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PROMOTIONAL CARDS: AN OLD DOG LEARNS SOME NEW TRICKS

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They come in all shapes, sizes, composites and colors. Some are glued, tipped on and embossed. Some are perfed. Some peek through windows. Many carry names. Most tend to be numbered. Others are personalized. They are a time-honored direct technique.

What are we talking about? Promotional cards that have become an integral part of so many direct mail package controls.

If you've wrestled with tales of how successful these cards have been over the years—but been stumped on how you could handle the added cost—there are many new and exciting variables to add into the equation.

The cards you may have seen which have been used for decades are heavy plastic (20-30 mil) and embossed—much like credit cards. In fact, you may have seen these used recently in solicitation mailings by major issuers. Perfed paper cards cost less but also tend to perform less.

Today, with new technologies, come advances in card marketing such as digital printing, 3-D and holographic images, and new materials such as transparent plastics. There are also more inventive uses for cards. These include co-branding, tracking through embedded bar codes and chips, and other couponing and versioning opportunities. The possibilities seem to be limited only by the imagination—and of course, budget.

New tricks and twists

There are plenty of new twists on traditional plastic cards, including four-color printing. This technique can be used to show the target market or even to illustrate the card in use. Cards can now be die cut into a variety of shapes to add interest. Examples include unique silhouettes, shapes, punch-outs in the card's center and holographic images that emulate motion. These new card technologies are now widely available from vendors offering competitive pricing.

With the advent of digital printing, non-plastic cards offer insurance marketers a number of new opportunities. Heavy weight paper that is laminated can have the feel of credit-card thickness. They can be printed

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with variable four colors on one or both sides, with personalized names, logos and company addresses. These cards can be used to cost effectively co-brand products and test offers, or to market subsidiaries or various co-brand partners for minimal additional cost. Cards like these can also be produced with punch-out parts, such as key tags and book marks. They can even be incorporated into self mailers.

The possibilities today are not only for the sake of getting an envelope opened. Cards can also impact your offer, serving as valuable retention tools and CRM applications as well as tactics for bringing life to co-branded and affinity marketing efforts. By incorporating bar codes, for example, a static card can be transformed into a response vehicle! Bar coding and electronic chips allow a card to be used as a coupon or

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other trackable device, further extending the value of your initial investment. Cards can also be used as an easy reference for a Web site, personalized with a member-only URL and passwords/access codes.

With so many new alternatives available, cards can be utilized for a wide variety of life, health or auto applications. For instance, Allstate recently mailed a card to remind insureds their coverage included roadside assistance. This effort generated dramatic results as a retention strategy near policy renewal time. Think about the possibilities of using a card as a hands-on reminder of discounts or to dramatize service access for your customers.

In addition, CD-ROM technology brings whole new worlds of content to credit card-sized media. CD-ROMs can be die-cut into both traditional and unique card shapes and printed in innovative ways. They can be programmed to interact with continually updated content “real time” from the World Wide Web.

Test to determine return on investment

With so many new options, what is an insurance direct marketer to do? And what about return on investment (ROI)?

The answer lies in good old-fashioned testing, through which you can more easily determine what pays out and what doesn't. A few words of caution: as in other areas of direct mail testing, it's critical to test just one element at a time. For instance, you might start by testing different kinds of cards—i.e., paper, plastic, laminated or clear. You might consider testing graphic treatments against each other. Test weights. Test personalization techniques. Test every characteristic you can imagine to determine the card that best meets marketing and ROI objectives.



Adding a card may add anywhere from a few pennies to as much as 30 cents or more per package, depending on the card type and personalization utilized. But when the effort adds more than \$600 per thousand in sales, you net twice the revenue rather than adding \$300 per thousand in cost. Testing histories show that cards can pay off in a major way!

Today's new technologies offer wide-ranging card options for insurance marketers looking to leverage direct mail. So why not brainstorm, research, and develop new partnerships for any number of strategic marketing and tactical promotional initiatives? Then test a few cards! You might be surprised at how much they can do to open new doors, lift response, provide new value and dramatically boost your direct marketing ROI. ■