Recruiting & Retention
Membership Manual
Membership is the lifeblood of any organization/association. For a good reason, it represents a group of professionals establishing standards and ethics in each industry and, more importantly, driving revenue. That is undoubtedly true at NABIP, and our members are dedicated to ensuring that everyone – individuals and employers, large and small – have access to adequate, affordable health coverage.

If membership is the lifeblood, then recruiting is the heart. Recruiting new members is one of the most important tasks that your chapter will face during the year. It is important because a vibrant and healthy chapter has to grow, and the only way to ensure that your chapter continues to be a strong, powerful voice is to keep its numbers multiplying. There is strength in numbers!

While this task may seem overwhelming, it can be accomplished long as there is a plan that has the buy-in of the board and the members. A cause that everyone does not support cannot succeed. ALWAYS THINK MEMBERSHIP!

The following pages will address these topics:

- Setting Goals
- Email Logistics and Metrics
- Sample Emails to use
- Phone Call Logistics and Metrics
- Sample Phone Tracks to use
- Answers to Objections
- Elevator Talks
- Recruiting Talking Points

Let’s get started!
Setting Goals

There should be two goals for membership – recruiting new members and retention. The communications to each group will be different, but the main theme will always be the same – the value of NABIP membership.

Recruiting new members:

Some chapters use a percentage of total membership as a measure of growth. For example, if the chapter is comprised of 100 members, it might have a growth rate of 10% - or ten new members. The problem here is that retention is not taken into consideration. If the chapter gets ten new members but loses 20, they have a net of -10.

So that means you will need to look at retention numbers, especially if you have a long history of members lapsing each year. Once you determine your retention rate (and the goal for your chapter should be at least 85%), you can use that number to figure out how many new members you need to reach your growth objective. In the example above, if the retention rate is 85% and 15 members are anticipated to lapse, then you will need 25 new members to reach your growth objective of net +10, or 10% in this case.

Prospect lists can come from many sources – you can buy a list of health producers by zip code, obtain a list from your state's Department of Insurance, or refer co-workers or others you know to be in the health insurance field. The nature of the list will determine the success rate of each. As you would expect, the warmer the lead (co-worker, a friend in the business, etc.), the better the success rate.

Renewing Lapsed Members

Renewing a member who is lapsing is a bit easier than recruiting new members because they are a member and has some idea of what NABIP is about. When calling to reinstate members, it is important to ask them to renew their membership and find out why they lapsed. It may be as simple as they just overlooked the dues payment renewal date, or it may be something different, and they have a reason for their action. We will cover this and how to answer the objections to renewing in a later section.

Typically, you should be able to renew 80-85% of your renewing members and reinstate about 25-30% of your members who have lapsed each month, but it does take effort.
Email Logistics and Metrics

Emails are a means to contact many recipients at one time, but they are also less effective than phone calls. Some associations adopt a centralized communication strategy whereby emails are created, reviewed, and published through a single department. Other associations have adopted a decentralized strategy, giving greater autonomy to departments to authorize and send their emails. Regardless of the strategy, associations are concerned about sending too many emails. Because of this, it is important to maximize the effectiveness of an email strategy by delivering them when subscribers are most likely to engage. That is where email metrics and benchmarking become important.

Emails have some advantages – it is easy to send the same message to multiple people, it allows the recipient to reply when they have the time, and it is suitable for getting simple messages across. But it also has its' cons – it is easier to ignore, it lacks a voice, tone, and human quality, and it can take up a lot of time and energy emailing back and forth.

According to the 2017 Association Email Marketing Benchmark Report, the average email metrics for associations include a 98.3% delivery rate (those not blocked or bounced), a 35.6% open rate (those opened), and a 15.6% click rate (opened emails clicked by the recipient).

These numbers are affected when you consider results by frequency (number of monthly emails sent to subscribers). Here are those metrics:

<table>
<thead>
<tr>
<th>Number of Emails</th>
<th>Open Rate</th>
<th>Click Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5</td>
<td>22.5%</td>
<td>9.8%</td>
</tr>
<tr>
<td>6-10</td>
<td>22.9%</td>
<td>9.5%</td>
</tr>
<tr>
<td>11-15</td>
<td>22.6%</td>
<td>9.7%</td>
</tr>
<tr>
<td>16-20</td>
<td>22.6%</td>
<td>10.8%</td>
</tr>
<tr>
<td>21-25</td>
<td>20.3%</td>
<td>14.8%</td>
</tr>
<tr>
<td>26-50</td>
<td>21.0%</td>
<td>11.4%</td>
</tr>
<tr>
<td>51+</td>
<td>25.1%</td>
<td>13.0%</td>
</tr>
</tbody>
</table>

This says that the click rates are higher as you send more emails out per month.

