



THE  
SCIENCE OF  
HOW TO BECOME  
A MEMORABLE  
**Insurance  
Agent**





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## USE THE PSYCHOLOGY OF MEMORY AND SOUND RELATIONSHIP-MARKETING TACTICS TO BUILD LONG-LASTING, MEMORABLE CUSTOMER RELATIONSHIPS AND STAY TOP OF MIND

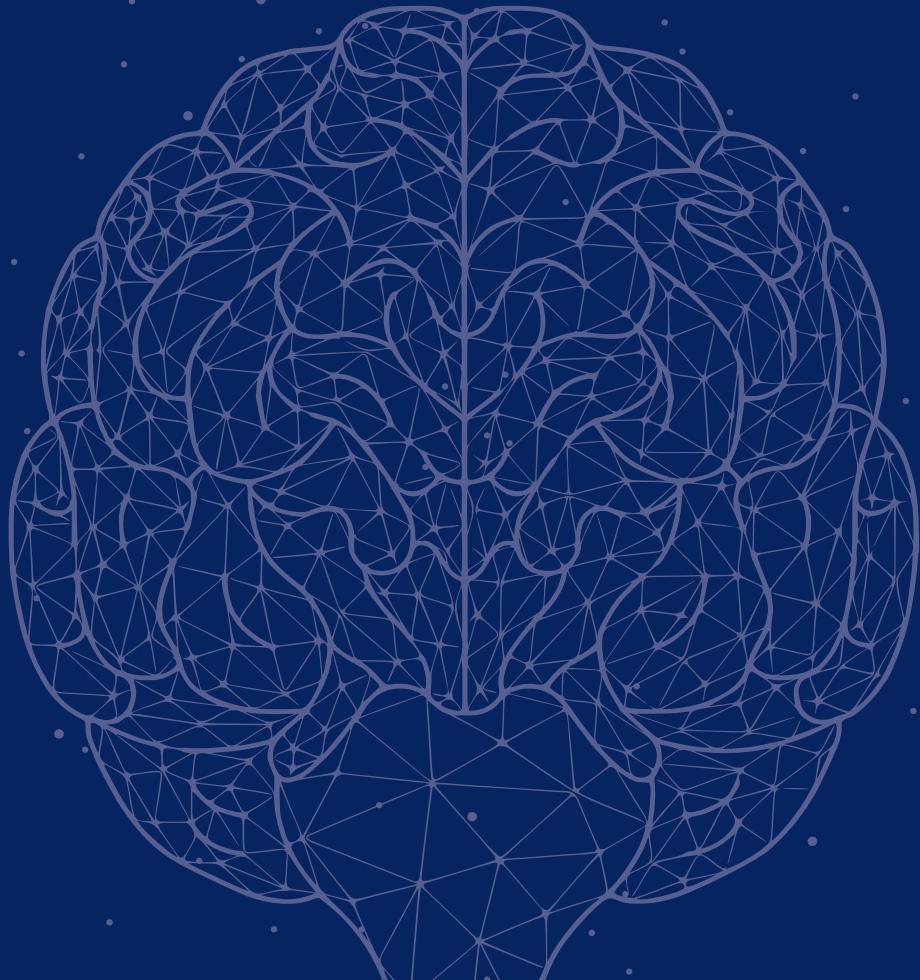
When you leave a conversation with someone you haven't met before, how do you want that person to remember you?

For professionals in insurance, it's a critical question, and there's only one good answer: you want to be remembered for possessing the qualities that are most important *to your client*.

How you go about identifying those qualities requires, at a minimum, that you understand your clients' pain points and can quickly assess their personality types.

Still, we do know that there are some universal qualities that leave lasting and positive impressions.

On that score, I'll share a bit of what researchers have found out about the psychology of memory and the qualities we all find appealing. From there, we'll explore how you can demonstrate these qualities to become a memorable insurance agent.





# WHAT IS MEMORY?

Memory is still something scientists don't fully understand. Fortunately, for our purposes, a high-level overview will suffice.

