

10 Proven Ways to Better Direct Mail

By Lee Marc Stein

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1. **Avoid These Mistakes in Copywriting**

Next to John Caples' "They laughed when I sat down at the piano..." Maxwell Sackheim's headline "Do you make these mistakes in English?" is perhaps the best known in mail order history. The ad with this headline ran for 40 years. Many of us have done take-offs on the line. In the early '80s, a control package at Standard & Poor's asked "Do you make these common mistakes in investing?"

The fulcrum of the headline is the word "these". Without that word, we have a "Yes/No" question, and a "No" answer absolutely kills response. With "these" you absolutely must read further to find out what the mistakes are.

Recently, I made this first mistake in copywriting: in a concept presentation to a client, I used Sackheim's shell for an envelope tease. My version was "Are you on top of all these dramatic changes in employment discrimination law?" The client never saw the word "these" and therefore commented "I thought questions with a 'Yes/No' answer don't work as teasers." I was sitting right across from her as she read it, and was able to point out the key word. But her mind was elsewhere, and I lost the battle.

The point here is that, in the age of epidemic ADD, the subtlety of this Sackheim prototype headline is lost, and so the prototype should no longer be used. Even literate people are so busy that they skim and don't read properly.

"How A Man of 40 Can Retire in 15 Years"

Part of the reason the headline above is famous is that it targets its audience. Mistake #2 occurs when the marketer wants to appeal to everyone and loses sight of the real prospects. That makes the copy full of generalities instead of specifics. And loss of specifics hurts believability and response.

In a recent assignment for a software company, I created a fictional prospect for the product. The prospect's characteristics were typical of the marketplace. I was specific in naming the person, name and type of business, and even what the prospect wished for. The client's first reaction was "We'll lose our readers. Females won't go for a male, and if we confine it to one type of business, what will happen?" So all the specifics were stripped away. Fortunately, someone else on the client side said "This has no appeal. Let's make this character real." So all the specifics went back into the final version.

"Quick Relief for Tired Eyes"

Now there's a classic headline that still works. People living in our information-driven society indeed have tired eyes. So copywriting mistake #3 is not recognizing that and failing to sell prospects first on reading the advertising.

A copywriter's major mission is to sell the product or service and to generate response. (In lead generation, the major mission is to sell the prospect on taking the first step.) However, to accomplish the major mission, he or she must convince prospects about the value of the advertising itself. In other words, provide an answer to "Why should I bother reading this? What's in it for me

Failure to accomplish this mission is not a failure to attract attention. This glitch occurs after gaining attention, and is a much deeper problem. In classic direct mail, if the envelope serves as the attention-getter, it is the content of the Johnson box or first paragraph that tells prospects why they should be interested enough to read on.

"When Doctors 'Feel Rotten' This Is What They Do"

It was Milt Pierce who first suggested adding "C" (for credibility) to the old "AIDA" formula. A classic way to do that is with testimonials, as the classic headline above illustrates. But be

careful how you use them. Copywriting mistake #4 is using testimonials in the wrong way or to the wrong market. Don't replace your selling thrust with testimonials; use them to augment your thrust. Don't use the ones that read as if they were written by you; use real ones, ones that are believable to your particular audience.

Testimonials may actually harm response if your target is top-level executives or leaders of any type. "Pioneers" are not often influenced by other people's opinions and may resent that kind of approach. If your prospects are "emulators," however, testimonials can be extremely effective.

2. Achieve Involvement

One of the definitions of "involve" is "to bring into a situation from which escape is difficult." That's exactly what we want our direct mail packages and e-mails to do. We want to hook the recipient to open the package or e-mail, keep his/her attention, and show that the only means of escape is to respond.

How do we do that? Part of the answer is copy. It must start on the outer envelope – or the e-mail's subject line -- and continue. If, after the Johnson box or opening paragraph of the letter, or first short paragraphs of the e-mail, the prospect is not nodding his head and saying "Yes, this is something I want to find out more about," you're not likely to get response. Sometimes brilliant copy – the psychologically involving kind that Bill Jayme wrote -- is enough to carry the entire burden of beginning and maintaining involvement.

But there's more... a lot more in our arsenal. Just as we want to involve the prospect's mind with strong copy, we want to get the prospect's body – especially the hands – involved. In this sense, direct mail is no different from what we want to happen with our e-mails – we look for hands to click there; here we look for lifting, affixing, scratching, inserting.

