

Summer 2008



#### How to Write the Perfect Sales Letter

Despite all the new marketing media and technologies available today, the sales letter remains one of the most powerful and practical selling tools available.

It's personal, easy-to-read, and inexpensive. In many cases, a simple, unadorned letter can create more sales than slick, expensive mailers. That's because people are programmed to read letters. And getting people to read your copy is half the battle in direct mail.

However, the results you get with a sales letter depend on how the letter is written. It's as much art as science. Fortunately, years of refinement by master copywriting craftsmen have revealed a few basic principles for creating letters that work

Here's a step-by-step formula for writing the perfect sales letter. Not every sales letter should be written this way, but this basic outline can help you craft solid, workmanlike sales letters for nearly any promotion.

- ✓ Include a headline. This telegraphs your main point, arouses curiosity, and provides context for the information in the letter body. Keep it simple and direct. Don't try to be clever. If you have a strong offer, state it in the headline
- ✓ Use an appropriate salutation. Personalization is best when you can do it. Otherwise, use a salutation that connects with the reader as closely as possible. "Dear Friend" is safe but general. "Dear Cat Lover" is more targeted and specific. If you're mailing to a business audience, use the occupational or professional title.
- Grab attention with your first sentence. Don't waste time with a long windup before your sales pitch. Keep it short. Involve the reader immediately. Make a startling statement. Start an interesting story. Hit an emotional hot button. Or just state the offer and get to the point. This last approach is often the best tactic and offers the least room for error. Subsequent sentences can expand on this first sentence to pull the reader into the body copy.

If you don't give your offer in the headline or first sentence, you should put it somewhere early in the letter text. The better your offer, the earlier you should mention it. Be clear and specific about what your reader will get by responding.

∠ End the first page in the middle of a sentence.

Whether it's curiosity or an urge for closure, dividing a sentence at the bottom of a page helps encourage the reader to turn the page, finish the sentence, and keep reading. You can also use this technique on successive pages.

## ∠ Keep your copy on track.

You're not writing a novel, but your main idea should be a thread that weaves through the whole letter. At minimum, present your theme on page one and end on a similar note on the last page.

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Profiles of Success Fred Wiener

# **Quotit Leads Program**

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

Find Out More Today!

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Once you've grabbed your reader's attention and generated interest in your offer, follow immediately with benefits, details, word pictures, testimonials, and proofs to eliminate doubt.

#### ∠ Call for action.

Quickly restate the main points of your offer and ask for the response you want clearly and directly. Restate information on involvement devices, motivators, incentives, etc. Restate the big benefit.

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How should the reader respond? Give your toll-free number. Explain the ordering process one-two-three.

#### ∠ Guarantee your offer.

Assure the reader that there is no risk. State your guarantee in strong terms. This should directly follow your call to action.

#### ✓ Stress urgency.

Why should the reader respond now? Is it a limited-time offer? Are supplies limited? Are prices going up soon? Give a logical, sensible, and honest reason why this is the best time to respond. And be clear about what will happen if the reader does not respond. Mention the lost opportunity or the consequences.

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Just as your letter shouldn't have a long windup at the beginning, it shouldn't prattle on at the end. End a letter as bluntly as it began. Often this is a quick restatement of your instructions for responding or a simple "thank you."

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Your letter should be signed by the highest-authority person available or by someone relevant to the reader. Ideally, the signature should be in blue ink. (Hint: Consider how the signature looks. Does it suggest confidence and believability, or is it shaky and uncertain?)

#### ∠ Use your P.S. effectively.

The postscript is one of the most-read parts of a letter. It should present an important message, a prime benefit, a restatement of the offer, a reminder of the deadline, a sweetener, or whatever you feel is most effective in this prime spot. Some call the P.S. a headline at the end of the letter. Ideally, it should be short, about one to three lines.

Dean Rieck is a leading <u>direct mail</u> copywriter. For more copywriting and selling tips, sign up for Dean's FREE direct response newsletter and get a free report, 99 Easy Ways to Boost Your Direct Mail Response.