What is the best day and time of the week to send an email?

For the second consecutive year of this study, Tuesday-Wednesday-Thursday had the highest email volume, accounting for 64% of emails sent. But the study found that the day with the highest open rate (36.7%) and click rate (16.2%) was Friday. Wednesday and Thursday were the days with the second highest click rate (15.9%).

The time of day also matters when sending an email. Emails sent late afternoon had the highest open rate of 36.5%. Emails sent mid-day still account for the most significant percentage of emails sent and have the highest click rate (15.7%). What are the worst times
to send an email? If you look at open rates, it is Morning, and if you look at click rates, it is Nighttime.
Finally, email results can also differ by subject line length. Subject lines with less than 10 characters had the highest open rate at 44%, accounting for less than 1% of the volume. Interestingly, emails with subject line lengths greater than 40 characters accounted for 50% of the volume yet had open rates lower than the benchmark standard of 35.6%. The more characters you have in the Subject Line, the lower the Open Rate percentage.

So what does this all mean? If you are sending out emails, you can maximize the effectiveness by doing this:

- Send out more than 1 or 2. Consider a "drip" campaign where an email is sent out repeatedly.
- Friday has the best open rate and click rate.
- Send out the emails midday or late afternoon.
- Make your Subject Line short but informative – the recipient needs to know the email's general topic but also be enticed to click on it and learn more.

The following pages have sample emails to use. You can take these and modify them to fit your needs and personality, but always remember that the goal is to entice the non-member to sign up and the lapsing member to renew. You must sell NABIP and the value that membership brings!
Sample Email to a Lapsed Member:

Subject Line: Act Now - Your Valuable Membership With NABIP Has Lapsed!
(Attachment – Value of NABIP Membership)

Good Morning!

Your valuable membership with NABIP has lapsed. Your membership in NABIP was paid through 2/28/2018. Our industry is faced with many challenges, and it will take everyone working together to make the kind of differences that matter. We need you! Please consider renewing your membership today. Your support of the association allows us to keep you informed and ready to meet all Americans' health, financial, and retirement security needs through education, advocacy, and professional development.

I have attached a piece that shows the value of your NABIP membership, but let me highlight that services like these are worth $8,000/year. That's a return on investment of up to 20:1! Please consider renewing your membership today.

Please respond to this email so I can code you correctly in our database. If you have already renewed, thank you!

You can renew online at https://NABIP.org/membership/renew-now

Or complete and submit this form by filling out the information below and hitting reply,

Or call me on 202.595.7564.

Please check the appropriate response below:

___ NOT RENEWING - REASON

____________________________________________________________________________

____________________________________________________________________________

___ RENEW NOW
Credit Card: (Circle One)  
Visa / MasterCard / American Express / Discover Card

I hereby authorize NABIP to charge my MEMBERSHIP DUES ID # D on the following account:

Name on Card:

Card Number:

Exp. Date:

3 or 4 digit code:

--

Or set me up on a monthly bank draft:

Routing Number

Account Number

MONTHLY _____  ANNUALLY _____

Thank you for your response and for your support of NABIP!
Sample Email to use for non-members attending a NABIP event (sales meeting, Medicare Summit, etc.):

Subject Line: Special Offer to Join NABIP!

Good Afternoon Everyone:

Thank you for attending the <ISAHU Medicare Summit>. I hope you found the time was well invested.

I want to talk to you about joining NABIP. Your support of the association allows us to keep you informed and ready to meet all Americans' health, financial, and retirement security needs through education, advocacy, and professional development.

As someone who works in the <Medicare-eligible> market, you know too well the regulations and legislation of this market. It is essential to be up to date and fully informed on the latest happenings. That is where NABIP becomes your advocate. We know this market, and they know us. Becoming an effective advocate takes years of hard work, and we have been highly involved in the <Medicare-eligible> market for the past <15+> years.