One enduring model that attempts to explain memory suggests that there are three types:<sup>1</sup>

- **SENSORY MEMORY:** It may last only a couple of milliseconds, but that brief time is enough to serve as the foundation of the other two types of memory.
- **SHORT-TERM MEMORY:** Short-term memory will hold information for about 30 seconds.<sup>2</sup>
- **LONG-TERM MEMORY:** In a process called "memory consolidation," short-term memories are strengthened with frequent rehearsal and repetition until they become deeply embedded, long-term memories that can be recalled at will.

TO REMEMBER YOU,  
YOUR CLIENTS' BRAINS  
MUST MAKE PHYSICAL  
CHANGES, BUILDING  
EVER-STRONGER  
CONNECTIONS AMONG  
COUNTLESS NEURONS

Your goal is to make an impression so strong that it endures long enough to make it into your clients' long-term memory. To remember *you*, your clients' brains must make physical changes, building ever-stronger connections among countless neurons. And they're not going to spend that energy unless you make it worth their time.

That's no small feat—for you or their brains.

Perhaps even more relevant to our goal of understanding how to become a memorable insurance agent is, "Why do we forget?"





## WHY DO WE FORGET?

According to some of the most recent research<sup>3</sup>, when we forget something, it's not because we've physically lost the memory; the engram cells where memories are stored are still there. Rather, it's because we've failed to access and activate these cells. And just as there are three main types of memory, there are four generally accepted explanations for why we forget or are unable to access information.<sup>4</sup>

- **DECAY THEORY:** Imagine you've traveled through a field numerous times, taking the same route each time. You can easily see the pathway you've created, and you have no problem finding that same route the next time you want to cross the field. Now imagine you've only walked across that same field a limited number of times. The grass hasn't worn away, making it more difficult—maybe impossible—to see any pathway.

Scientists call that pathway in the brain a “memory trace.” If a memory trace is not reinforced, it will fade and eventually you'll no longer be able to access the memory.

- **INTERFERENCE THEORY:** Interference happens when some memories get in the way of other memories, making it difficult or impossible to remember them. This is especially the case when new information is very similar to old information.

- **FAILURE TO STORE:** “Encoding” is the process of turning information into long-term memories. When we don’t encode information, we don’t forget a memory so much as fail to make it in the first place.

- **MOTIVATED FORGETTING:** To cope with painful memories, there are some people who willfully try to forget by consciously suppressing the details.

Using what we now know about the psychology of memory, let's explore what makes some people more memorable than others. Along the way, we'll explore how to apply what we discover to the specific intention of becoming a memorable insurance agent.

# WHAT MAKES A PERSON MEMORABLE?

There seems to be a thread common among people we tend to remember:

***Memorable people tend to evoke strong, positive emotions in us, such as feeling good, safe, valued, and respected.***

The psychologist and often-referenced researcher, George S. Everly, Jr., Ph.D., offers his list of the seven factors that make a person memorable:<sup>5</sup>

- optimism
- reliability, trustworthiness, and taking responsibility for one's actions
- tenacity
- self-confidence
- respectfulness
- interpersonal connectedness
- resilience

Let's look at how an insurance agent might demonstrate these qualities to become more memorable to prospects and clients.



It may be disheartening to learn that we've evolved to focus on the negative, but it's helped us to survive. If we can identify the threats in our environment, we can better avoid them.<sup>6</sup>

People who are optimistic, however, aren't focused on the potentially dangerous; they see the good in most things. For that reason, they break the mold; they stand out; they're a bit unusual. We remember what's different.

***As an insurance agent who wants to be remembered, the easiest first step toward demonstrating optimism is to greet people with a warm smile.***

There's a part of our brain called the *cingulate cortex*. It's responsible for processing emotions and regulating behavior, including behaviors we don't consciously control. Study after study has demonstrated that smiling at someone triggers an automatic response in this part of the brain that makes them smile too.<sup>7</sup>

Smiling is contagious, and it triggers feel-good chemicals in our brains.

