



Grow Your Workers' Compensation Business with Great Messaging

By Susan Toussaint | Partner | Oceanus Partners



Generating 1st appointments with your right fit prospects is challenging. While many producers prefer to work through centers of influence, it's rare that colleagues and clients can keep pipelines filled, making it necessary to use more traditional marketing strategies.

One of the benefits of leading with workers' compensation is the nearly constant stream of content available to create messages. Unlike other lines of insurance, workers' compensation can be a pretty emotional topic for employers, and producers can leverage that to their advantage by developing messages that speak to the frustrations, risks and threats facing their prospects.

In this whitepaper, we'll look at how you can leverage x-dates to develop a messaging campaign for workers' compensation prospects, and what your messages must contain to peak the curiosity of your prospects.

What Do Your Prospects Want?

Prospects are people too! And, just like you, they likely wake up in the morning, grab a cup of coffee and their mobile device and start deleting messages that they think are unimportant. Like you, they have little time to read emails from strangers, especially those that seem irrelevant to their day to day life.

24% of vendor/salespeople are knowledgeable about my specific business

22% of vendor/salespeople understand my issues and where they can help

-Forrester Research Q4 2013 Survey

But, your prospects do want to know how they can avoid risks, protect their business, and improve their outcomes. In a 2013 Forrester Research study, business executives indicated that they receive little value from sales people. Low expectations, coupled with overwhelm and frequent distractions, it's no wonder it's challenging to schedule a 1st meeting. Understanding what your prospects aren't getting can help you create messages that pique curiosity, increase your message open rates and lead to more first appointments.



To make your messages stand out, make sure they are customized to your prospect, and speak to the issues in their business, industry, or seat in the organization. The more specific the message, the greater the likelihood your prospect will find value in it.

Leveraging X-Dates to Develop Consistent and Informative Messages

One of the challenges producers face when messaging to prospects is the difficulty in developing consistent and informative messages. One of the benefits of a leading with workers' compensation strategy, is that producers can leverage the workers' compensation timeline to develop messages throughout the year.

Messaging is a marathon not a sprint. Rarely do prospects respond to a single message. It is messages sent over time with timely and relevant content that will capture the attention of prospects. Producers can use the workers' compensation timeline to develop messages once they know their prospect's renewal date. Let's assume an account renews on 1/1, you can anticipate that the account will go through their audit in February. Many audits are incorrect due to misclassification of payroll and other errors, causing overcharges to businesses. Most business owners aren't aware, and more importantly don't know what to do about it, providing an opportunity for producers to message around this frequent and frustrating situation.

Developing a campaign based on when an account renews and leveraging predictable events such as audits, valuation dates and renewals can make messaging easier and more effective.

Don't Give Up

Business owners and managers are juggling multiple issues on a constant basis. Don't get frustrated when you don't get a response. A lack of response isn't a "no", it may just be a "not now". If you're sending customized and informative messages out regularly, 1-2 times per month, and following them up with a phone call, and leaving a voicemail when you don't make contact, stick with it.

Your prospects expect you to go away, don't. Instead, surprise them and demonstrate your capabilities by helping them to learn more about the risks and threats facing their business. They'll connect that value with you, and when they are ready, you'll be top of mind.

About the Author

Susan Toussaint, Co-founder



Susan Toussaint has been leading sales and business development initiatives for more than 25 years and developing specialized insurance training programs since 2007. As co-founder of Oceanus Partners, Susan's passion is helping agents develop and implement processes that smooth the path for pipeline development, client attraction, acquisition and profitable retention.

In 2009, Susan co-founded The WorkComp Advisory Group—the predecessor of Oceanus Partners—an organization committed to helping insurance agencies that are interested in leading with workers' compensation to integrate technical knowledge with an effective sales process and implementation strategies.

In 2007, she founded Injury Management Partners, a consulting firm specializing in the development of turnkey consulting packages that enable insurance agents to develop fee-based employer relationships outside the broker of record.

As a former sales leader for a regional healthcare provider, she led employer-as-customer strategy initiatives in occupational health, wellness and business health services.

About Oceanus Partners

Oceanus Partners is a consulting and training organization for insurance industry professionals. We believe our clients strive toward two goals—sustainable growth and profitability. Using a collaborative approach, we lead clients through a process of developing a strategic plan for attracting, acquiring and retaining profitable business while at the same time assuring that their people, processes and technology can support the initiatives necessary to win in the marketplace.

To learn more about Oceanus Partners, engagement opportunities and our complimentary assessment, visit www.oceanuspartners.com or call 888-496-1117 ext 2.