(If you are extending an offer to join: I believe strongly in this association, and what we can do for you, I am extending a special offer. Join NABIP by < > and get $50 off the national dues!)

Your NABIP membership has tremendous value - $8,000/year. That's a return on investment of up to 20:1!

To join, click on the link: https://NABIP.org/membership/join-now

You can also call me at 202-595-7564 or 317-507-6387, and I will work with you to complete the membership application over the phone.

Again, thank you for attending the <Summit>. I hope to see you at future NABIP events. Have a safe weekend!

Sample Email to use for thanking those attending a NABIP event:
Good Morning Everyone:

I want to take this opportunity to thank you for attending the 4th Annual ISAHU Medicare Summit on March 20th. Attendance increases yearly, which is a testimony to the quality of speakers and topics addressed at this Summit. The Medicare-eligible market is growing, which provides an opportunity for you to grow your business and help those in need of services.

NABIP has been and will continue to be extremely committed to the Medicare-eligible market. NABIP has a Medicare Advisory Group that works on your behalf and a Medicare Principals Council that is a consultative resource.

This market is heavily regulated and legislated (as you know), and as such, you need an advocate working for you – to keep you informed and educated on the latest news and requirements. NABIP is that advocate. Our mission is to advocate for our members, provide professional development, and deliver resources to promote excellence.

If you are a member, thank you. Your support of the association allows us to keep you informed and ready to meet all Americans’ health, financial, and retirement security needs. If you are not a member, please consider joining. The value of being a member is calculated to be $8,000 annually. That's a return on investment of 20:1!

If you have any questions or concerns, please get in touch with me at my email (btretter@NABIP.org) or my phone number (317-507-6387).

Have a terrific weekend.
Sample Email to use for non-members (general):

Good <                     >:

The National Association of Benefits and Insurance Professionals represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants, and benefit professionals through more than 200 chapters across the country. Every day NABIP members help their clients with their health insurance needs. NABIP conducts advocacy efforts at the state and federal levels of government to advance the interests of health insurance professionals and to promote affordable and responsible private health insurance market solutions.

NABIP members help millions of consumers by guiding them through the complexities of health insurance purchasing and enrollment while ensuring they get the best policy at the most affordable price. Our members seek to understand each personal situation to create recommendations that complement their client's financial and medical security needs. HANU's mission is to advocate for our members, provide professional development and deliver resources to promote excellence.

As a professional in the health insurance industry, the question is – Why aren't you a member of NABIP?

You will make a tremendous investment in yourself and reap the value of being a NABIP member. A recent analysis of our member benefits shows that the value of NABIP membership is worth $8,000/year. That's a return on investment of up to 20:1!

Please go to our website to join by clicking on this link:

https://NABIP.org/membership/join-now

You can also call me at 202-595-7564 or 317-507-6387, and I will work with you to complete the membership application over the phone.

Join today! Don't get behind when it comes to investing in your future.
Phone Call Logistics and Metrics

The second method of communication is the phone call. A person's tone of voice can help with directing the course of the conversation, and personality can shine through better when building a relationship. Phone calls also allow for quicker responses and opportunities for clarification. Phone calls make it easier to explain complex ideas and have a back-and-forth conversation. Phone calls present the most significant risk of disrupting your recipient's workflow. This results from breaking their concentration on a task to answer the phone. Phone calls take more effort than sending off a quick email and usually require a quiet workplace. It also takes considerable time to regain that mental focus after hanging up the phone.

But according to Grasshopper Resources, phone calls are 10 times more likely to lead to sales than an email. Why is that? 57% of people think email is spam unless it is directly relevant to them, even if they know the vendor. So the message may get lost before the game even begins.

So let's look at the metrics involved with making phone calls.

**What is the best day of the week to make a phone call?**

According to The Lead Response Management Study done by insidesales.com, the best days to make contact with a lead are, in order from best to worst:

1. Thursday
2. Wednesday
3. Friday
4. Monday
5. Tuesday

In fact, Thursday is a 49.7% better day to call than the worst day, Tuesday.

**What is the best time of the day to make a phone call?**

According to the same study, 8:00-9:00 a.m. and 4:00-5:00 p.m. are the BEST times to call. In fact, calling from 8:00-9:00 a.m. is 164% better than calling at 1:00-2:00 p.m., right after lunch. That's a big difference!