#### Profiles of Success: Fred Wiener

This summer, we interviewed long time Quotit customer Fred Wiener, President of The Healthcare Solution. From his Woodland Hills office, Fred explains how his business sense and use of Quotit have helped him build a health insurance agency from the domain name up over the past six years.

#### Tell me a little about your agency and what insurance lines you market.

We are a full service brokerage specializing in Individual/Family plans, Small Business health plans and Medicare supplements. We also handle the ancillary benefits that go along with setting up an employee benefits package such as dental, vision, life and disability coverage. Over the years we have established relationships with various carriers and their programs that allow us to market products that we would otherwise not be able to sell such as workers compensation.



# NetQuote leads

(866) 726-4704

# How has your agency changed the way you do business in the last few years?

When I started The HealthCare Solution five years ago, the business model was internet driven - buying leads and pay-per-click advertising. The main focus was always the internet. I felt I didn't have the personality to be an "insurance salesman" and I wasn't good at cold-calling or knocking on doors. For me to be able to talk to someone, I needed a warm lead. And the best way to obtain a warm lead was through non-traditional marketing methods, such as buying an internet lead or pay-per-click marketing where the clients find you. That has been the staple since I first started in the business and continues to be so today. In fact, over the past couple of years, the internet has proven to be so powerful, we've gone away from buying leads from lead agencies and focused our entire advertising budget to pay-per-click.

#### What kind of marketing do you do?

Our marketing is all non-traditional; we don't even have a Yellow Pages ad. At this point, it is all pay-per-click. We have a great sales team that we've implemented over the last 12 months and our marketing efforts yield much better results than are typically seen in a more traditional marketing regime. The sales conversion on the internet is significantly higher, not only because they come looking for us, but because we offer a value added service when they call. From the outset we're a step ahead as prospects can research and evaluate plans that best fit their needs. Calling us seals the deal as we're able to identify their needs and give them the tools they need to make the most informed decision.

# You've been in business a relatively short time, how has Quotit helped your agency?

I was first licensed in July of 2001 and in May of 2002 I really went for it as a business. That was when I said, "This is what I want to do. This is what I'm going to do." I was a Quotit Customer almost before I knew what a "Deductible" or "Copay" meant. When I think about it, I did it all backwards. I guess I put the cart before the horse. I remember how it started.

I was six years removed from college and I had just been laid off from my second job. It was a rainy Halloween afternoon and I was contemplating the recent lay off as I drove home. The rain was pouring down and out of nowhere, all of these ideas started to come to me. The company name, the logo, the phone number, all of the details... all of the unimportant things in setting up a business. Of course, it is all important but... I could have built the business and then the company image around the business. But I did it all backwards. I wanted it to look pretty and I wanted to look like a reputable site. I was brand new, no experience, no mentor... One of the first things I did to edify myself and appear like a seasoned health insurance agency was utilizing a virtual phone assistant. When a prospect called, it had all the makings of a big company - "Thank you for calling The Healthcare Solution - leaders in the industry. For sales press "1" With my shy and non-salesy demeanor, I wanted a strong, powerful message on the phone before I talked to them.

After the virtual assistant, I purchased the website, rented an office and this elaborate phone system before I even had any money coming in. But I felt that I needed to have all of that in place before I really jumped in. I had this great infrastructure but nothing was happening, no phones ringing and no leads. And that is when I discovered, on my own, pay per click. That's the same way I found Quotit. I was searching online and I came across another website offering health insurance quotes. I remember thinking, this must be ultra expensive but if I had this capability, that would be the greatest thing. I scrolled to the bottom and I saw the little tag for Quotit and I went to the website. I remember the pricing was \$975 for the set up and I said "where do I sign"? So literally the day I discovered you guys, I was on board.

#### How has Quotit helped your agency?

It has changed my life. It has without question changed my life. It looks good. Customers find us online with our aggressive advertising techniques and we set ourselves apart from the other agents. One of the ways we do that is utilizing your technology and your quoting system. It provides the quotes; it captures the lead information, which we in turn filter through our sales department. We've got a follow up system that was created by Bill Mann of Anthem. And, the implementation of the program would not be possible without the information derived from Quotit.

