

# BOBbing

Keeping your Book of Business

# 15+



**Ideas on  
keeping your  
clients  
engaged**

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**6 to 7**

Number of times more costly it is to bring on a new client than retain a current one

# Keeping in front of your clients

Why should your clients keep you as their agent? If you cannot answer that question, then you might as well gift wrap your book of business for another agent.

Here are some quick ideas on how to keep your name in a positive light with your clients and prospects...



Please don't  
forget about  
me!



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# RATE CHANGES

Are your clients getting a rate increase? Should they care? What is too much of an increase? When should they start looking for a new plan? These are the questions your clients should have expectations or answers to through you.

Your clients should know rate increases will happen. They should also know if that rate increase is causing a financial strain on them, they can call to you to discuss options.

According to Deft Research, at a \$25 per month premium increase, about 40% of people will start looking for alternate plans. Are you there to help them look for new plans, or are you just opening the door for other agents to help your clients?

When you see your clients getting a rate increase, send them an email, a letter, or a call to let them know you are aware and if they want to discuss it further, to contact you. Don't have time for that, then let your clients know they will have rate increases, and if there is one that is unexpected or if they need to consider alternatives, you will reach out.



# SOCIAL MEDIA

A close-up, angled view of a smartphone screen. The screen is predominantly blue with the word "facebook" in white lowercase letters. At the top of the screen, there are icons for WhatsApp and a messaging app. The phone's black bezel is visible on the left and top edges.

I don't have time for Facebook.  
None of my clients are on Facebook.  
It is a waste of time.

If you have not noticed, social media in the senior market pretty much refers to Facebook, as it is the most popular platform for people over age 65. According to PEW Research, in 2015, 63% of people over age 65 were on Facebook, and it was projected to keep growing.

I have heard numerous excuses why agents don't do Facebook as a marketing or retention tool. I could not disagree more. Facebook takes very little time, has the opportunity for exponential reach, ranks very high on search engine optimization (SEO), and is free.

Senior Marketing Specialists can help you get started or revive your Facebook page and marketing strategy.

First step, join [SMS Agent Connect](#) which is free for Senior Marketing Specialists contracted agents. Then call us for help with your business page, posts, and all things Facebook.

Then like the [Medicare Cafe page](#) for more great content!

# AEP REVIEWS

The Annual Election Period (AEP) is turning into a repeat of when your clients turned 65 and started receiving all kinds of solicitations in the mail. AEP has been called worse since it is for every senior, which means more TV, radio, and other ads running what seems like consistently over the course of 7 weeks.

How do your clients know what to do with this media blitz? This is where you come in. You are their insurance professional and need to be the guide through all this information.

According to Deft Research, **85% of consumers** have already decided whether they will switch plans or carriers, or stay with their current coverage by the beginning of AEP. This means you cannot wait to communicate with your current clients. You need to have a plan PRIOR to AEP so you can be a part of the decision process.



**50%**

of seniors didn't shop at all for new Medicare options during the 2016/2017 AEP.

Do you know what 50% of your clients are not shopping? Source: Deft Research



A photograph of a desk setup featuring a white Apple iMac monitor, a silver keyboard, and a white mouse on a dark wooden surface. The text 'ANNUAL REVIEWS' is overlaid in large, bold, white letters on the left side of the image.

# ANNUAL REVIEWS

When will your client's need change? We don't know, that is why it is important to give them annual reviews. This way your clients always know they have options should they need to change their plans due to health or financial concerns.

Don't have time to do annual reviews for all your clients? That doesn't mean you don't offer it! You can send them a letter or email letting them know you will either:

Call them and arrange the appointment.

...or...

You have time available if they have had a change in health or other life events and if they would like a personal appointment to contact you.

This way if you have a larger book of business, many may not take to this as they may not have had any changes and are content on their current plan. However, the clients that want to have a conversation will reach out. It is a win-win.

## Scheduling Programs

There are now programs where people can set their own appointments on your calendar. You choose the open times and people can pick from the list and set an appointment with you. Call Senior Marketing Specialists to review these options! (800) 689-2800



# BIRTHDAY CARDS

Who doesn't love a birthday wish?

Sure, it may be a sign that you are aging, but there are a lot of people who may not have someone to wish them a happy birthday.

If you have a smaller book of business, you may have time to sign each card. If not, there are automated services out there that can help you. Or, you may send out a digital card (although, physical cards have much more impact).