Let's look at some of the devices direct mail pros use to achieve involvement and some guidelines for optimizing response.

STICKERS are the most popular device now. Rule #1: It's a mistake is to have both the sticker and the place for affixing it on the response form. While the response form is the "Moment of truth" (Hemingway), you want to lead the prospect through the package.

The outer envelope of a recent Utne Reader subscription package has a choice of three stickers – "Free Lunch," "Free Love," and "Free Issue." The creative assumption is that anyone who is a real prospect for this magazine will be smart enough to know that one of these stickers is to be removed and put somewhere, so there is no instruction.

The return portion of the order form has, of course, a place for the "Free Issue" sticker. The stub portion of the order form smartly refers to the choice of stickers.

It's more traditional to use "Yes"/"No" stickers. The outer envelope of a package from Reason executes it well. "Free choice? Free minds? Free markets? Yes (sticker), No (sticker). Let us know where you stand." The response form allows only for the "Yes" sticker. (If you're willing to pay for the "Nos", you'll wind up with more "Yeses.")

Here, we encounter Rule #2: Somewhere else in the package, where there are no stickers or places to put them, tell the prospect to respond by affixing the sticker. Reason does this with a handwritten note right near the signature at the end of the letter. Handwritten notes in a different color ink are, of course, involving on their own.

Retro Involvement

Leave it to Reason, the conservative magazine to bring back another involvement device – what we call the "Fancy" or "Snap" address label. Of course the addressing is ink-jetted

directly now, but the lined effect is carried off well. For some reason, the way the label is ruled and space is fascinating to the recipient.

While stickers that say either "Yes/No" or "FREE" or 'FREE ISSUE' seem to be the norm, some publishers make the stickers specific to their selling proposition. In a Consumer Reports Package, they use the two stickers to dramatically depict their two free guide premiums. Rule #3: Use response devices to differentiate your magazine from others.

By the way, Consumer Reports has always been expert in employing a different kind of involvement device – the "Which is better?" quiz and comparison.

On a double postcard done for Selling Power years ago, instead of the usual "FREE ISSUE" we opted for "Turn on the Power."

The Gratuitous Sticker

Now let's move onto a different kind of sticker, one I might call the "gratuitous" sticker. This is not to be applied to the response form. It's just there – as an attention getting device, or freemium. This technique works particularly well in fundraising efforts and needs to be tried in consumer lead generation packages of all types.

The control for a number of the Harvard Health Publications features a sheet of 16 yellow "happy face" stickers. No one quite knows why this works, particularly with well-educated audiences who are serious about their health, but has it ever! You have to merchandise this on the outer envelope.

One of their packages also has traditional stickers. "Maybe" is a much more intriguing option for the consumer than "No." To understand what "Maybe" means, you have to read the offer copy again... and that's good.

Some Other Ways to Involve Prospects

"Billboard" packages have their own fascination and involvement. You have to remove the double postcard from the clear pocket. Interesting, isn't it, that "Health News" which rented my name from the Harvard Men's Health Watch list also uses a happy face in its package. That's no coincidence. And it's not a coincidence that a renewal series we just created for Harvard Men's Health Watch uses stickers on a number of its efforts.

Many subscription solicitation packages have L-shaped response devices. There is physical involvement built into this – the prospect can't stand the incongruity and so must separate the smaller return portion from the larger stub. Even if your response form can't be L-shaped, if you have a perforation on it – requiring the prospect to do something before returning the order, that helps. It's one reason I like to run editorial freemiums on the keeper portion.

If You've Got the Scratch

Die-cut tokens seem to be dead for some reason. That's okay. But I'd love to see some new tests using scratch-offs or rub-offs. Understandably, many mailers are reluctant to test scratch offs because they are considerably more costly than stickers. But I'll bet that adding the mystery element to the physical involvement when you run copy underneath the surface of the scratch off gives you enough lift in response to justify the cost. The copy could reveal a premium (or extra premium), percentage of discount, etc.