The worst times to call are from 11-12:00 pm, and 2:00-3:00 p.m.

There is always a concern that you are calling too much and bothering the person. But according to the study, by just making a few more call attempts, reps can experience up to a 70% increase in contact rates. That's important since your phone call objective is to talk to someone.

The numbers show that you should always make at least six call attempts because if you do, your chances of making contact are 90%. Remember, you have yet to reach someone if you've only left a voice-mail message or sent an email.
Consider how persistency increases the chance of making contact:

<table>
<thead>
<tr>
<th>Number of Call Attempts</th>
<th>Chance of Making Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>35%</td>
</tr>
<tr>
<td>2</td>
<td>60%</td>
</tr>
<tr>
<td>3</td>
<td>75%</td>
</tr>
<tr>
<td>4</td>
<td>80%</td>
</tr>
<tr>
<td>5</td>
<td>85%</td>
</tr>
<tr>
<td>6</td>
<td>90%</td>
</tr>
</tbody>
</table>

The bottom line – is don’t give up. Your chances of making contact increase dramatically the more attempts you make.

Emails and phone calls are used in tandem in many cases. An email is sent out, and a phone call will be made within 2-5 days to discuss the contents of the email. When making phone calls like these, always reference the email you sent.

The following pages will have some sample phone tracks. Again, take these, use them as you like, and modify them to your personality and comfort.
Sample phone track to non-members / generic way:

Good Morning/Afternoon; this is < >, from the National Association of Health Underwriters. Do you have a few minutes to talk about NABIP?

(At this point, they may ask who NABIP is or something like that. Continue)

The National Association of Benefits and Insurance Professionals represents more than 100,000 licensed health insurance agents, brokers, general agents, consultants, and benefit professionals through more than 200 chapters across America. I belong to the < > chapter here in the area.

NABIP members are dedicated to ensuring that everyone has access to affordable health coverage. Our members help millions of consumers by guiding them through the complexities of health insurance purchasing and enrollment. Our staff works tirelessly advocating for public policies to make health insurance coverage more affordable.

Investing in your career and profession is important, and studies have found that our membership benefits equal about $8,000/annually. That's a 20:1 return on investment.

There is strength in numbers, and we can only accomplish what we have done and plan to do with the support of members nationwide. Will you join us and become a member of NABIP?

(If yes, then take down their information or guide them to the NABIP website)

(There will more than likely be an objection. The list of common complaints, with replies, will be found on pages 15-17.)

Thank you for your time today!

Remember, they are busy, so you must be professional, courteous, and succinct with your message. It would help if you let them know who NABIP is, what we do, and why it is important for them to join.

And always ask them to join! If they are interested, they will ask more questions you can answer since they will typically be about the logistics of meetings, events, etc.
Sample phone track to a non-member who recently attended a NABIP event:

Good Morning/Afternoon, may I speak with < >? This is Bob Tretter, VP of Marketing and Recruiting at the National Association of Health Underwriters. How are you today?

Thank you for attending the <ISAHU Medicare Summit>. I hope the time was well invested. Events like that are just a part of what NABIP is all about. We keep you informed and ready to meet the health, financial, and retirement security needs of all Americans through education, advocacy and professional development.

I understand you are not a member, and that is the purpose of my call - I want to talk to you about joining NABIP.

Simply put, your support of the association allows us to do what we do for our members daily. As someone who works in the <Medicare-eligible> market, it is essential to be up to date and fully informed on the latest happenings. That is where NABIP becomes your advocate.

There is strength in numbers, and we can only accomplish what we have done and plan to do with the support of members nationwide. Will you join us and become a member of NABIP?

(If yes, then take down their information or guide them to the NABIP website)

(There will more than likely be an objection. The list of common objections, with replies, will be found on pages 16-18.)

Thank you for your time today!

Sample phone track to a member who is lapsing:
Good Morning/Afternoon, may I speak with < >? This is Bob Tretter, VP of Marketing and Recruiting at the National Association of Benefits and Insurance Professionals. How are you today?

I’m calling for two reasons. Number one, I show that your membership with NABIP is about to lapse/has lapsed. I see that you were a member for X years. I am calling to remind you to renew your membership, as this may be an oversight on your part. That happens, especially with annual payments. So I hope you will renew, as NABIP is doing some terrific things on behalf of the members.

