leads Online
- > Access New Reliable Leads Updated Daily

Find Out More Today! 

 speaks  
your  
language

on becoming the California Health Insurance Expert for Individual and Family Plans as well as Small Group Business. We complement our standard health offerings with ancillary services such as dental, vision, and both short and long term disability.

**Quotit:** How has your agency changed the way you do business in the last few years?

I got in to the insurance business in about 1993, I had been working in New York in urban planning and development and was looking to make a change. My Dad said come out here and get in to the insurance business with him. I ultimately took over the whole book of business. In the early days, marketing was all Chamber of Commerce mixers and door to door marketing. I decided I wanted to move to Santa Monica and when I got over there, I started selling to these dotcoms. This was the beginning of the internet boom. I saw the power of the internet and figured out that was the direction the business had to be headed. In 2002, I started [BenefitsCafe.com](http://BenefitsCafe.com) and found Quotit which allowed me huge improvements in speed of servicing Small Group clients. Now we could quote a group immediately by avoiding the wait for the GA. This generated such improvements in our productivity that it allowed us to reduce our overhead by reducing our staff. We found that we could better service our clients by reducing their wait times through use of email and the phone.

Since starting in this business, I have learned a thousand ways not to sell insurance. Some examples include Direct Mail, Pay-Per-Click, cold call lists and other forms of traditional paper advertising.

We have learned the best way to sell insurance is through organic search engine results. Most of these come from keyword searches with first page results. This takes time and focus to accomplish, but once you get it together, you have a great thing. We make sales where the customer never even talks to us, they find us, they choose a plan and apply online without ever leaving their home.

Some other things I've learned are that you have to take really good care of your employees. My staff works just eight hours a day and they take their lunch away from their desks. If you have a team of All Stars, they will perform at that level day in and day out. We know that if we keep our employees happy through good benefits, real time off and good rewards, they will work harder for the team and we will all benefit.

We know that what people want when they are shopping for insurance is accurate information WHEN they need it. They don't want to have to go out and meet with an agent and be sold something. They want to be given the information and then given the opportunity to pick what works best for them.

Another important aspect of this business is to get involved in the Health Underwriters. I am active in the LA Association Health Underwriters, the California Association of Health Underwriters and the National Association of Health Underwriters. Everybody who sells health insurance should be a member of these organizations as they are really beneficial. They provide education and how-to in new and developing areas as well as the work they do in lobbying the state legislature regarding health care issues.

**Quotit:** What kind of marketing do you do?

As I said before, we really don't market in any of the traditional ways. Where we have focused our attention is on optimizing the site for the best possible organic search engine results. We have at least 5 to 10 applications each month who never even talk to us. They just find the site, pick a plan and apply online.

We know that what works is to get the prospect to the website as quickly as possible, through Search Engine Optimization. Get them through the Quotit proposal process without dropping out and then from there, pick a plan that works for them and then on to the carriers website to complete the application process. Sometimes they need to talk to somebody, but usually that is all they need to

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And receive 25 free  
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make the sale happen.

**Quotit:** How has Quotit helped your agency?

Quotit has been a tremendous asset to our organization, especially in quoting group business. Before Quotit, there would be faxes flying this way and that, there would be contact with a GA or carriers or both. Then we would have to build a spreadsheet and create a binder for the client. Finally, it could be presented and this could take weeks. More importantly, it came with a risk of error in transposing numbers or missing a benefit. With Quotit, it takes just a few mouse clicks to create an accurate proposal.

For the Individual and Family business, it has been an even bigger help because we don't have to keep building and maintaining matrices in Microsoft Excel, which was very time consuming.

**Quotit:** How has your business benefited from Quotit's proposal system?

It all goes back to when I was first selling to the dotcoms in Santa Monica. I saw the power of the internet. I hired my first Search Engine consultant in 2002. I found a great web designer. Working all of the pieces we found ways to make the process more efficient internally. Taking advantage of your customer interface (ePro) really helped move our ability to market ourselves and get ever improving placement.

We have chosen to make adding other states a low priority for ourselves, as we aren't experts in those states. And we can't provide the level of service we expect from ourselves in those other states without the level of expertise we have developed here in California. One of the biggest differences we have found with going online is that it is less productive for us to go to mixers and other networking events than it is to write content for the website.

Really, after all these years of using Quotit, I can't imagine anyone who considers themselves serious about the business not using a service like Quotit. The time savings in running proposals and knowing that the applications are all right there in one place is worth it alone.