3. Plan Events in the Mailbox

Direct marketing starts with the bottom line. It is the bottom line that must drive contact, offer and creative strategies. If direct mail is the medium, you need to decide up front what

the bottom line calls for. Let's look at some examples –

1. Selling subscriptions to Parents Magazine. Every parent with kids under 12 is a prospect. The subscription price is \$8.97. The vast universe, universally recognized brand, and low price offer are the factors that the circulation people leverage to get the numbers they need. Proof: the control package is a "professional courtesy" format – small window envelope, one sheet of paper, BRE.
2. Generating leads (requests for quotes) for an auto insurer. Again, the universe is large. However, the insurer needs to differentiate itself from many competitors in the mailbox. Proof: a number of controls in this arena are either jumbo envelopes, or utilize plastic cards.
3. Generating qualified leads for the sponsorship/advertising sales department of a sports team. In this case, the sport is not "major league" and the sales department is comprised of one account executive. Sponsorships start at \$2,500. You can therefore eliminate companies under \$5 million in sales, eliminate companies outside of two counties, and eliminate manufacturers. The true prospect universe may be 500-1,000. A 1% response to a traditional lead generation effort generates just 10 leads. Imperative: AN EVENT IN THE MAILBOX.

Most often, we equate Events in the Mailbox with dimensional packages – those mailed (or shipped) in cartons or (big mistake) tubes. Dimensional packages still need a letter and should have a response form, but are built around including premiums (or more correctly, "freemiums." Events in the mailbox must be intrusive, involving, and should have an element of surprise.

Example: in 1991, the agency I worked for had Hertz Claim Management Corporation, a third-party insurer as an account. The universe was CFOs of the Fortune 1000 companies. We wanted to generate leads for the sales force. At that time, O.J. Simpson was still under contract to Hertz (and of course this was pre-arrest/trial). So we sent out a big orange (Hertz-colored) box that included a replica of his #32 shirt, an autographed photo, letter signed by O.J. and response form. Cost: close to \$25 each. Response: 75%, with about 200 of the 750 gross leads truly qualified.

In b-t-b, one of the results you want to achieve with an event in the mailbox is memorability. While you would hope that prospects will react to the response form in the package, that's just a tip of the iceberg. Follow up phone calls will yield much more... and when the package is memorable and the script starts out "Hi, Mr. Jones, I'm just calling to make sure you received the sweatshirt I sent" that helps.

You create an event in the mailbox when you need a high yield from a small, and/or very difficult audience. C-level executives of top companies would certainly be one of those audiences.

You don't have to spend \$25 apiece to create an event in mailbox. To an extent, because they are involving, sweepstakes meet that definition. However, because they are still so prevalent and use the same prize structures, they are no longer a surprise.

Recently, we did a somewhat different kind of sweeps package for Food & Wine. But the difference was only in the creative approach. After the package was at the printer, I was watching Sunday cooking shows on the PBS station and realized that Food & Wine sponsored the Aspen festival in June. How terrific it would have been to tie in that event as part of the sweeps. Contests, completely tied to the product or service, may be more of an event. They are generally more involving than sweepstakes and certainly more of a surprise.

4. **Think Inside the (Johnson) Box**

For those of you relatively new to direct mail, a Johnson box is a block of copy that appears at the very top of a letter above the salutation. It is a replacement for the headline.

Invented by legendary direct mail copywriter Frank A. Johnson when he was at American Heritage, it was originally just a few lines of copy placed within a box formed by asterisks or solid rules, or with a tint block in back of it. This device, with us for decades, has been called passé by a number of gurus. We see it as more relevant than ever.

The Johnson box can be the sales pitch to read the letter. Before you can sell prospects on responding, you need to sell them on reading what you have to say. It can tease prospects with a premium offer.

There's a more modern way to think about using a Johnson box - it's your landing page. Think about your outer envelope as the e-mail. Opening it is equivalent to clicking on a link.

Now what? You've got to get the prospect into your site (sales letter). Here are a few successful examples of what you can do with a Johnson box. I wrote the first two; the last was crafted by Josh Manheimer.

(1)

\$71.34
According to Zagat Survey, that's the average cost of
dinner for two on Long Island in 2003.
\$70.00
That helps Island Harvest rescue 140 pounds of
nutritious foods from restaurants, hotels, and other eateries.
And keeps scores of people from going hungry.

(2)

Serious investors have relied on The Outlook for over 75 years.
Now it's your turn to capitalize on the performance
of this unique investment advisory from Standard & Poor's,
the world's leading provider of investment information and intelligence.

You're invited to try The Outlook at a special introductory rate...
and benefit from subscriber-only online access.

(3)

Welcome to The Last Outpost for People Who Like to Think!

While a number of once distinguished literary magazines have cut back on story length and filled space with gossip and titillating photos, there is still one publication that remains above the slag and sum and sediment that pass for serious writing today.

