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Marketing LTCi

to

Employer

&

Affinity Groups

Presented by

American Insurance Marketing Services, Inc.

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I. LTCi Market Changes

- Clients younger
- Clients more informed
- Affinity opportunities – long term
- Reasons for success / failures



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Success Factors

- Quality
 - Affinity
 - Age & Income
 - Support
- Type
 - Size
 - Locations
 - Unique Challenges



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II. Why are they interested?

- Employer personal planning & awareness of caregiving
- Employee retirement & family
- Key executive retention
- Associations need quality benefits and non-dues income.



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III. Agent Advantages

- Endorsed position with prospects
- Endorsed referrals
- Retirees, family members
- Low cost marketing
- Avoids “do not call”



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IV. Carrier Selection

- ❖ Experience? Success?
- ❖ Group vs. individual program
- ❖ Premium discounts
- ❖ Underwriting privileges
- ❖ Extended family, retirees
- ❖ Commissions



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IV. Carrier Selection (cont'd)

- ❖ Approval process
- ❖ Customized materials
- ❖ Account protection
- ❖ Admin & marketing support
- ❖ Specialized training



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V. Prospecting - Employer Groups

1. Emphasize quality, size
2. Professional / Executive
3. Geography / Locations
4. Current clients
5. Existing agencies



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V. Prospecting - Employer Groups

6. Trade Association
7. Benefit Managers
8. Executives
9. Prepare for contacts
10. Tax issues



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VI. Prospecting - Associations

1. Individual sales
2. Quality = Affinity
3. Communication methods
4. Geography
5. Board members to directors



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VI. Prospecting - Associations

6. Existing agencies or clients
7. TPAs
8. Insurance committee
9. Prepare for contact
10. Credibility – experience
11. Time required



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VII. Closing the Sale

- A. Decision makers
- B. Insurance / benefit committee
- C. Advantages – employees / members
- D. Marketing flexibility
- E. Support resources



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VII. Closing the Sale

F. Presentation

G. Credibility

H. Trust

I. Third party & marketing costs

J. Relationships



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VIII. Marketing Employer Groups-1

- Voluntary – EPA - ECO
- Employer support
- Hierarchy
- Communications
- Quality group meetings
- Enrollment systems / schedule



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VIII. Marketing Employer Groups-2

- Spouse
- Premium billing
- Information packets
- Parents / Retirees
- Reports – service – new employees
- Long range account



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IX. Marketing Associations (1)

- Introductory mailings, 800#
- Customized literature
- Newsletter articles
- Mailing system
- Conventions / chapter meetings



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IX. Marketing Associations (2)

- Results – reports
- Visit all responders
- Limit & Train subagents – only agents of record make contacts
- No complaints!
- Long range account



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X. Working Affinity Leads

- ❑ Quick response – use of date base
- ❑ Prepackaged replies
- ❑ Work only by appointment
- ❑ Follow business submitted
- ❑ Separate referral effort
- ❑ Build the relationship!



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