



The Texting Advantage

Modern Communication for
Insurance Agencies





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People Love to Text

Everybody Texts

People love to text. Whether it is called short message service (SMS), native messaging or just text messaging, it is the world's preferred method of communication.

It's convenient and doesn't require any extra effort. The application comes standard on any smartphone/cell phone and it's extremely user-friendly. SMS doesn't need Wi-Fi or internet access to work.

Despite technological advancements and access to new applications, native messaging is still the most used feature on cell phones. Consumers spend more time texting than anything else, including social media.

Text messaging makes contacting almost anyone on the planet, at any given time possible. All they need is a cell phone and reception.

Age Range	Average Number of Texts Sent and Received Daily
18-24	128
25-34	75
35-44	52
45-54	33
55+	16

Table 1: Number of Texts Sent and Received Daily by Age Group



83% of the world's population owns a smartphone and 91% of people own mobile phones.^[1]



Mobile users in the United States sent 2.2 trillion SMS or MMS messages during 2020, up from 1.5 trillion messages in 2017.^[2]



87% of consumers say their mobile device is always or usually within reach.^[3]



77% of consumers say that checking, sending, and answering text messages is the activity that they're most engaged with on their phones throughout the day, followed by checking social media (64%), consuming news or entertainment (50%), and listening to music or podcasts (49%).^[4]

Text Messages Get Read

5 min.

Most consumers read (65%) and respond (55%) to new text messages within 5 minutes.^[5]

41%

41% of consumers prefer to receive messages from a brand on their mobile device via text, already rivaling email (46%), and followed by social media (8%) and phone calls (6%).^[6]

↑

The average open rate for email is between 17-28%,^[7] but 98% of text messages are opened.^[8]

90 sec.

The average person takes just 90 seconds to reply to an SMS.^[9]

We are text obsessed. People constantly check their devices for notifications and there are only a handful of moments in the day when people aren't within an arm's reach of their cell phone.

Even bedtime and the bathroom aren't off-limits. 74.5% of Americans take their phones to the bathroom^[10] and 62% say they sleep with their phones at night.^[11]

Because of this attachment to smartphones, text messages are rarely left unread. This level of engagement doesn't happen with other devices or apps. Mobile messaging is the best way to reach your customers quickly and effectively, producing results not seen with other forms of communication.

Text messages have a 209% higher response rate than phone, email, or Facebook.^[12]

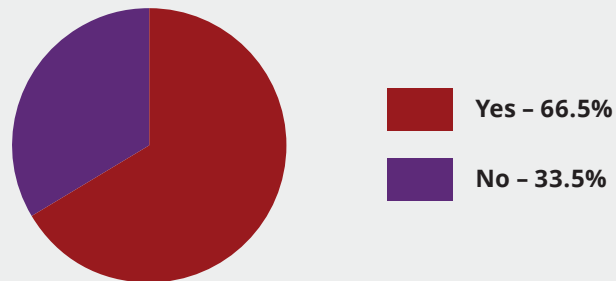


Your Customers Want to Text You

There is a high demand for businesses to engage directly with consumers using messaging.

Have you signed up to receive text messages from more brands/businesses over the past year?

[13]



Most of your customers have already received messages from businesses, and many prefer to keep in touch with brands through text. SMS is the most accessible way for customers to contact businesses.

It is easy to understand why. It eliminates the need for lengthy phone calls where they could be put on hold for long wait periods. Messaging can be used anywhere, at any time, even in situations where phone calls would be considered rude, such as during their commute, at their desk or while they are waiting in line.

Text answers customer's questions and provides information faster and more conveniently than any other communication channel.