## **Keep it up!**

If you start sending birthday cards, you may be surprised on how clients rely on that card every year. If you stop, your clients may think you are no longer their agent.

Even if you have to switch from personalized cards to a more automated process, keep it up. This is an investment to yourself and your clients.

# HOLIDAY CARDS

The holidays are a great way to let your clients know you are thinking about them!

What holidays to send out a card?

- New Years
- 4<sup>th</sup> of July
- Thanksgiving
- Generic Happy Holidays (winter)
- Or any other holiday you prefer

## Have fun with it!

June 1<sup>st</sup> is National Donut Day. August 4<sup>th</sup> is National Chocolate Chip Cookie Day. October 5<sup>th</sup> is National Do Something Nice Day. September 19<sup>th</sup> is National Talk Like a Pirate Day (Matey)! While these are more obscure days, they will make your message stand out!

TIP: Be as neutral as possible with your holiday cards. Just like politics, religion (which is the basis behind some holidays) can be very polarizing. You don't want to offend any clients.



# CLIENT APPRECIATION EVENTS

Show your clients you care, with a party! There are numerous events you can host to show your clients you appreciate them:

- Open house at your office with refreshments
- Pot Luck BBQ
- Start a team for a 5K charity walk
- Holiday party
- Fireworks viewing for the 4<sup>th</sup> of July

You can also partner with another professional to get in front of more people and double your resources.

Tell your clients to invite their friends and family to attend as well so you can not only be more known within your clients home, but their circle of influence as well! (read that as more referrals!)



# THANK YOU CARDS



After every appointment with a client or prospect, you should mail them a hand-written thank you card. Yes, after every appointment. Not an email, not a form letter, a handwritten thank you card.

“But Mike, I don’t have time for that!” Yes, yes you do. I said a thank you card, not a hand-written autobiography. How can this be done? Make is simple. Three sentences.

Thank you  
Personal  
If you have friends / family

Example:

*Dear Mr. Smith,  
Thank you for allowing me to help you with your insurance.  
I hope you have a great time in Florida visiting your family. If  
you have any friends or family who need assistance, please  
pass my card along.*

*Thanks again!  
Mike  
(555) 555-1212*

# THANK YOU CARDS



A card like that takes about 5 minutes to write, address, and get in the mail. It shows your client (or prospect) that you took a few minutes out of your day for them, and them alone.

## Tips:

- Use blue ink, it stands out, especially on the envelope
- Insert a few business cards – this way they have cards to pass out
- Write your phone number in the card – they may misplace your business card, but these thank you cards may last months on the refrigerator
- What thank you cards to use? I bought mine at Walmart / Target / etc. whenever I saw cards I liked and usually on sale

# CROSS SELLING

What? How on Earth is cross selling going to keep my clients from leaving?

Simple, you are providing them more solutions. I never advocate selling something to someone they do not need, but how do you know if they want or need a particular product? Is dental insurance important to your client? Are they worried about contracting cancer and how they will pay for the treatments? What about life insurance? Do they have any plans in place? If you don't know or are just assuming the answers to these questions, you need to STOP now and start asking your clients.

If you are not educating your clients about the shortcomings of Medicare and/or their insurance, who is? (the answer is another agent) Keep your clients with you by helping them with more than just their basic coverage needs!

Ancillary products are also great for seminars, annual reviews, and other opportunities.



# INDUSTRY UPDATES

What is happening with Medicare? Should I be concerned?

One of the challenges with Medicare is that it is tied to politics. Politics can get really messy and really polarizing quickly. Medicare can get tossed around by politicians. There are a lot of scare headlines that may appear and it may cause concern with your clients.

When this happens, it is important that your clients stay informed and are not worried about any scare situation happening. Keeping your clients worry free and educated is part of your responsibility as an agent.

## Scam Alerts

Seniors are still a common target among scammers. Make sure your clients know if there is a common scam occurring and protect their identity and finances from scammers.

# EMAIL NEWSLETTER

With almost everyone out there having an email address, and with numerous services offering very easy ways to get a newsletter published, **there is no excuse to not have a quarterly email newsletter.**

“But not all my clients have an email address!” So all your clients with email addresses don’t deserve an email newsletter because a few don’t? Plus, have you asked? If they have ever bought anything off Amazon or use Facebook, they have an email address!

MailChimp has a free option if you have less than 2,000 email addresses or send fewer than 12,000 emails per month. This should more than suffice for most agents. The interface is simple to use, and once you have your layout done, you can copy that last newsletter, change the content and pictures, and resend it.

