

# Marketing Is Like Making Chocolate Chip Cookies



*Copyright Annmarie Geddes Baribeau*

I make the best chocolate chip cookies in the world, bar none! Doing so is a lot like marketing and communicating in the insurance industry — and there is more to it than key marketing ingredients!

Here's why:

**1) Products and services, like chocolate chip cookies, can seem the same.**

Chocolate chip cookies *can* seem the same before you taste them. Mine have a unique “yum” factor.

In business, the “yum” factor – known as the value proposition — describes what makes your company unique and *entices* customers to come back for more. That “yum” factor is the basis for messaging.

Think about your company’s products and services. How do they look compared to your competitors? Can you identify your company’s “yum” factor that truly stands out from the competition?

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### ***Can you identify your company’s “yum” factor?***

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Insurance companies, along with firms that serve the industry, often struggle with the yum factor. From actuaries to brokers to third party administrators, the challenge is the same. All of them insist they are trustworthy, cost efficient and customer-focused service-oriented problem-solving experts.

The potential customer wants to know why they should choose your organization.

Personal auto insurers often compete by price and message through personas. Flo or a gecko, however, will not cut it for B2B marketing. Business customers are more sophisticated. They consider other factors, such as credibility and quality service, in their buying decisions.

### **2) Marketing and communications strategies and tactics, like chocolate chip cookies, generally have the same or very similar ingredients.**

Chocolate chip cookie recipes vary. Of course, they include chocolate chips but also sugar, flour and leavening agents such as baking soda. Besides the mix of ingredients, choosing quality also affects the end product.

A successful communications strategy must include key marketing ingredients. These include detailed customer knowledge and their values and pain points; clear goals, messaging and appropriate channels.

### **3) In both cases, key marketing ingredients are just as important as techniques.**

After identifying the proper ingredients, the skill lies in combining and delivering them cohesively so the intended market clamors for more. This should spur customer desire.

My chocolate chip cookie recipe comes from a cookbook more than 50 years old.

However, the reason why my cookies carry the guaranteed *yum* factor is not just because of what is in them. It’s also how I bake them. I’ve shared my recipe many times but others don’t achieve the same results. That’s because I have my own baking technique.

Here’s the takeaway: if your insurance communications, marketing or public relations approaches are not providing the desired results, it’s time to figure out why. Could it be the ingredients, packaging or delivery?

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***The trick is determining the right balance of traditional and cutting edge approaches that will showcase your firm's "yum factor."***

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It always surprises me how little insurance industry clients understand their audiences and what they really want. Failing to invest in market research is a key reason.

Further, I am seeing a lot of companies get so wrapped up in digital and online everything that they forget that some of the most traditional ways of selling products still work. The trick is determining the right balance of traditional and cutting edge approaches that will showcase your firm's "yum factor."

Locating key marketing ingredients means determining what current and potential customers like to hear from your company. Finding that out should be part of market research.

#### **4) Let them bake cake.**

While I am a chocolate chip cookie baking expert, when I need a nice looking cake, I go to the bakery.

Sure, I can make a reasonable rustic looking cake, but when it's party time, I let the experts do it. The same is true for insurance marketing and communications. When expertise and time limitations are interfering with results, it's time to seek outside help.

If you want that chocolate chip cookie recipe, just contact me at [annmarie@insurancecommunicators.com](mailto:annmarie@insurancecommunicators.com). Inbound marketing, after all, is about sharing!

***What's your company's yum factor?***

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**[Leader's Edge Feature Offers Digital Marketing Insight and Advice](#)**



Question: When there is so much Internet noise, how do you make sure your company stands out? Answer: Digital marketing.

As I explain in my recently released *Leader's Edge* article, [“From Buzz to Bucks,”](#) digital marketing encompasses everything from social media marketing to links, search engine optimization (SEO), video, advertising and other channels.

In general, the insurance industry is behind other sectors when it comes to mastering digital marketing. Digital marketing is not a replacement for all traditional marketing techniques, but it a crucial part of a marketing plan.

The article includes interviews with digital marketing experts and agents and brokers reaping positive results from digital marketing. Their advice can help nearly any company. There is also a sidebar devoted to determining [return on investment](#) (ROI) and another covers [social media](#).