Additionally, sincere or "true" smiles, as opposed to forced, faked, or "social" smiles, encourage others to view you as more trustworthy, intelligent, and attractive.<sup>8</sup> As you know, being able to build trust is critically important to working as an insurance agent.

***Another way insurance agents can be remembered for their optimism is to reassure a client that you can solve their problem.***

Way back in the 5th century BCE, Aristotle suggested that people are motivated to act either to avoid pain or to seek pleasure. In other words, people will seek out insurance agents because they need to rid themselves of a problem (for example, they've had a lapse in coverage) or they want more pleasure in their lives (affordable car insurance for their teen).

Give your clients what they want!

Your product knowledge should allow you to confidently connect the benefits of your insurance product to eliminating a specific pain or augmenting your clients' happiness.

**SMILING IS CONTAGIOUS, AND IT TRIGGERS FEEL-GOOD CHEMICALS IN OUR BRAINS.**



## RELIABILITY, TRUSTWORTHINESS, AND TAKING RESPONSIBILITY FOR ONE'S ACTIONS

When someone is trustworthy and reliable, they're dependable. We know what to expect from them, and predictability puts the human brain at ease.

Additionally, when it seems like so many people spend their energy trying to avoid blame, we can admire someone who takes a risk in admitting their mistakes and foibles. Admirable people are memorable.

***Memorable insurance agents will do what they say they will do.***

You've probably experienced this yourself: someone with whom you have business says they'll call you back in a couple

of hours, but they don't. Now you need to call them, which is highly annoying. If they ever say they'll call you again, you won't believe it. They have no credibility, and there's no trust.

Not being remembered isn't as bad as being remembered for the wrong reasons.

Even if you don't have an answer to a client's question, it's better to call with an update than not call at all.



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# TENACITY

Tenacity is a quality of very determined people. They persist in the face of hardship, show courage in the face of danger, resist opposition, and demonstrate purpose. We admire people who are tenacious because of their confidence.

*If you're an insurance agent who resists making more than one or two follow-up calls to your leads, pay attention.*

Your third, fourth, or fifth follow-up may be annoying, but after the sixth, seventh, or nineteenth call, they're going to admire your tenacity. An agent with a "whatever it takes" attitude—combined with the right script—is hard to forget (or resist)!

**Sidebar:** On average, you need to make 6 to 8 calls per prospect to have a successful cold call conversion rate.<sup>9</sup> To connect and convert into a real opportunity takes, on average, another 18 attempts.

Whether it's because they are passionate about the service they provide, relentless in their pursuit of a solution to a problem, or determined to create a loyal client, an insurance agent with tenacity is easy to remember.

**AN AGENT WITH A "WHATEVER IT TAKES" ATTITUDE—COMBINED WITH THE RIGHT SCRIPT—IS HARD TO FORGET (OR RESIST)!**



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# SELF-CONFIDENCE

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Entrepreneurial operating system (EOS) implementor and executive coach, TC North, Ph.D., writes that people with self-confidence remain calm in stress-filled situations, have a positive attitude, and feel valued.<sup>10</sup> They are less likely to be fearful or anxious, or to succumb to what others may think. When compared to less confident people, those with self-confidence are happier, more motivated, and even sexier!

Given all this, there is little wonder why, according to Dr. Everly, self-confidence is “magnetic”—it draws us closer to those who radiate it.

We can surmise that self-confident people may be more memorable because, according to Dr. North, how they think, act (including how they carry their bodies), and use their voices gives them an aura of authority and leadership. This aura comes with an extra bonus for insurance agents:

***“Self-confident people often influence others more readily. This helps when selling an idea or product or negotiating at work or home.”***

When in the presence of a self-confident insurance agent, a client should feel good about buying a policy. They should feel safe and protected from any negative consequences of trusting you to keep them financially sound. When

combined with respectfulness, a self-confident agent will also make clients feel valued.