Check out Mailchimp [HERE](#).

Plus, with Senior Marketing Specialists Agent Marketing Portfolio (AMP) Program, we create quarterly newsletters already, so we have content you can use for your newsletter.

[CLICK HERE](#) to check it out!

# REFRIGERATOR MAGNET

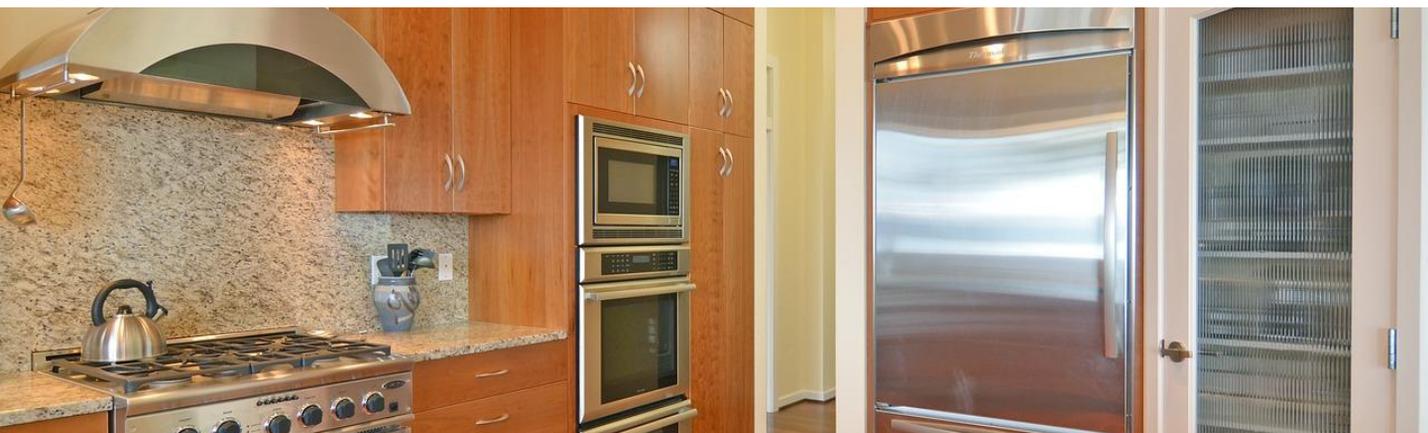
Want to stay in front of your clients in the heart of the home (i.e. the kitchen)? Make your business card into a magnet.

I have revisited clients homes years later and there was my card on their refrigerator, holding up some random piece of paper. Some people, including myself, use the side of the refrigerator for quick reference; pizza places, Chinese food, and anyone else who gives me a magnet.

If you see they have a refrigerator with magnets on them, make sure you add yourself to the mix. Who knows, you may even get to hold up that prize purple elephant their grandchild colored in.

Don't have magnetic business cards? Check with your local print shop. If not, VistaPrint.com has them available under marketing materials – magnets.

NOTE: If you don't have any magnetic business cards or run out, visit a local hardware store. Many times they have blank magnets designed to hold business cards for contractors to use. This can hold you over until your next batch comes in.





# GET IN THEIR PHONE

I don't know this number, I will just let it go to voicemail.

You may be guilty of doing this, as most people are. However, if your information is programmed into your client's cell phone, you are no longer in that category of unknown numbers.

How? When you are at your appointment, give them your cell number and say something along the lines of "if you have any questions, please let me know by calling or texting, whichever is easier. If you want to grab your phone, I will give you my personal cell." Most people will agree and then program you in. Some may even just hand you their phone and have you do it for them.

But not all my clients have smart phones!!! Okay, so get in their rolodex. But they don't have a rolodex! Stop making excuses. Most people aging into Medicare have a smart phones. Make sure you are creating your process for the masses and adjusting for the few that do not fit within those parameters.

Plus, when your clients are wanting to pass along your information, they now can easily without having to try and summoned a business card.



# VOICEMAIL EXPECTATION

What is an appropriate time to return a phone call?  
2 hours? 6 hours? Next Day?

You can ask 10 different people this and get 10 different answers. You may have a client leave you a message at 9:00am, and by 10:00am they are upset you have not returned their call. This is why it is so important to set the expectation on your outgoing voicemail message.