Perhaps you've heard of us?

The New York Review
of Books You have three complimentary issues reserved in your name.
May we send them to you
without any risk or obligation to subscribe?

5. Elevate Response with Lift Letters

The Lift Letter is a terribly neglected component in direct mail today. When the mandate is to mail as cheap a package as possible and you use a voucher, statement of benefits package, or snap pack, the Lift Letter loses luster (some "L" of a sentence, eh?).

You know how it got started, don't you? For those who aren't dm trivia buffs, it originated in porno publishing, with outer envelopes that said "Do not open unless you're over 18." A copywriter named Paul Michael, working for Greystone Press, took the basic idea and moved it inside the envelope with a folded piece. The outside panel said "Frankly, I'm puzzled."

The idea of the Lift Letter is that it is a second sales close. If prospects don't buy the promise and call to action in the letter (and the brochure), it is the Lift Letter that convinces those prospects the offer is indeed true and real. It is important that the Lift Letter be signed by someone other than the person signing the sales letter.

As a number of colleagues have pointed out, the Lift Letter need not be a letter. It can be a handwritten note, or an insert that is unfolded and bears no salutation or signature. Because of its purpose - changing the mind of the sales-resistant - let's rename it "The Bow to Skeptics."

One strategy is not only to acknowledge the skepticism, but to applaud it. So for a Continuing Medical Education home study course being marketed to psychiatrists, the front panel of the letter might say "Because you're trained to ask questions..." Inside, the copy might start: "You're a professional who takes very little on faith; you want evidence. That's why we want you to judge the Directions in Psychiatry CME Program for yourself."

A second strategy is to use the Lift Letter for one or several testimonials. These can't be ordinary testimonials - they must say something along the lines of "I was skeptical about sending for the XYZ Company's free widget, too. But I decided to take them up on it and my life has been better ever since."

You can also use the Lift Letter to counter-balance the extremely serious tone of the main letter, particularly if it is a long one. A package for Writer's Digest, written some 9 years ago, had a Lift Letter with an front panel that had (in quotes) "Marry Money." Inside, the copy began: "Dear Writer: 'MARRY MONEY.' That was humorist Max Shulman's advice for aspiring writers. Here's a much more practical suggestion for succeeding..."

I love Lift Letters transformed into personalized PostIt Notes and affixed to either the letter or response device. Or "Bows to Skeptics" printed right on the bottom of the response form.

6. Make Someone Mad Today

Despite Regis McKenna calling this "The Age of the Never-Satisfied Customer," the opposite problem is a much bigger one for marketers: I-N-E-R-T-I-A. We can't get prospects for our products and services to switch from their current source, or even to inquire about the possibility of switching.

This is not inertia that's easily snapped with direct marketing calls to action like "Act now," "Call today." Those calls to action help - particularly if they're tied into a strong benefit for acting or dire consequence for not acting - but the problem is much more deep-rooted.

What's the Cause? What Can You Do?

The culprit is commoditization. Most of the time, consumers (be it in the personal or business spheres) perceive no differences between products/services in a category. Or, and this may be even worse, they don't want to think about the category at all.

So what do you do to make prospects "move off the dime"? Well, you could BRIBE them with a premium - particularly if none of your competitors are doing that. You'd need to test what you'd have to spend on the premium to boost the response rates significantly enough, and also what offering that premium does to net sales. Maybe your particular operation needs a lot more leads than you have been getting, but can stand a lower conversion rate from leads to sales.

You could run a giveaway or a sweepstakes. That certainly takes attention away from your product/service and from the category. If it's a generic/umbrella sweepstakes and the prizes in no way relate to what you do, that's even better of course.

Humor might be the inertia-breaker in some circumstances. Everyone recalls the famous National Lampoon Magazine effort with the message to the effect of "If you don't renew now, we'll shoot your dog." Your eyes really can't glaze over something like that, can they? The problem is that humor can work in broadcast and perhaps online, but most of the time doesn't translate to direct mail.

The Art of Anger Management

What you really want to do to skyrocket attention in your low-interest category, to differentiate in a commodity situation is to GET YOUR PROSPECTS SCREAMING, STEAMING MAD! Not at you, of course, but at the situation, at your competitors, at the previous lack of a solution before you came along.

