

Text messaging for insurance agents: The missing piece in your communication strategy?

Michael Halloran | February 28, 2020



Here's what you need to know about text messaging for insurance agents and how it works best when combined with handwritten cards, emails and a strong web presence.

You've got a great website and your Google My Business profile is up to date. You're sending personalized emails and handwritten cards at the right times throughout the year—and you've got a solid social media presence. You're also [following up on Net Promoter Score \(NPS\) survey responses](#), both good and bad.

If this is you, nice job. You're doing all the things that have been proven to get clients to stay longer, buy more and refer their friends. And companies that invest in the customer experience, communications and improving client relationships do better than their competitors.

Now here's where text messaging comes in. On top of all the fantastic work you're doing, texting is likely to give you an extra boost if that's what you're looking for. However, that's only going to happen if you treat it for what it is: **texting is a communication supplement NOT a complete replacement.**

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What texting can do to grow your customer relationships.

Texting is quick, personal and convenient. Here are a few reasons it may be time to add it to your tool belt:

- Texts get read. [Studies show](#) that text open rates go as high as 98%.

- On average, people respond to texts in under 90 seconds.
- If you have incomplete data for clients (maybe you're missing an email address or there's a change of address), texting might be part of the solution since people rarely change phone numbers.
- If a client is unresponsive via other methods, texting could be the way to reach them.
- You open yourself up to different demographic groups who may value the convenience of text (millennials and younger, for example).

Texting should never become a wholesale replacement for everything else you're doing to build better client relationships.

Texting isn't a silver bullet...

Even though it offers fresh ways to interact with clients, texting isn't a magic cure-all. Some messages and touchpoints will never translate well to texting. It's hard to share a useful article, explain a cross-sale opportunity or meaningfully wish someone a happy birthday.

Nobody is ever going to get the fuzzy feeling that comes with a birthday card from a text message. That's why you should continue leaning on email and handwritten cards to do some of the heavy lifting.

Strengths and weaknesses

 Text messages	 Email	 Handwritten cards
Strengths:	Strengths:	Strengths:
+ Immediate response + Concise messages + On-the-go access (everyone usually has their phone with them) + Less clutter than an email inbox + Some people prefer it over email/phone	+ Good for sharing informational or educational resources + Available most of the time + Good for cross-selling and upselling + Some people find it less invasive than texting + Very easy to track and automate	+ Superb relationship builder + Carries an emotional, meaningful resonance + People keep cards and show them to friends and family + Great for retention
Weaknesses:	Weaknesses:	Weaknesses:
- No room for complexity - Extremely regulated - Some people find it invasive - Sometimes poor deliverability at the carrier level	- More easily ignored - Can end up in spam - Response time lags compared to text	- No immediate response (harder to convey urgency) - More difficult to track - Costs more than email and text

The strengths and weaknesses of text messages, emails and handwritten cards. The best way to build better client relationships is by sending all three.

What kind of messages work best via text then?

Flowroute found that customers preferred texting over email for:

- Appointment reminders – 55% of respondents preferred it vs. 35% for email.
- Prescription refills – 51% vs. 36% for email.
- Utility service outage notifications – 52% vs. 34% for email.

- Outly service outage notifications - 33% vs. 34% for email.

As an insurance agent, it's unlikely you'll be sending prescription refill or service outage messages any time soon. So, what's the closest parallel?

Probably those things that are easy to act on through a smartphone, such as:

- Quick welcome messages
- Appointment reminders
- Account alerts
- NPS and review requests
- One-on-one conversations

A healthy communication strategy is kind of like your 401(k): It should be diversified.

Don't fix what isn't broken. If you find what you're currently doing is getting results, why change it just because texting is the flavor of the week? Or at the very least, don't force texting on your customers when they may prefer other kinds of communication.

Just like a healthy investment portfolio, your communication strategy should be individualized and diversified. While some customers might enjoy the personalized touch of text messages, others tend to see them as invasive.

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Here at Rocket Referrals, we find our clients get awesome NPS results via email as it is. Their customers are already willing to leave testimonials and reviews.

Switching to text requests might mean you get more overall responses, but the quality of the feedback could go down. People are less likely to write longer and more thoughtful testimonials on a phone keyboard than they would while sitting at a computer.

Personalize the communication to the individual. See what's resonating the most. Send a text when it makes sense and send emails at other times. And don't forget the handwritten cards for those life and seasonal milestones throughout the year.

Want to learn more about building a communication strategy that includes text messaging for insurance agents?

[Schedule a one-on-one demo today](#), and we'll show you how Rocket Referrals can help turn your clients into your biggest fans.

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