What I like most about the service is the back office, Quotit iPro... the ability to send out emails and applications, the ability to apply online, the small group quotes, I could go on and on. There is nothing in the industry that even comes close. Up until last year, I was a one man shop. For the first five years of the business, I would attempt to make 3 contacts. One phone call, one emailed proposal and one proposal sent in the mail. If I never heard from them, the lead was scrapped. That was it. I never made repeated attempts to call. In fact, about four years ago, I was doing research and I came across one of your competitors who were doing some very aggressive advertising and I got on their list and they came out with an AutoResponder program that you didn't have at the time. I kept iPro, but I jumped ship and used the other guys' website and quoting service for the AutoResponder capability. And I felt that the auto responder was another way to stay in their face. I was a one man shop and didn't have the time to continually follow up.

I hated their site, I hated their quoting. It was uncomfortable, it was inefficient, it was slow, and it was boring. It was just not anything like Quotit. But the AutoResponder seemed to work. I actually got a lot of response to it. When Quotit finally came around with AutoResponder, I immediately cancelled the other service and came back to Quotit and the rest is history. I really utilize every facet of the site. I'm always on the Quotit Website; I'm always looking for the next great website template and trying to stay ahead of the competition, to look different. To me that has always been important, to stand out. It is important to have something that is easy on the eyes.

The website capabilities that we are able to give to the client speaks volumes. The deal is closed on the website before they even call. We add a little concierge touch if they call and the rest is history.

#### What impact has Quotit had on your business?

Really, Quotit is the business. When I first saw that web site in 2002 with the little Quotit tag on the bottom, I thought wow... if I could have that presence on the internet... A lot of it was for my own ego so I could say, "Hey, I have a website! I have this cool business card, go to my website and check it out. You can get quotes, you can even buy insurance online. And this was right when Blue Cross of California went online with their applications and then everyone else followed suit. When I went to Quotit and saw the value, I jumped all over it. I wasn't bringing any money in but I was going into debt to look good. I knew that this was the industry I wanted to be in. There wasn't a lot of competition when I started and I knew a lot of people that I felt I could help.

## What do you like to do in your spare time?

I'm married and we just celebrated our four year anniversary. We have two daughters - a 3 year old and a 1 year old. As you can imagine, most of our time is wrapped up in the kids. We really focus on being a family. We like to do everything together.

I'm a pretty big sports fan. We have season tickets to the L.A. Dodgers and the L.A. Kings. I met my wife in school at USC and we are avid supporters of USC athletics, especially football. We are at most of the home games and will travel for USC away games. Especially when they play schools like Stanford, Oregon and we've even traveled to Florida to support the team.

#### Where do you see your agency heading in the next 5 years?

We've really grown leaps and bounds over the past twelve months. I've personally sold a few thousand policies but lost the quality control that came with being a one-man operation. It became apparent that I couldn't do all of the day to day activities – talk to clients, send proposals, small group service issues – and balancing the day to day operations of the business.

I added a sales and customer service department so that I could focus more ON the business instead of IN the business. I want the time to build relationships and really start networking. Really kind of focus on some of the other ways of traditional marketing, before the internet. Very low cost or no cost, high return relationships that come from strategic partnerships with various industry professionals. We will continue to market the way we have all along but what's wrong with a good old fashioned relationship with our neighboring office tenant like a CPA. I really want to tap this market.

Our goal is to be the top producing agency in California. We want to be a one-stop shop for insurance. We would like to diversify in to other lines, like Life Insurance, Annuities and Financial Planning. At some point in time, we'd like to offer Property and Casualty insurance to make ourselves a truly one-stop shop.

With the expansion of the staff, my work load has decreased substantially and so I'm not right in there every minute of the day. But to this day when that email comes in to my inbox saying online application order received, I get those butterflies in my stomach and more butterflies when the actual application is submitted to the carrier. I still get giddy and can't believe that we set up this business online and we haven't even talked to this person and we are going to make a sale. We have a bell in the office and each time we make a sale, we ring the bell. With Quotit and all its functions, that bell has been ringing nonstop.