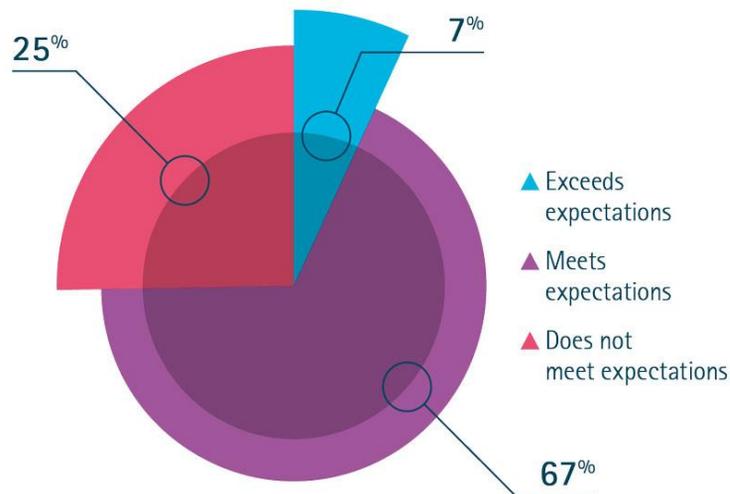
How? Something like this:

*"Hi, this is Mike. Thank you for calling. Please leave me a message with a call back number and I will return your call within 48 business hours."*

Now when your clients call and leave a message, they know you may not call back right away, but you have established a time you will return their call. You can use any amount of time, by end of business day or within 24 business hours, it is up to you. I said 48 but my goal was 24 business hours. If it is urgent, they will typically let you know.

# UNDER PROMISE OVER DELIVER

It is an older adage in sales and customer service, but according to BuildFire, only 7% of businesses exceed client expectations, with the vast majority only meeting expectations.



Be careful not to over promise on coverage or expectations. This can lead to lack of trust, which destroys client retention. If you are not sure of a timeline or a result, be honest with the client and make sure you follow-up to ensure the client is taken care of. It can take months to establish trust and moments to destroy.

A photograph showing a business meeting. Several people are seated around a table, looking at laptops and documents. The scene is brightly lit, and the focus is on the hands and devices. The text 'UNDER PROMISE OVER DELIVER' is overlaid in large, white, bold letters across the top of the image.

# UNDER PROMISE OVER DELIVER

## Tips:

If you have a client with an issue, follow it through to the end. If they have to take some measurements on their own, follow-up afterwards to make sure their issue has been resolved.

If you promise something, make sure to come through. Promises will raise a client's expectation. When a client's expectations are raised, they are looking at you much closer and keeping track of what you have said in far more detail. If there is an issue and a deadline is not going to be met, keep your client in the loop and let them know as soon as possible, with what you are going to do to correct the situation.

Not sure how long something will take, double the time you have in your head. This will give you more room to work with, and deliver sooner than promised.

Send them a quick note. If you had a client with a frustrating situation, after it is resolved, handwrite a quick note or use a service to send them a cookie or sweet treat. This simple gesture can go a long way and it is something they will remember. Plus, who doesn't love a free cookie?

NOTE: We use Cheryl's Cookies: <https://www.cheryls.com/cheryls-home>

# Your Clients are Another Agent's Prospect

If you are not taking care of your clients, someone else will. It's a classic saying that still holds true today.

**But I sold them a policy, they should be loyal to me!** Really? (read that with heavy sarcasm). You, an insurance agent, sold someone an insurance policy. That does not breed loyalty. You were just means to coverage.

If you want loyal clients, you need to do more than just sell insurance. You need to provide solutions to your clients they may not have realized they needed. You need to provide resources and knowledge they may not have otherwise had. You need to maintain a relationship with them so when something does change, you are there to assist and guide them.

**But I don't have time!** I bet another agent does. Did you miss page 2 of this guide? It is 6 to 7 times more costly to bring on a new client than it is to maintain a current one. Are you wanting to just destroy your bottom line?

**How do I make loyal clients?** Read this guide. Implement some retention processes (things work better when they are a process), do more than just sell the basics, and have actual conversations with your clients about their needs. Still not sure, give us a call for a one on one planning session.

# It's not your clients job to remember you, it's your job to not be forgotten.

Need help creating a retention system? We can help! Schedule a strategic planning session and to have a personalized planning meeting to create a process that works for you.

[CLICK HERE](#) to schedule yours.



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Medicare Café  
*Where agents drink java and talk shop*

Join the Medicare Café every Tuesday at 10:00am Central to talk about all things Medicare and more!

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