**Sidebar:** To build confidence, nothing beats knowledge and preparation. Become *the authority* the insurance products you sell. A close second is keeping the promises you make to yourself. If you promise yourself to get to the gym at 5 a.m. and you do, you’ve accomplished something, and the good feeling carries over to other parts of your life.



Respect is critical to forming and maintaining lasting relationships, whether they are relationships between life partners or between an insurance agent and client.

When we show someone respect, we often earn their respect in return—and we rarely forget people we respect.

***Insurance agents can show respect by listening to their clients.***

You can immediately tell when, for example, a car salesperson is not listening to you. After explaining your needs, they either show you something above your budget, point you toward the “limited time financing option” regardless of what it might be, launch into a speech about the benefits of their top model, or provide another equally inappropriate option.

***Don't treat clients the way you want to be treated.  
Treat them the way they want to be treated.***

You may prefer to communicate using text messages, but perhaps your client prefers to communicate using email. You may prefer early morning meetings, but your clients prefers meeting after normal business hours. Find out your clients' preferences and strive to respect them.

***Use clients' names, speak to them and not at them, and say thank you.***

In early 2019, researchers at the University of Aberdeen in Scotland published a study that aimed to find out the lasting effect of being forgotten, “whether in terms of one's name, personal details like one's birthday, or shared experiences.”<sup>11</sup>

The researchers discovered that while we are generally forgiving of these faux pas, they have a lasting and damaging effect: “Those who were forgotten still felt less close to and perceived themselves as less important to those who had forgotten them.”

Ouch.

In addition to remembering your clients' names and other important details, you want to ensure that you are talking to your clients in a way that they'll understand. The world of insurance is full of specialized terminology, mysterious acronyms, and knowledge only licensed experts have (it's why FSBOs need you!) Respect their intelligence, avoid using jargon, and explain technical terms.

If you're meeting with more than one person, show respect by including everyone in the conversation, even if only one is your client. Don't speak solely to the husband while ignoring the wife.

Even if you don't converse with everyone, the easiest way to be inclusive is to make eye contact with each person and include them in your gestures.

Finally, make sure you say thank you. So few of us do that anymore that when someone does say thank you, it tends to stick with us.

To be especially memorable, send a *handwritten* thank you note to your clients. Express your gratitude for their business and what it means to you to have them as a client. In a survey conducted by *Ask Your Target Market*, 72% of respondents reported that when compared to an electronic note, paper thank you notes are more meaningful.<sup>12</sup>

“

THOSE WHO WERE FORGOTTEN STILL FELT LESS CLOSE TO AND PERCEIVED THEMSELVES AS LESS IMPORTANT TO THOSE WHO HAD FORGOTTEN THEM.”

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# INTERPERSONAL CONNECTEDNESS

Interpersonal connectedness is at the heart of relationships; without it, there is no relationship.

What kind of relationship should an insurance agent have with their clients? While it may evolve over time, it should start as one of service. Dr. Everly is spot-on when he writes:

***"If we are there for others in times of need, asking nothing for ourselves, only to help, then we become unforgettable and invaluable."***

Here's a true story . . .

Only a few months ago, one of the writers at ReminderMedia witnessed an instance of interpersonal connectedness between her elderly mother and her real estate agent.

Her 83-year-old mom was having a difficult time coping with the thought of selling her home of 50 years. When the photographer came to take pictures, her mom became visibly upset.

The agent saw her mother's need for comfort and immediately acted.

She moved to the couch where her mom was sitting and took her hand. They sat like that, looking at one another and talking like friends, until her mother felt more calm, and the photographer could do his job.

In telling the story, our colleague said, "*I will never forget it or her*, and it is something for which I will always be grateful."

Reflecting a feeling of reciprocity, she announced to everyone within hearing distance that if anyone needed a REALTOR, she had the perfect agent to recommend.

Being able to forge relationships and establish interpersonal connectedness with your clients is central to relationship marketing, but it doesn't have to be as dramatic as what's described here.

Remembering an anniversary, sending a graduation card, hosting a client event, calling to simply check in—all of these are ways to nurture interpersonal connectedness, build relationships, and be remembered.