Here's an example. The category: automobile insurance. It's decidedly low interest; most states' drivers don't have an option; and buyers don't see very much difference between companies. GEICO made the major differentiation years ago: you either buy through an agent or buy direct. However, even that logical differentiation is muddled now because many carriers go both ways.

So if you're one of the many companies specializing in insuring safe, responsible drivers, you need to get your prospects stirred up. Otherwise, they are going to stay with their current carrier (because that's safe). You need to get those prospects MAD at

- Drivers who are irresponsible and cause accidents, perhaps involving the prospect
- Insurance carriers who insure these irresponsible drivers because they presumably charge higher premiums to make up for all the accidents
- Carriers and agents who try to make it very complicated to switch carriers when it isn't at all

Then, if you're a pure direct response insurance company, you also want to get prospects mad at the "middleman" commissions that drive up rates.

What other categories can this work for? Anything from checking accounts and brokerage accounts (this is the way Charles Schwab started decades ago) to business services. Getting people angry is an absolute necessity in political fundraising and works fairly well for hunger, health and education issues, too.

Know When to Stop and What to Do Next

There are some key things to know about inciting anger:

1. You'd better choose the right flash point. Trying to get someone angry about a matter of no concern will backfire. Talk to your prospects. Consider attitudinal overlays.
2. The "get mad" strategy is just an attention grabber. Use it, then move on.

3. What you should move to is a strong benefit message. In the case of auto insurance, it will definitely be SAVING ON PREMIUMS. You'll want to position the savings as the reward for taking action on the anger.

7.

Beware of "Postcards from the Edge"

The question I am asked most frequently these days by neophyte marketers is "Do postcards work?" Because they are neophytes, they're not talking about double postcards used most frequently by circulation marketers. They mean regular postcards, usually in a campaign mode.

And of course my question is "What do you mean by 'work'?" They look at me. "Are you trying to generate leads?" I ask. Most of them say "Yes." "Well, then, generally, postcards will not work." I then get the following arguments:

- "But they're so cheap to mail"
- "But most people are too busy to open an envelope. With a postcard, everything's right in front of them."
- "But my friend used postcards to get customers to come back to his store."

If you do not get people to call you or visit your web site, postcards are not cheap - they're extremely expensive.

Stein's Rules for Using Postcards

1. A series of well-done postcards will build name recognition among prospects... but, in most cases, to generate leads you will need a traditional direct mail package that offers several ways to respond.
2. Postcards may work well (but should be tested) against traditional direct mail packages in the following applications:
 - Driving traffic to a retail location or a web site
 - Getting business people to a trade show booth
 - Selling landscaping services or swimming pools
 - Marketing entertainment (particularly plays and concerts).
 - Travel/destination offers
 - Catalog activation
3. Never test postcards for
 - Financial services, banking and insurance
 - Business products and services (other than office supplies)
 - Selling anything directly

8.

Choose the Right Offer Strategy

Writing direct mail packages has often been likened to selling. In the latter, you never say "Would you like to buy this widget?" It's always, "We have the regular model widget; the deluxe model widget; and the deluxe model with the 25 year service contract. Which would you prefer?"

Giving PROSPECTS those choices in direct marketing may backfire and result in lower response and profitability, particularly if the wrong emphasis is put on the choices.

Example: Some 30 years ago, I took a managerial job with the construction division of McGraw-Hill. The particular department sold cost estimating manuals to architects, contractors, sub-contractors and others through direct mail.

Results were down severely over past years and I had to get a campaign out immediately. The previous manager, to save money, gave the two major titles equal space in the dm package. One was for building contractors, the other for heavy construction (roads, dams, etc.). He claimed to be mailing to both types of lists. My decision: give 95% of the space to the building construction manual when promoting to building construction lists (duh!) and offer the heavy construction manual only as a check off on the order form. Reverse this to the heavy construction lists. Result: results skyrocketed in that first mailing without any great changes in creative approach.

In the circulation arena, if you want to maximize response to new business packages, you do not offer one and three year terms. That's fine for conversions or renewals, but not for someone who has never experienced the magazine.

I'm working on a software mailing now. The client wants check boxes for multiple users on the response form. It's fine to mention elsewhere that multi-user packages are available, but don't take precious space on the response form. No PROSPECT is going to buy in bulk until he/she tries the software out personally.

So when does it pay to offer choice in an acquisition mode?