90%

90% of consumers prefer text messages over direct phone calls.^[14]

91%

91% of consumers are interested in signing up for texts, but not all businesses offer it yet.^[15]



Americans are more likely to ignore texts from friends and family than texts from the brands they care about.^[16]



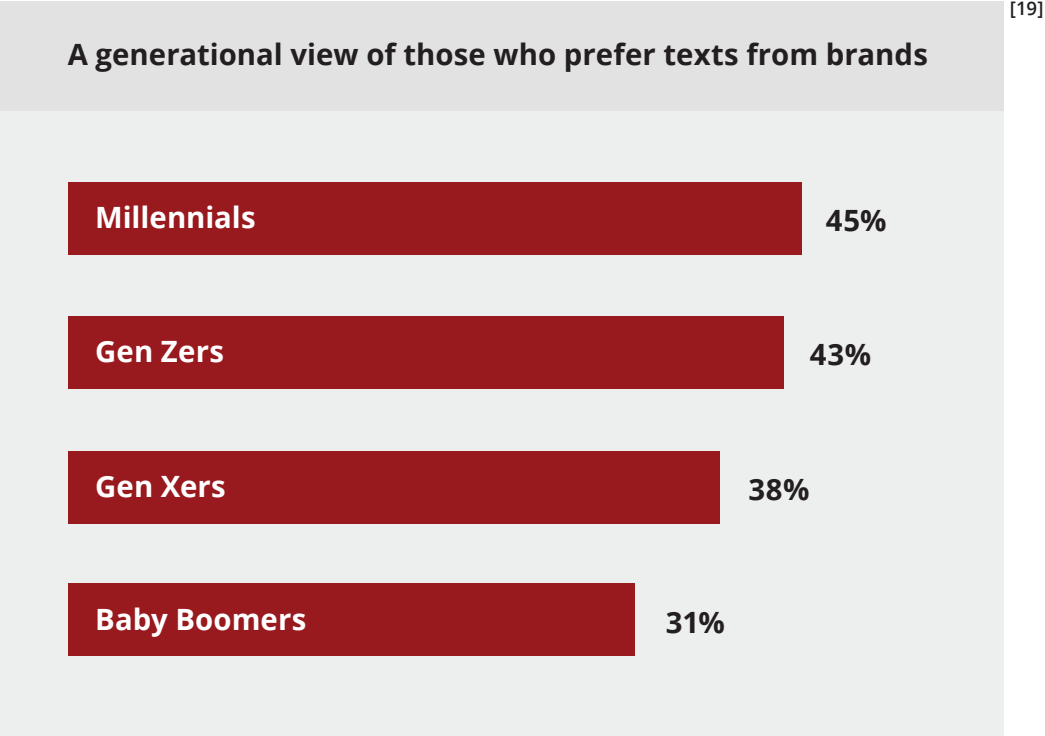
Consumers overwhelmingly say they feel curious when they receive a new text message, followed by happy and excited.^[17]

48%

48% of customers would like special offers sent to them via text message, and the click-through-rate (CTR) for these sorts of text messages are much higher (19%), compared to other marketing channels such as email marketing (4%) and Facebook (1%).^[18]

It's Not Just Millennials

Generational Engagement with Text Messaging



While Millennials and younger generations tend to gravitate towards digital communication, people in every age range show interest in engaging with businesses through messaging.

Across every generation — Gen Z, millennials, Gen X and baby boomers — text messaging ranks number one as the most important communication platform on cell phones.^[20]

About 25% of Gen Z had a smartphone before age 10, and 73% of them today use internet-connected devices primarily for sending text messages and chatting.^[21]

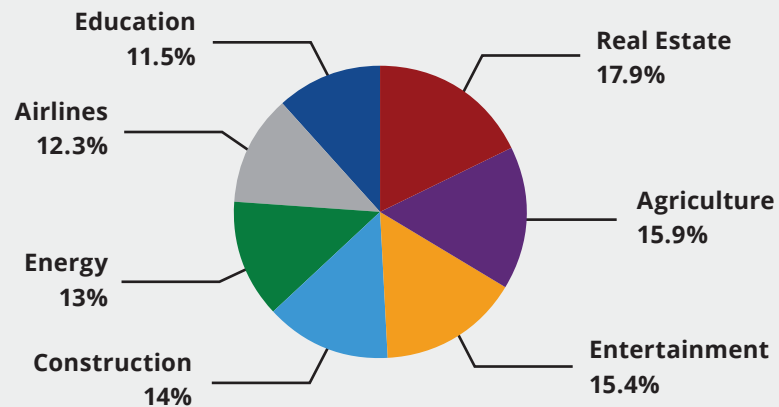
Millennials spend about 48 minutes a day sending text messages.^[22]