According to the American Psychological Association:

**Resilience is the process and outcome of successfully adapting to difficult or challenging life experiences, especially through mental, emotional, and behavioral flexibility and adjustment to external and internal demands.<sup>13</sup>**

Amit Sood, MD, the executive director of the Global Center for Resiliency and Well-Being, describes resilience in layperson's terms: "It's your ability to withstand adversity and bounce back and grow despite life's downturns."<sup>14</sup>

As a successful insurance agent, you've got an abundance of resilience. You have to—not everyone is going to do business with you.

***But you can be remembered for your resilience by how you accept rejection.***

Above all, make sure you part ways on a positive note. Smile sincerely and offer a warm handshake. Let them know that if they need anything in the future, you'll be happy to help. Include a parting comment that references something earlier in your conversation, such as, "I hope you enjoy your trip!"

All these gestures will ensure that even though they decided not to work with you, they'll feel good about their decision and you. Now, when you continue to nurture the relationship with a drip

campaign or other tactic, they won't remember feeling badly when they hear from you. However, they will remember your gracious acceptance of their decision.





# STRONG RELATIONSHIPS CREATE STRONG MEMORIES

Remember what I said about using rehearsal and repeated exposure to deepen memory traces and remember new information? Well, modern research has validated older findings.<sup>15</sup> Scientists found without this rehearsal and exposure, approximately 56% of information is forgotten within an hour, 66% after a day, and 75% after six days.<sup>16</sup>

The conclusion is obvious: The best way to get your clients to remember you in strong and positive ways is to *consistently* expose them to the traits and behaviors discussed in this blog. How do you do that?

## **You develop relationships with them.**

Forget selling B2B and B2C. Instead, think H2H: human to human. People do business with people. Let your clients get to know you as a person; be authentic. Give them repeated opportunities to see you as optimistic, reliable, trustworthy, and other positive ways.

**At ReminderMedia, we specialize in helping our clients to be memorable and stay top of mind by keeping them in consistent contact with their clients.**

We provide personally branded magazines featuring your photo, business, and contact information that are automated for delivery to your exclusive list of recipients every 6 weeks. ([Get a free sample here.](#))

These magazines give recipients an opportunity to *reinforce their memory trace* of you—and all the qualities you demonstrate.

They'll see your face and your business on a consistent basis, *combating interference forgetting* and eliminating any possible confusion between you and the dozens of other insurance agents with whom they cross paths. When other agents are vying for their business, be sure yours is the name that comes to mind.

We also offer prewritten content for your social media that you can schedule for regular posting.  
→ ([Click to get a 30-day free trial.](#))

Select from optimistic quotations, informative blogs, and memes that tickle our collective funny bone. Use our schedulers to set a regular date and time, and you'll reinforce perceptions of your reliability.

We've also got **postcards** for steady geo farming, plus a **digital marketing platform** that includes a biweekly newsletter featuring local events. Use these products to keep your name top of mind.

All our products are of the highest quality and designed to generate repeat business and garner referrals. They work because they:

- Consistently keep you in front of your client,
- Nurture relationships with educational and entertaining information, and
- Offer an organic reason to follow up and say, “That article on page six reminded me of you. How are you doing?”

# THE TAKEAWAY

The most important thing you can do to become a memorable insurance agent is to ensure your interactions with prospects and clients leave them feeling good, safe, valued, and respected. You can do that best by consistently demonstrating optimism, reliability, trustworthiness, tenacity, self-confidence, respectfulness, and resilience. You also want to take responsibility for your actions and connect with them on a personal level.

The ideas I've provided give you various ways to exhibit these traits so you can create lasting memories of you and your interactions with clients. But you need to continuously reinforce these memories by staying in front of your clients, nurturing relationships with them, and staying in touch. After all, it's true what they say . . .

Out of sight, out of mind.