But reason number two, if you intend to lapse your membership, I would appreciate knowing why. Is it your intention not to renew?

(At this point, you will get a reason or objection. Pages 16-18 will have a list of objections and suggested responses. It is VERY important to get at the real reason for not renewing. Once you do, you can discuss why they should remain a member.)

If you want to renew right now, I can take the payment information over the phone, have it processed, and a receipt will be emailed to you immediately. Would you like to take care of that now?

(If they don’t want to do it right now, then direct them to the website to renew)

Thank you for your time. I really enjoyed talking with you. And thank you for renewing your membership with NABIP.

or

Thank you for discussing your concerns with me. I will make sure I pass those along to the appropriate people.

Have a great day!

Again, it is very important that you get the member to state a sincere objection to renewing membership. Once you determine that, you can address their real issues.

The following pages (16-18) list the most common objections you will hear and suggested responses to those objections.
Commonly Heard Objections and Suggested Responses

It is important to determine what the real objection is. Often the lapsing member will say it is the money, but in reality it is something else, like not getting what they want on the local level or not knowing what NABIP is doing on their behalf. Once you determine the real objection, you can address it. Here are some commonly heard objections and a suggested reply to each:

❖ The person you are trying to contact is no longer at the company.
  
  o I'm sorry – I'll mark that down and update our records. Is it possible to find out where < > went? Also, did someone get hired in their place? If so, can I speak to that person about NABIP?

❖ The business closed or they left the industry.
  
  o Try to find out where the person may have gone. There are times the company will have a forwarding number or company name.

❖ Does not see the value
  
  o I understand how the value may not always be apparent. Still, actually, a recent analysis by NABIP of member benefits determined that the value of membership is $8,000 annually – that's a 20:1 return on investment. Are you aware of the many programs and services that NABIP provides to its members? We really are one of the best values around! What areas of insurance do you work in? (Then highlight our achievements in whatever area they work in – employee benefits, Medicare, etc.)

If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can start (or continue) to enjoy the benefits of being a NABIP member. Is that okay?
❖ My employer stopped paying my dues.

   o I understand how that might impact you financially, but let me ask you a question – did you see the value in being a member? So whether someone else is investing in you or you are investing in yourself, the value is still there. In fact, a recent calculation by NABIP showed that the value of membership was $8,000 annually. I have had many members who lapsed only to rejoin within the year. Why? They were falling behind their peers in knowledge and professional development. The cost to stay a member is just over $38.00 monthly average (If you know the specific dues of your chapter, state that here). Do you think it makes good business sense to stay a member of NABIP?

   If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can continue to enjoy the benefits of being a NABIP member. Is that okay?

❖ I have a new role at work, and I don’t need NABIP anymore.

   o May I ask what role you are now undertaking? …… It sounds like you are still working in the health insurance field, and you still need to keep up with all the events happening in Washington DC and in your state. It reminds me that I have had many members who lapsed only to rejoin within the year. Why? They were falling behind their peers in knowledge and professional development. The cost to stay a member is just over $38.00 monthly average (If you know the specific dues of your chapter, state that here). Do you think it makes good business sense to stay a member of NABIP?

   If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can continue to enjoy the benefits of being a NABIP member. Is that okay?

❖ No Budget – Can’t afford dues

   o I understand how tight times are. I know many that feel just like you do. And many of those people are members of NABIP. The reason is that they know for just about $38/month, they are getting services, resources, and advocacy that equal a value of $8,000 annually. It really is a great investment in your future!

   A monthly bank draft usually works best in this situation. If you would like, I can take that information over the phone, set you up, and you will get an immediate receipt. Then you can start (or continue) to enjoy the benefits of being a NABIP member. Is that okay?
❖ Other Employees in the office are members, they share information

- I understand how that might seem like an efficient idea, but frankly unless you are receiving information directly from us you may be missing out on critical information that you may overlook if you try to retrieve information from us with another person's credentials. Associations such as NABIP need as many members as possible, as there is strength in numbers, especially in DC. We are your professional association and offer numerous resources to each of our members, including advocacy and lobbying services that aren't a shared resource. As a career professional, membership in your professional association should be a priority.

The cost to stay a member (or become a new member) is just over $33.00 monthly average (If you know the specific dues of your chapter, state that here). Do you think it makes good business sense to stay a member of NABIP? I can take that information right now and get you signed up.