## Some Digital Marketing Tips

Getting started in digital marketing is just like any other form of marketing or public relations strategy.

- Define your customer, their interests and pain points to develop appropriate messaging. I don't believe you can know enough about potential or current customers.
- Surveys, focus groups and asking readers for follow-up are important tools for better knowing customers. A lot of companies skip this step to their peril. Don't make that mistake. Hiring an outside firm is a good idea to assure objectivity. At the very least, make sure sales staff keeps track of lead origination. They should be asking - and keeping records — about how customers heard of the company, what prompted them to contact the company and content of interest.
- Also, take a close look at your website. Since about half of viewers use their mobile devices to look up information, at the very least, the website needs to be responsive so it's easy to read and navigate.

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*[I believe that any new marketing strategy should be approached humbly...](#)*

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- Make sure call-to-action buttons are well placed to transform readers to leads.
- Re-evaluate your social media strategy. Are you on LinkedIn, Facebook, GooglePlus and Twitter? If so, post on a regular basis to keep your company top of mind. If not, get signed up!
- The secret to great SEO has much more to do with content than fancy programming techniques. Make sure the information is written for readers as search engine algorithms try to mimic what people want to read. Speaking of search engine algorithms, Jayson DeMers, one of the experts quoted in my article, published a piece on [Entrepreneur](#) this week explaining how Google's future algorithm change on April 21<sup>st</sup> will "revolutionize the way mobile friendliness is determined." It's worth checking out. Regardless of algorithm changes, [quality content](#) continues to be more important than ever. (Please see the "quality content" tag on this blog to learn how to produce it.)
- Make sure your material meets your customers' needs.
- Re-evaluate your website and other content for SEO. Do not stuff content with searchable words. Search engines hate the practice and give sites that do it lower rankings.
- Blogging is another way to provide quality content. It requires a time commitment, but regularly introducing quality content - at least once per week - through blogging is very effective for boosting SEO and keeping your company top of mind. Post it on social media sites including LinkedIn.
- Take the best sentences and points and feed them into Twitter. To ensure originality and be rewarded by search engines, avoid companies that sell pre-packaged content. Yes, it's cheaper, but it might not fare as well with search engines. Quality content can be developed by company subject matter experts, guest bloggers and freelance writers.
- Graphics play a critical role in presenting content. The right picture can be worth a 1,000 words. Since many people prefer to get information by watching rather than reading, video also plays a role in digital marketing as well. I believe that any new marketing strategy should be approached humbly because the arena continues to evolve. Each company should track every tactic they pursue to see what is most effective. For example, an agent or broker who sells both personal and commercial lines might find that Facebook postings are more effective for selling personal lines and LinkedIn works better for commercial lines.

*[Which digital marketing tactics are working at your company?](#)*

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## [Harnessing the Power of Social Media for Business-to-Business Marketing](#)

Ready to harness the power of social media for your company? Then check out my recent article, [The Case for Social Media](#)

<http://www.contingenciesonline.com/contingenciesonline/js2012spring#pg4>.

Published in a supplement of the American Academy of Actuaries' *Contingencies* Magazine, my article is not just for actuaries. It answers many of the concerns about using social media in business-to-business marketing and strategic communications. There's also a sidebar on how to get started.

Social media is exciting because it is a great equalizer. A small company has the same Internet

access as a large one. As with anything new, its pursuit can be intimidating. Producing quality content online that showcases expertise is the new name of the game.

Traditional means of promotion, such as media relations, producing effective brochures and attending conference booths, still play a role. Going forward quality content for websites and blogs will become the priority, making brochures and other promotional material easier to produce.

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**If social media were easy every business on the planet would be engaging.**

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This is good news for customers. Websites and social media enable customers to make more confident purchasing decisions as they become more educated and savvy through the plethora of information offered via search engine.

This is also good news for companies that have struggled to write or disseminate their value proposition messages. Social media encourages companies to “show” their uniqueness and not just “tell” customers there is a distinction compared competitors. Now, your company can showcase its expertise instead of simply claiming to be “experts.” My article features other advantages, which far outweigh the challenges.