For more information on how ReminderMedia products can help your business, [click here to visit remindermedia.com](#)



<sup>1</sup>Cherry, Kendra. 2020. "What Is Memory and How Does It Work?" Verywell Mind, May 15, 2020. Last modified May 16, 2022. <https://www.verywellmind.com/what-is-memory-2795006>.

<sup>2</sup>Casella, Marco, and Yasir Al Khalili. 2021. "Short Term Memory Impairment." National Library of Medicine, National Center for Biotechnology Information. Last modified July 21, 2022. <https://www.ncbi.nlm.nih.gov/booksNBK545136/>.

<sup>3</sup>Trinity College Dublin. 2022. "Why Do We Forget? New Theory Proposes 'Forgetting' Is Actually a Form of Learning." ScienceDaily, January 13, 2022. <https://www.sciencedaily.com/releases/2022/01/220113111421.htm>.

<sup>4</sup>Cherry, Kendra. 2021. "Reasons Why People Forget." Verywell Mind. Last modified April 10, 2021. <https://www.verywellmind.com/explanations-forforgetting-2795045#citation-1>.

<sup>5</sup>Everly, George S. 2019. "7 Ways Someone Becomes Unforgettable." Psychology Today, April 23, 2019. <https://www.psychologytoday.com/us/blog/when-disaster-strikes-inside-disaster-psychology/201904/7-ways-someone-becomes-unforgettable>.

<sup>6</sup>Gastelum, Jennifer. 2021. "Why Our Brains Fixate on the Bad (and What to Do About It)." Police 1, January 14, 2021. <https://www.police1.com/health-wellness/articles/why-our-brains-fixate-on-the-bad-and-what-to-do-about-it-hU18RitjplsT4Moe/>.

<sup>7</sup>[Staff writer?]. 2021. "Say Cheese! The Effect of Smiling at Others." Solara Mental Health, February 7, 2021. <https://solaramentalhealth.com/the-effect-of-smiling-at-others/>.

<sup>8</sup>Dooley, Roger. 2015. "One Small Thing That Makes You More Trustworthy, Attractive, and Intelligent." Neuromarketing, June 5, 2015. <https://www.neurosciencemarketing.com/blog/articles/smiles-trust.html>.

<sup>9</sup>Sundström, Maria. 2020. "How Many Calls Your Teams Need to Make: A Data-Driven Guide." Salestrail, November 18, 2020. <https://www.salestrail.io/blog/how-many-sales-calls-to-make-a-day>.

<sup>10</sup>North, TC. 2017. "The 12 Benefits of Increasing Your Self-Confidence." Dr. TC North (website), April 26, 2017. <https://www.tcnorth.com/building-confidence/12-benefits-increasing-self-confidence/>.

<sup>11</sup>Hampton, Rachelle. 2018. "New Study Shows How Even Innocently Forgetting Names and Personal Details Can Harm Relationships." Slate, October 16, 2018. <https://slate.com/human-interest/2018/10/forgetting-names-friendship-harm-study.html>.

<sup>12</sup>Pilon, Anne. 2014. "Thank You Notes Survey: Paper Notes Considered More Meaningful." AYTM, December 29, 2014. <https://aytm.com/blog/thank-you-notes-survey/>.

<sup>13</sup>"Resilience." 2022. American Psychological Association, accessed September 13, 2022. <https://www.apa.org/topics/resilience>.

<sup>14</sup>Hurley, Katie. 2022. "What Is Resilience? Your Guide to Facing Life's Challenges, Adversities, and Crises." Everyday Health, July 14, 2022. <https://www.everydayhealth.com/wellness/resilience/>.

<sup>15</sup>Murre, Jaap M.J., Dros, Joeri. 2015. "Replication and Analysis of Ebbinghaus' Forgetting Curve." Plos One, July 6, 2015. <https://journals.plos.org/plosone/article?id=10.1371/journal.pone.0120644>.

<sup>16</sup>Sanidas, Stavros. 2020. "The Forgetting Curve & American Education." Sanidas Academy, March 4, 2020. <https://www.sanidasacademy.com/journal/2020/2/28/the-forgetting-curve>.