Another thing I have learned about this business in going on line is that you have to educate yourself. Not only on using your service and the laws of selling insurance, but you have to educate yourself on how to market online. You have to do the research on Search Engine Optimization or Pay-Per-Click or whatever method you are using.

**Quotit:** How did your agency's client and sales management change with this proposal system?

Before Quotit we were managing our business with ACT and a system of files and binders for each group. Every year we had to generate a new set of handouts, rates and benefits and assemble the binder for the customer to review. And then after all of that investment of time, the customer usually called in anyway and said "Just tell me what I should do." Now, we still make the binders and we refer them to the applications on Quotit and spend less time preparing the binders.

The other thing that we have found in using Quotit's services is that we have moved away from massive cold calling campaigns. It burns people out and doesn't accomplish enough business for the amount of work, time and rejection involved. Basically it boils down to that this business is ultimately a marathon not a sprint and cold calling is a sprint.

**Quotit:** How do you manage visitors to your website?

About 75% of our new IFP business is from our website and about 50% of new group business comes from the website. When a visitor hits our site, the first thing to get triggered is the AutoResponder letter that goes out. This usually inspires a

call from the prospect that allows us to assist them quickly to the correct plan for them and then to the application process. Next our staff will follow up on visitors in the database as time permits. Finally, we will contact them when they apply or at least start an application and a follow up is made to ensure that all their questions are answered.

**Quotit:** What do you like to do in your spare time?

I have two young boys and a great wife. I have built the business in a way that allows me to have breakfast and dinner with my family at home every day. That is really important for me. Aside from that I am very active in the ALS Association. They were very supportive of my father as he was suffering from his disease before passing. I am the Chief of the Y-Indian Guides tribe that my sons are active in. I am active in international fencing and referee regularly.

Right now, my big focus is learning to draw cartoons and do video production.

**Quotit:** Where do you see your agency heading in the next 5 years?

This field is nothing but up. Unfortunately, it seems like there are fewer agents, but that means that there are greater opportunities to expand and increase sales. Primarily this will be through leveraging the power of the internet. The company's focus is to continue to operate the daily work without my direct input. With the internet, they can be running 24/7. And this leads to the ultimate focus and reason for running the business this way and that is a focus on being profitable.

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## Postcard Perfect: 5 Tips to Making Your Campaign a Success

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A successful direct mail campaign is a great way to get new customers and make more sales for you. Postcards are one of the most effective direct mail tools you have. The visual "pop" of a well-designed postcard can get you noticed quickly by the prospects you mail to. Here are some quick tips to give your next campaign the sweet smell of success.

### 1. GET PERSONAL

Direct mail experts advise you to make your campaign as personal as you can. People will remember your personalized mailing and if your postcard makes a visual impact, they often will keep it. Next time they decide to shop, they'll think of you.

### 2. CALL TO ACTION

Use a strong but realistic call to action. This tells the reader what he or she should do next to learn more. Make sure your call to action is clear, concise and easy.

### 3. TARGET YOUR LIST

A saying goes in direct mail, "a postcard in the hands of the right prospect is worth a million bucks, in the hands of the wrong prospect, ain't worth a nickel." One of the advantages of direct mail is the way it can help you target with precision. Suppose ninety percent of your customers are within a 50 mile radius. It's a waste of money to advertise outside those parameters. Scrubbing your list and making sure you've got the right prospects and good addresses can be key to having an effective campaign.

### 4. MAIL FREQUENTLY

A single direct mail piece will be quickly forgotten. Too much time between mailings and customers think you have forgotten them. The key is to maintain a regular schedule of mailings that customers grow used to seeing. Even if they've tossed away 3 of your previous postcards, they know that when renewal time is coming, they can expect your card in the mail and call you for a quote. Companies try one-shot advertising all the time – not to great success. Statistics show that 80 percent of sales are made on the 6th to 8th sales call. While it's not very practical to send a salesperson out to see someone 6-8 times, it can be easy to let prospects see your direct mail message that often.

## 5. WHAT'S THE NEXT STEP?

It would be nice, but it's nearly impossible to sell a product with only a direct mail postcard. More often, it's just a link in the chain between introduction and conversion. Define your sales process, make sure you have a follow-up plan in place and don't put all the burden on your mailing.

### PERFECT POSTCARDS

1. Great image. Choose an image that's eye-catching and relevant to your headline.
2. Memorable headline. You've only got a few seconds to either engage your prospect or lose them. Make it count.
3. Call to action. Make it easy for prospects to contact you. A toll-free number or easy-to-remember website is great.
4. Keep it simple. Limit your message to one major idea or product. People want to glance at your postcard and understand what you're selling and why they should be interested in it.

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