And there are challenges. If social media were easy every business on the planet would be engaging. Picking up the technology is relatively easy, producing quality and effective content that keeps people coming back is not. And optimizing this tool requires re-thinking marketing strategy.

Social media, as I am learning firsthand, is not really “free,” as its advocates say. It requires a commitment beyond making so many business calls a week. It requires a level of engagement with customers current and future as never anticipated in the past. One major barrier is consistently writing blogs and coming up with 140 character tweets. That takes time and creativity - if you want people to come back for more.

Small companies, which make up the backbone of the American economy, will likely be more tempted to take the DIY approach. I have taken this approach so I can learn as much as I can to help my clients. Trust me: It's a huge time investment. I am still learning to master WordPress and *ultimate* search engine optimization.

But I am not alone. Professional communicators and marketers are also working hard to keep up with all the opportunities social media offers. I particularly like what Jeremy Engdahl-Johnson, director of Media Relations at Milliman said. “Our approach was to be very humble,” he explained, because best practices are emerging and there is still a lot to learn.

I sincerely hope my article will encourage you to engage in social media with your eyes wide open to its benefits and challenges. Even if it means gradual baby steps, do get started!

Please share my article — or fire — at will!

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# [The Portfolio](#)

## THE PORTFOLIO

insurance companies, actuarial firms, brokers, vendors, publications, associations — for more than 15 years, Insurance Communicators LLC, has served virtually every type of insurance industry organization. The published work below demonstrates subject matter expertise. To see specific types of public relations and marketing materials, please contact [Annmarie](#).

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*Otherwise, enjoy my electronic portfolio! From actuarial to cyber insurance to workers' compensation to legislation and technical advancements, my articles demonstrate my insurance expertise and commitment to providing unique and well-researched content. Enjoy!*

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# [\*\*Q & A with Social Media Bible Author Lon Safko\*\*](#)



*Social media expert Lon Safko*

*Lon Safko is a bestselling author of books including, [The Social Media Bible](#) and [The Fusion Marketing Bible](#). Soon, Lon's show, "Social Media & You... Communicating In A Digital World," will be featured on PBS. His career includes several other impressive achievements. You can learn more at <http://www.lonsafko.com>.*

*I got hip to Lon Safko three years ago when I was writing an article on how actuaries — and everybody else for that matter — can use social media to market their businesses. Since then, Lon Safko has been an influential colleague and friend. Lon graciously accepted my request for a Q & A and here it is!*

**Annmarie: How did you get into social media?**

**Lon:** It was September 2006. I heard of the term and didn't know what it was. I started asking around. My techie friends didn't know what it was and told me not to pay any attention to it or the term, "Web 2.0" because neither meant anything. I didn't believe that answer. I knew right then, it was going to be disruptive technology.

Throughout my career, I have been able to recognize these disruptive technologies before most others. Because of this, I have been called a futurist. This led to my having 18 inventions in the Smithsonian Institution in Washington, D.C. and more than 30,000 of my personal papers are part of their permanent collection. I knew social media was going to be one of those technologies that would change our lives.

I'll admit I did not know the extent of how disruptive it would become. I started watching it and by spring of 2007, I was hooked. I then began pitching the concept for a book, first, to my existing publisher, Pearson, then to all of their labels, such as Wharton, Peachnut, Sam's and Que. There were blue-sky meetings after blue-sky meetings. Finally, I went to John Wiley & Sons. They totally got the value of social media even back then. The rest is history.

**Annmarie: What do you like the most about social media?**

**Lon:** The ease of communication. I can find whatever information I need at the click of a button. I

can casually follow what my friends and family are up to. I can learn from people in the industry and it all comes to me with no effort. I can listen to one or to many and I can just as easily speak to one to or thousands.

**Annmarie: What do you least like about social media?**

**Lon:** The responsibility. Maybe it's more me, because I am expected to be on every platform. It takes a LOT of time. Monitoring conversations, watching Google Alerts and HootSuite, answering email, posting to Facebook, updates on LinkedIn, tweeting on Twitter, checking my Second Life property, tweaking my SEO, keeping Google Hangouts working on my Mac... It's a full-time job.