Baby boomers spend about 30 minutes a day sending text messages, which is more than they spend making calls, using the internet, or checking news apps on their phones.^[23]

It's Trending

Demand Continues to Grow

Top Industries Using SMS Marketing ^[24]



In 2021, 42% of business owners and digital marketers texted their customers using a text messaging service. In 2022, 55% of businesses use text message marketing with their customers, indicating a 27% year-over-growth in SMS adoption.^[25]

In 2021, 62% of consumers had subscribed to receive texts from businesses. In 2022, 70% of consumers subscribe to SMS marketing, indicating a 12% year-over-year growth in opt-in rates.^[26]

Over 1 in 3 business owners (38%) are using text marketing to boost sales and offer promotions.^[27]

Why let your messages get lost in the spam folder, disappear in an endless sea of social media posts, or get left in a voicemail inbox to never be heard?

The numbers show that texting is extremely effective, in high demand and provides endless opportunities to engage with new and existing customers.

Business to consumer text is becoming standard practice. Customers expect to be able to engage with brands however they want, whenever they want. Across all ages, texting is a desired feature from major brands.

Businesses that fail to adopt a channel for customers to engage with them directly will lose to brands who do.

The first responder will win the business, and nothing reaches customers faster than text messaging. SMS makes businesses more accessible and provides a way to give consumers a customized experience.

As younger, more tech savvy generations continue to age into becoming decision makers, texting and artificial intelligence solutions will be more prevalent. It is essential for businesses to adapt to growing demands and trends or they will get left behind.

Don't let the opportunity to engage with your customers slip away. Setting up SMS marketing now will ensure you won't miss out on gaining new leads as more customers' preferences change.

Solutions for Insurance

10 Reasons Why Text Marketing Works for Insurance

1 Keeps Insurers Competitive

Having the most up-to-date features and following best practices makes your company desirable to new customers and gives confidence to existing customers because they know their agency is constantly working to improve customer experience.

2 Creates More Leads

The easy accessibility and convenience of SMS messaging is enticing to new prospects; they get information they want quickly.

3 Opens a 24/7/365 Line of Communication

Customers are not restricted to your business hours and can communicate at any time, when it works for them.

4 Provides Instant Deliverability

Texting is lightning fast, putting your message into the customer's device within seconds after they opt-in.

5 Engages Your Customers

Provides more options for customers to contact your company, allowing them to engage anywhere they want, when they want, and how they want.

6 Helps Your Marketing Strategy

Have a complete marketing strategy using every channel possible.

7 Fewer Hurdles to Reach Customers

There are fewer restrictions for texting than traditional marketing tactics. Customers only need to opt-in and text does not battle spam and other email filters.

8 Stay Top of Mind

Texting is a great way to keep open communications with your customers and in a format they interact with most.

9 Easy to Use

Texting uses applications that customers already have, requiring no downloads. If your customers have a cell phone and service, they can receive your messages.

10 Gives Your Customers What They Want

Preferences are evolving as more generations warm to the Internet of Things (IoT), and become increasingly more comfortable with digital interactions.

Conclusions



Americans love texting and it's an effective way to communicate directly with your customers.



Text message engagement rates are unprecedented and are significantly more successful than email marketing campaigns.



Many consumers have already been sent text marketing messages. People want a channel to directly engage with businesses on their terms.



Every age range wants to message businesses. Text marketing is the latest best practice and if businesses fail to adopt, they will be left behind.



Text message marketing is a powerful tool for insurers to use to help boost customer engagement and entice new leads.

About Us



EZLynx pioneered personal lines real-time comparative rating, enabling agents to generate quotes from multiple insurance carriers with a single data entry point. Today, over 20,000 agencies rely on EZLynx to provide more than eight million home, auto, and package rating transactions every month. EZLynx has also expanded beyond personal lines comparative rating by creating innovative software solutions that transform every facet of agency life, including agency management, client self-servicing, sales pipeline management, marketing and communications, accounting, eSignature, and more, all available on a unified, one platform solution.



Learn how to streamline agency workflows and increase profits by visiting **EZLynx.com**.

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