# 7 Steps to Win Back Unresponsive E-mail Contacts

Should you try to revive consumer relationships that are failing because e-mail has become undeliverable or unresponsive, or should you simply drop them from future campaigns?

According to e-mail delivery experts at SubscriberMail, the most common answer is to drop unresponsive addresses without further investigation, mainly because it's considered too big a task without sufficient rewards to try to revive them.

Tough decisions. But when once-active recipients have stopped opening your emails, or are no longer reading your messages or clicking on links, there may be ways of reviving them. So how can marketers decide which ones can be revived?

According to Jordan Ayan, president for SubscriberMail, "If you're seeing low activity from recipients, it's time to determine if the addresses can be saved or if they should be given the axe."

Seven steps for e-mail revival. The company offers several pieces of sound advice to help marketers determine whether or not inactive e-mail recipients can actually be saved, or whether they should be dropped:

- 1. Find out if they're really 'dead.' Many recipients have images turned off by default, so some recipients who are in fact reading your e-mails may only appear dead because the opens are not registered (if you're using embedded tracking image URLs). To identify these recipients, start with a simple "reactivate yourself" message. Select a group that has not opened a message for six months and send an e-mail with a message like this: "To ensure you continue to receive our mailings, click here." That click (which, of course, you track) verifies both the address and more importantly the recipients' interest. The link should take them to a special offer or to a Web page where you might try to gather more information if appropriate.
- 2. Build engagement with inactive recipients. Try to revive the dead e-mail

addresses that you identified in the step above. The first thing to do is identify the percentage of inactivity that is acceptable in terms of your marketing goals. Depending on your business model, someone who responds once a quarter may be considered a good prospect, while other marketers may consider three months without any action to be a lost cause. So you'll need to use existing active subscriber data to determine your average range of activity, and use that data to identify your lowest responders and non-responders.

- **3. Analyze your attrition factors.** Once you've identified the group of recipients that aren't responding as well as the average subscriber, analyze the data you have gathered about them to look for any similar characteristics. For example, were these subscribers collected a specific number of months or years ago, or did they come from a certain acquisition source, or perhaps most were acquired through a certain type of offer or campaign? Finding the similarities may help to explain their inactivity, and it will almost certainly give you insight into what kind of acquisition times, sources, and offers are least effective. But more importantly, your analysis may well help you to find out how to revive these contacts. For example, if someone opted in because of a 50%-off product offer, it is possible that that could be re-engaged with another similar offer.
- 4. Build a reactivation plan. The key to reactivation is to start testing different approaches with small sub-sets of subscribers. Determine if you want to treat low responders differently from non-responders, and decide if you want to take a multi-message approach or a quick "single hit" approach. One option would be to send an e-mail asking these groups if they would like to continue receiving messages from you. If they still don't respond, you can comfortably call them dead and drop them from the list. Again, you might also consider offering them a particular benefit or special offer to take a more active interest in your messages again.
- **5. Look out for insincere reactivations.** Continue to watch your low- and non-responders carefully over time. Why? Well, one positive action alone may not mean that a subscriber has fully re-engaged with you, so you need to determine at what point you can safely consider them revived and add them back into your active marketing group. If you encounter a lot of short-lived reactivations, it may be time to plan a new win-back approach.
- **6.** Be prepared to drop the worst of them. At some point you will certainly have to accept the fact that some of those addresses are truly dead and cannot be revived or re-engaged. At that time, it is most cost effective to drop them from your list completely, and focus your energy and resources on the remaining active subscribers.
- 7. Learn from mistakes and misjudgements. While nobody likes to see their email list decrease in size, there is an opportunity to improve at the same time. This is the time to examine the reasons why people have left you, and take corrective action. If you find a particular acquisition source that proves unprofitable or provides insincere consumers, start to avoid that kind of source in your future acquisition campaigns. Or perhaps if you find that age plays key a role in subscriber interest and engagement, try to develop a strategy that helps you deal with customers differently as they age. The opportunities for improvement are as endless as the feedback you can garner from your customers.

The Wise Marketer, November 1, 2007 issue. <u>thewisemarketer.com</u>

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