**Annmarie: It does take a lot of time, even for those of us who are not doing everything. So how do you keep up with such a quickly growing industry?**

**Lon:** I use social media. Really! With all of the information that streams in all day, I can simply glance at all of the content and keep my finger on the pulse of the industry. Ten or 20 years ago that would have been impossible. Now it's much less work and often, fun.

**Annmarie: How do you advise people getting into social media? What baby steps should be taken first and then where does someone go from there?**

**Lon:** First of all, don't be intimidated by it. Just like anything that we don't understand, it seems scary or overwhelming. Take it one tool at a time. I suggest that people use what I call the Trinity of Social Media: blogging, micro-blogging, and social networks. If you can do just those three things, you have 90 percent of what you need.

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***Google Juice and Link Love are the two most important criteria that all search engines use to rank your site.***

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You, more than anyone, understand the power of blogging. It sets you up in the search engine as a perceived industry leader because of your insights. You get Google Juice or indexed content, which contains your industry keywords, and Link Love or external reputable links or links back to your blog site.

**Annmarie: True enough. But tell me, since Google has changed its algorithms, what is the best strategy to be found?**

Google Juice and Link Love are the two most important criteria that all search engines use to rank your site. Micro-blogging is Twitter. I don't call the category Twitter because there are other micro blogging platforms such as Yammer for an enterprise Twitter type solution.

Tweeting is a great way to you and your brand out in front of your prospects and customers multiple times per day. If you can Tweet only three times a day, Monday through Friday, you get your brand in front of your prospects 15 times a week. And, assuming you pay particular attention to making your content have a strong WII-FM — What's In It For Me — or a IDKT — I didn't Know That value. They will welcome your next message and your brand.

Add social networks: Facebook, LinkedIn, and others. Facebook has 1.2 BILLION users. *The New York Times* only has 1.2 million subscribers. If I told you I'd give you a free ad in the Times, you'd jump at it. Then why aren't you strongly participating in Facebook and LinkedIn? I love LinkedIn. It the largest on-line database of professionals in the world! Connect and communicate with them!

**Annmarie: What would you say are common actions even social media experts miss?**

**LON:** STRATEGY! Can you tell this is important to me? Everyone's talking, but doesn't have a reason. That's why fewer people are listening. Facebook is NOT a strategy. Twitter is NOT a strategy. Blogging is NOT a strategy.

You have to first define what you want to achieve, then ask how can I use say, Twitter, to accomplish that objective. Then ask, how can I use Facebook to accomplish that objective? Then repeat for each of your objectives by asking how communication tools will achieve those objectives. All of these answers become your tactics, and the summation of all this becomes your overall strategy. That's what my newest book, *The Fusion Marketing Bible*, is all about.

**Annmarie: Sometimes it's difficult to sell social media services because there are still a lot of executives who are not convinced of their effectiveness. What do you tell them?**

**Lon:** They have to get into the 2000s, peacefully or kicking and screaming is OK too! There's no going back. Social media is here to stay. I can cite some examples from above; take out a very expensive ad in the *New York Times* and possibly reach 1.2 million or participate on Facebook and reach 1.2B. Pay tens or hundred thousands of dollars on a direct mail campaign that ends up in the recycle bin, or post three Tweets a day and get noticed by tens of thousands of prospects a week for free. Spend tens of thousands of dollars on newspaper advertising or blog and draw attention from around the world.

Once they hear the facts, the decision becomes quite easy. Then you have the difficulty of implementation and commitment.

**Annmarie: What is the greatest barrier to implementing a social media program?**

**Lon:** First, being convinced that social media marketing is a good idea. Then it's making a commitment, creating a sound strategy, understanding all of the tools, creating sound objectives, developing the tactics, and then, most of all, a committed implementation. They have to stick with it.

It really doesn't happen overnight; neither does traditional marketing. The key difference is social media has no media buys. Both traditional and digital marketing require time and creativity, so that cancels out of both sides of the equation. So, what's left is cost. And social media has little or no cost to implement. That makes it my choice.

**Annmarie: How do you think social media will continue to change our lives?**

**Lon:** Communication. Different forms or platforms will allow it to communicate more easily and people will have more fun doing it.