First, do offer a choice in the HOW of response - mail, fax, phone and online. Even if you have a high tech product, many small businesses still use their faxes frequently and that can enhance response. If your product is totally web-based, mail-ins and faxes may not be appropriate, but you should still have a phone-in option.

The second, obvious case is if you are a cataloguer. There, number of choices available correlates with response. Choices = credibility.

Less obvious use of choice is in situations where you are relying on sweepstakes or super premiums to generate response. The sweepstakes may be used to hide the product. If the prize is \$1 million, you may want to give your prospect the choice of an annuity (30 years of checks) or lump sum payment. That kind of choice further obscures the product. Premiums can do the same thing. A multi-premium approach worked well in the time-share business to drive visits.

9.

Leverage Testimonials in This Age of Disbelief

It's much better now, but years ago many companies faked testimonials - on drtv especially, but also in print and in direct mail. This of course left consumers skeptical.

But testimonials can still be an effective way to build credibility for your product/service or your offer if you follow some basic guidelines --

- Don't replace your selling thrust with testimonials; use them to augment your thrust.
- Don't use the ones that read as if they were written by you; use real ones, ones that are believable to your particular audience. Years ago, in selling estimating manuals to architects, we couldn't get satisfied buyers to attach their names to the testimonials. However, the language of the testimonials could have only come from an architect - e.g., "Cuts my estimating time 3:1".

- Favor testimonials that express skepticism, then satisfaction. Example: "I never thought the widget could help me. Every time I saw an ad for it, I said 'yeah, right!' Then a friend convinced me to try it. Am I ever glad I listened."
- Make sure the testimonials are relevant. A web site for a diet product launched in the U.K. carries only British testimonials, and the way they're written will have a negative effect on potential buyers here. Similarly, testimonials from executives of major corporations may not hold sway in marketing to small businesses.
- Remember that testimonials may actually harm response if your target is top-level executives or leaders of any type. "Pioneers" are not often influenced by other people's opinions and may resent that kind of approach. If your prospects are "emulators," however, testimonials can be extremely effective.
- Case histories may be more relevant and powerful, particularly in b-t-b applications, than testimonials. This allows you to take a problem/solution approach and go into detail about how the product/service is used.

10.

Be Smart about When to Dumb Down

Most professional direct marketers seem to know the importance of "dumbing down." That means using all the information about prospects/customers you have in your database, but not revealing that you have the information.

So you never, ever say "Because you're turning 65 on October 31st, we have a special offer for you." That is dumbed down to "If you know anyone who's turning 65 in the next few months..."

As a rule, it's a policy to follow, but there are circumstances in which you'll want to consider breaking the rules.

The "no brainer" example is, of course, Amazon. They want you to know they keep a record of your book purchases, and almost tout that their superior database enables them to key in on your wants/needs.

The "Privacy Police" would undoubtedly have no problem with that.

Let's go to a much more sensitive area - insurance lead generation mailings. Virtually all insurance mailers look at credit scores to determine their prospect base. It is a legal requirement that the mailing piece inform the consumer that the pre-screening was done.

The requirement reads like this:

Important Consumer Information

You were selected to receive this offer based on information contained in your consumer report from Transunion LLC, and that acceptance is subject to your ability to meet our full eligibility requirements. We hope you are pleased with the opportunity it affords. If you prefer that your name be omitted from future offerings, please contact...

So smart consumers are well aware of the fact that you have "private" information about them and are using it as a means of selecting them over someone else to receive the mailing. Time for lemonade!

What if you were an auto insurance marketer targeting college educated, fairly well off consumers? Would you consider saying to prospects something like the following?

Dear Sample A. Sample,

You're one of a select number of (state) drivers who are receiving this invitation. Let me explain that because you may think everyone in (state) is getting this same letter.

It's no secret that Savvy Auto Insurance Company wants to insure safe drivers. Nor is it a secret that we use computer technology to target in on safe drivers. As the "Important Consumer Information" box on this letter indicates, we utilize credit scores to help us determine who is likely to be a safe driver. We eliminate all the other drivers from our solicitation.

In addition, we only mail this invitation into areas of (state) where our rates will be competitive. We know you are not going to switch from your present carrier unless you can save \$000.00 or more. Publicly available data about insurance company rates indicates that you can realize those savings with Savvy Auto Insurance Company. That's why you were selected ... and why we invite you to call 1-800-000-000 right now.

The beauty of this approach is that you are being totally upfront about your process. Consumers appreciate that.