



A GOOD POLICY INSURERS STILL IN THE POST

There are numerous ways for consumers to research and buy insurance products, but don't discount good old-fashioned direct mail just yet.

"It's all about consumer preference, and direct mail can help open the dialogue," says Adrea Rubin, CEO of Adrea Rubin Marketing. "Particularly for consumers over age 45, insurers are absolutely still using direct mail heavily."

Today, consumers can get insurance everywhere from the web to big box retail stores like Walmart. But perhaps because the industry is regulated so heavily and there is so much information to convey to a prospect, direct mail can be an ideal way to make that first contact and share the ins and outs of a program.

Creative approaches to insurance direct mail have changed over time. In the past, plain white envelopes made to look "official" were standard operating procedure to help instill consumer confidence. Now, says Rubin, marketers are using more flamboyant packages with colored envelopes and even decorations like flowers to get the attention of prospects. Devices like sample plastic membership cards are also included in packages.

Because U.S. consumers tend to prefer dealing with customer service representatives based in North America, many insurers also highlight their domestic call centers in direct mail packages, as well as things like URLs, Twitter accounts and other ways to connect online.

"They're bombarding the consumer with messaging to help them make their choice," she says. *-BETH NEGUS VIVEIROS*

USE MAIL TO GET PERSONAL

Connecting by social media is great, but if you want to make an impression to a business contact, try going old school, with a handwritten note.

"I call it a 45-cent investment plan," says Andrea Nierenberg, president, Nierenberg Consulting Group, noting that while marketers must of course embrace every bit of technology at their disposal, a handwritten follow-up note to a sales call, job interview or meeting at a conference can help differentiate a company.

One great example of the personal touch was a handwritten note sent to lapsed donors from the director of membership at WGBH, Boston's PBS station.

The handwritten envelope immediately drew recipients' attention, as did the stationery, a notecard with a picture of the "Downton Abbey" cast (a timely move given that it was sent shortly before the US debut of the British drama's third season).

Inside was a handwritten note, thanking donors for their previous support and encouraging them to renew their membership. A business reply envelope was included, as was a buckslip, with a dedicated URL should one want to give online instead.

It was a nice bit of personal relationship building correspondence. We think even the Dowager Countess herself would approve. After all, we can't see her indulging in something as common as email. And we won't even begin to discuss the riff raff one might encounter should they venture into social media. *-BNV*



TIP: DON'T FORGET THE URL!



Like many nonprofits, the Comic Book Legal Defense Fund (CBLDF) timed a direct mail drop to the 2012 holiday season. They remembered December is a great time appeal to folks both in a giving mood and a mood to score late-in-the-year tax deductions. But they forgot to offer an element vital in today's marketing environment—a URL.

The CBLDF helps represent creators', retailers' and educators' First Amendment rights, and also runs literacy programs. Their mailing was a creative one, and spoke well to their core demographic. It featured a black-and-white comic called "Defend Comics," explaining the organization's battles against censorship, and detailing why readers should support the group. A buck-slip is also included, explaining the various membership levels and premiums on one side and offering a letter from the executive director on the other thanking folks for their support.

The buck-slip also serves as a business reply card, and an envelope is included. But....where's the URL? Where's the link if I want to give immediately via PayPal, rather than search for a pen and check book?

It's a curious omission, given how digital savvy nature of this audience. And the CBLDF site is great—chock full of ways to support the group either by shopping in their store or making a donation.

Remember, your URL should be on all your materials—in today's world, it is an essential call to action. *-BNV*



DIRECT MAIL'S TOP 4

THE QUARTET YOU NEED TO KNOW FOR BETTER DIRECT MAIL ROI

My youngest daughter Emma loves to read a particular author. She wanted to contact the author and asked me to get her the writer's email address. I told her that getting it would be unlikely. But, she could write her a letter.

When complete, my wife told her she'd mail it. As the author lived clear on the other side of the United States, my daughter exclaimed it would cost too much money to send it that far. My wife informed her it would be less than 50 cents. My daughter could not believe it.

Therein lays the forgotten power of the USPS and direct mail as an advertising medium: It is quite the bargain.

Today, many advertising and marketing professional's recall that direct mail's results still boil down to:

1. Lists and data
2. Offers/messaging
3. Creative and copy
4. Timing

What You Need to Test

Most marketer's skip the big, critical first two points, which account for 70% to 80% of your campaign's success, and jump right into new creative, thinking that their "killer creative" will wow the heck out of everyone that comes into contact with their package. They are convinced the BIG Idea will win the day. They would be incorrect.

Great direct mail is about understanding your segments and varying your offers/messaging so that it resonates uniquely with each of your targeted groups. It's the offers and messaging to the right audience at the right time, which creates relevance and gets them to take action now.

Most of your testing should be done with your lists, then your offers/messaging. Creative, while important, typically has less of an impact on results than your data and the reasons why a prospect or customer should respond to your solicitation.

When you do get around to testing creative, start first with different copy, not new layouts. Direct mail is a copy driven medium. It's the words on the paper that compel us to respond.

After you are confident in your copy tests, move to different design, new formats and testing your media mix in a multi-channel campaign. Packages usually outperform self-mailers, but when you



get to this point in your testing plan, try different formats. You may be surprised as to what works and what does not.

Timing and Seasonality

Throughout the years, one of the biggest factors in direct mail that gets overlooked is the timing. If you sent me three emails last week, or try to sell me a snow shovel in August, the chances of your success diminish greatly. Review your seasonality by reviewing past results, make sure you have a firm grasp on all your marketing touches and time them accordingly so you do not overwhelm or annoy your customer or prospects.

Consider how and how often you reach out to your target markets. Include customer service contacts, email, email newsletters, printed newsletters, dealer/representative contacts and store visits (them visiting you) and social media outreach when you think about timing and the frequency of your communication.

With the rise of social media, many marketers think that direct mail is not needed. While social media is great at engagement, it's horrible at consummating the marriage. Direct mail can help close that loop and give your ROI a huge boost.

The days of mass mailings are over, thank goodness. Is it time to rethink how targeted, affordable and testable direct mail can be reworked to add more value to your measurable marketing campaigns?

Go back to the basics and your success may amaze you. **-GRANT A. JOHNSON, FOUNDER, JOHNSON DIRECT LLC**