Every time we create a technology for communicating, we quickly figure out how to use it for marketing. Pinterest is a great example of this. It's fun to pin pictures, but it's more fun to make money by having your products pinned.

These are the most exciting times I have seen in my lifetime. Computers were cool in the late 70s and early 80s, but they took two decades to catch on. Social media has changed all of our lives, worldwide in as little as five years. And, it will continue to change how we market, sell, communicate, and connect.

**Annmarie: Thanks for sharing your advice with my readers.**

To learn more about Lon Safko and his latest work, please visit <http://www.lonsafko.com>.

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## [Annmarie's Top 10 Most Popular Blogs and Why](#)

When it comes to business-to-business marketing, blogging is considered a must for what marketing experts call “inbound” marketing. According to [Hubspot.com](#), the goal of inbound marketing is to convert strangers into customers and promoters of your business.

My blog has been very successful at inbound marketing. I like to think of it as encouraging potential clients to come to you instead of the other way around. That’s different from traditional marketing, which is when you reach out directly to customers through emails, brochures, cold calling and, well, you get the idea.

Hubspot publishes that since 2006, inbound marketing has been the most effective marketing method for doing business online. Inbound marketing, however, is not easy. It requires strategic thinking to figure out what kind of quality content will attract potential clients to your website and, ultimately, to boost your business results.

Blogging is a primary tool for inbound marketing. Effective blogs should incorporate the idea of brand journalism.

What is brand journalism? It’s a newer term of art that describes what successful public relations professionals have always done. That is, providing useful and quality content to attract readers to your brand. I did this years ago for a client’s newsletter. I produced newsletters that had more focus on news readers can use instead of marketing hype. As a result, potential customers approached my client for its services.

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***Effective inbound marketing is both an art and science.***

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When it comes to successful blogging, brand journalism and inbound marketing, I have an advantage. Since I have a journalism background, I am used to thinking about information through the lens of what will attract and retain readers. I also write about technical subjects in a non-technical way to reach broader audiences.

If you are thinking about blogging, you should be clear on the purpose of your blog. Mine is to reach insurance professionals looking for writing and public relations services. That is why you will find a mix of insurance information and marketing advice in my blog posts. (For more on successful blogging, please check out the “blogging” tag.)

Effective inbound marketing is both an art and science. There is a lot of great advice out there on

anticipating search terms, considering search engine algorithms and profiling potential customers and readers. Since I am too busy servicing my clients, I just stick to writing what I think will interest readers. (For more on knowing your audience, click [here](#).)

So why has my blog worked? To determine this, I reviewed the 10 most popular blogs I've run since I started blogging two years ago. By offering what has worked for me and why, I am hoping my blog can inspire greater blogging success for others.

- 1) **[Discovering the Power of F#](#)**. This blog is based on an article I wrote for *Contingencies* magazine. It generated most hits, was the most tweeted, reached readers from all over the world and helped me to reach a new market. Why it works: Everyone is looking for innovation that will boost their competitive prowess.
- 2) **[Workers Need to Know the Truth About Workers Compensation](#)**. Why it works: It offers practical advice and information non-workers' compensation experts need to know.
- 3) **[Ten Ways to Improve Workplace Safety](#)**. This blog consistently attracts readers every single day. In fact, if you type "ways to improve workplace safety," my blog is the third on the Google page. Why it works: The title mirrors wording that searchers are likely to use and delivers on its promises.
- 4) **[Why Injured Workers Hire Attorneys](#)**. Why it works: The title is search engine friendly and the information usefully distills research by the well-respected Workers Compensation Research Institute to make it practical for employers.
- 5) **[21 Lessons From My First Year of Blogging](#)**. Why it works: Because it provides helpful insight for new and future bloggers.
- 6) **[Converting the CEO to the Cause of Workers' Compensation](#)**. This blog was shared and commented on extensively in workers' compensation **LinkedIn groups** and is the top Google listing for "convincing the CEO about workers' compensation." Why it works: Convincing the CEO to invest in workers' compensation programs is a major pain point for professionals in the field. The blog offers internal strategies on how to convince the CEO that workers' comp initiatives are worth the investment.
- 7) **[Reduce Claim Filing Lag time Through Effective Employee Communication Plans](#)**. Why it works: Employers are always looking to save on workers' compensation dollars and claim lag time is a key cost driver. Again, writing headlines that will match search terms is key. Type in "how to reduce workers' compensation claim lag time" and my blog is the sixth in the list.
- 8) **[What Employers Should Know About Workers' Compensation Predictive Modeling](#)**. Why it works: Employers have heard of predictive modeling, but they need to know how it will affect them.
- 9) **[Opening A Window Into Health Care's Future](#)**. This blog covers an article I wrote for *Leader's Edge* magazine that covers the future of health care, its technology, the ethics involved and implications for ObamaCare. Why it works: People like to read cutting edge information and the subject has universal appeal.
- 10) **[Ten Attributes of Quality Content](#)**. Why it works: People want to write better content and this blog offers ways to do it.