❖ "I'm a Carrier Rep, and I just don't see the value of being a member"

- I understand how you might feel that way, but let me ask you a question – do you think it's important to stay up to date on issues affecting your brokers? In addition to that, I know that many brokers who are NABIP members prefer to work with carrier reps who are also NABIP members. So you may be missing out on future business by canceling your membership.

If you would like, I can take payment information over the phone, set you up, and you will get an immediate receipt. Then you can stay updated on key issues affecting the brokers you work with. Is that okay?

Remember, you will not move forward until you have answered or at least satisfied a prospective or current member's concerns. Dig until you find the real objection. Then answer that short and sweet, always citing the benefits they will get by being or staying a member.
Elevator Talks

Elevator talks are named such for this reason – it is assumed that when you get in an elevator and someone asks what you do, you only have 10-15 seconds to respond to that question. If you want to make an impression about NABIP, and give the person enough information that they will want to take the conversation further, then you probably need two elevator talks – one short and one a bit longer.

Here are proposed elevator talks for short and long durations:

Short time:  10-15 seconds

“The National Association of Benefits and Insurance Professionals is an organization representing more than 100,000 licensed health insurance agents, brokers, general agents, consultants, and benefit professionals through more than 200 chapters across America. NABIP provides the resources needed to stay updated with legislation, regulations, and insurance product news. We are the pre-eminent association to belong to if you work in health care-related markets.”

Longer time:  15-30 seconds or more

“The National Association of Benefits and Insurance Professionals is an organization representing more than 100,000 licensed health insurance agents, brokers, general agents, consultants, and benefit professionals through more than 200 chapters across America. NABIP members service the health insurance needs of large and small employers and people seeking individual health insurance coverage. They also service the needs of those seeking dental, long-term care, disability, Medicare Advantage and Medicare Supplements, and a variety of consumer-driven products. Members agree to abide by NABIP's Code of Ethics, which requires them to always make health care coverage recommendations with the customer’s best interest in mind. NABIP provides the resources to stay updated with legislation, regulations, and insurance product news. We are the pre-eminent association to belong to if you work in health care-related markets.”
General Recruiting Talking Points

❖ Always sell membership to NABIP! Every phone call, email, text, and encounter is an opportunity to tell others in our industry what NABIP does for its members.

❖ Encourage people to become members. Instead of just encouraging them to join, ASK THEM TO JOIN right now. When you ask, GIVE THEM A REASON to join right now. You could cite the calculated value of $8,000 for annual membership benefits, the work being done in Medicare, or our Compliance Corners – whatever service or resource applied to them and will benefit them.

❖ Try to stay away from talking about how many members we have. To some, it may be a lot, but to others, it may be small. So instead, talk about all the people we represent – over 100,000 in the health insurance arena. And those 100,000 have helped over a million consumers.

❖ Be ready to talk about the benefits of NABIP and the value that respective benefit has for the member/prospect.

❖ According to a study by BlueAvocado, the most common reason people don’t renew their membership is that they think they are still a member. You need to ask these people to renew several times, both with emails and phone calls. And if they stay lapsed, always include them in any mailings you do for campaigns or year-end membership push.

❖ When recruiting a member, it is more important to tell prospective members the value they will get from joining, and the difference it will make in their professional lives – NOT what your organization does. The elevator talk is meant to give a brief glimpse of what NABIP does and then immediately state the value of being a member.

❖ Always set goals – number of emails to send, number of calls, etc. to gain X new members or retain X% of possible lapses.

❖ Asking whether membership retention or membership recruitment is more important to an association is like asking whether breathing or blood flow is more important to a person. You will only live long with both being in good order.

❖ Organizations need always to recruit to replace the members lost. Why? Members die. They move away. People burn out. Almost all organizations experience some regular falloff in membership. If you are not bringing in new people, your numbers decline.

The industry changes too. New ideas will be needed to meet changing times. Organizations that have only veteran members may not be interested in trying new technologies, methods, or strategies that may be needed to meet current challenges.
Remember, if membership is the lifeblood of any association, then recruiting is the heart. Once you recruit them, you must also retain them, and that is all interwoven. If you have any questions regarding recruiting NABIP members, you can visit our website at www.NABIP.org, or call Bob Tretter, VP of Marketing and Recruiting at NABIP, at 317-507-6387, or email at btretter@NABIP.org