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# Generation Z Looks to People for Complex Insurance Interactions

Generation Z, which presumably embraces digital everything, also likes the human touch when dealing with insurance companies.



*Generation Z wants more than digital interaction with insurers.*

Born from about 1996 to 2015, the oldest of the digital native generation is beginning to buy their own personal lines insurance. And they have been around the digital block. As my recent Actuarial Review article, [Coming of Age: How will Gen Z Impact Personal Lines Coverage?](#) explains, constant exposure to social media, digital marketing, clickbait and fake news has created a deep hunger for authenticity and transparency.

For many, finding trust and credibility means doing business with insurance professionals. At least half of Gen Zers purchasing auto, renters or homeowners insurance, surveys show, seek out

insurance agents or customer service representatives for help. This is especially true for complex insurance transactions, such as purchasing coverage or filing a claim.

The article also specifies why Gen Z is different from previous generations. It explains how generational differences have vast implications on insurance product development, pricing, marketing and communication. While researching for the article, I found that Gen Z does expect insurers to offer multichannel, 24-7 access.

However, surveys and interviews hint that the digital natives might not be as quick to purchase simplified insurance through icons and a few clicks as much as [insurtech](#) investors hope. Rather, Gen Z seeks insurance for security. Digitally jaded to some extent, they want to build trust with people who represent brands.

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### ***Gen Z seeks insurance for security.***

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Retailers are also finding that Gen Z does not necessarily embrace online shopping. Gen Z will start the process online to collect information. But ultimately, they prefer to shop at brick-and-mortar stores, according to the [National Retail Foundation](#).

This reminds me of a hilarious [Bad, Bath and Beyond online commercial](#) that introduces the concept of offline shopping. "It's like online shopping but in real life."

## **Reaching Generation Z**

Smart insurers will find the right balance of reaching Gen Z by offering both digital and human interaction. Online, they will blend both traditional and simple iconic elements with language that educates consumers without compromising meaning.

Progressive's website is a great example. It presents a traditional navigational look with little scrolling and clickable headlines while offering straight-forward clickable insurtech-inspired icons. Explanations provide enough information to help viewers.

Successful insurers educate their Gen Z customers by straightforwardly presenting information. They hire communicators who get insurance and can explain it simply without marketing flash or dumbing down critical information.

Finally, I like Gen Zers. As a stay-at-home mom who watched Gen Z grow up, I like that they are smart, pragmatic and refreshingly honest.

## ***Thanks to Actuarial Review***

On another note, I was deeply touched and humbled by what Actuarial Review Editor Elizabeth Smith wrote about me in the publication's current issue. It says:

Thanks to our award-winning author and cover story writer, Annmarie Geddes Baribeau. "She knows insurance, and she also knows actuaries and what they'd like to read."

Thank you for the opportunity. Actuaries are great fun!

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# Facing the Insurance Quality Content Dilemma (Part 1)

To offer expert insurance content, insurance marketing and communications executives find their options are



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hiring agency counterparts who do not deeply understand the intricacies of insurance or internal subject matter experts who do not want to become writers.

The dilemma is the direct result of two primary factors. First, there are few professionals who offer insurance expertise and possess audience-focused communications training and experience.

Second, effective marketing heavily relies on producing magnetic and substantive content. Amidst intensifying online competition, the C-Suite asks their internal marketing and communications departments to become publishers of brand journalism without the additional resources to support the effort.

Often, the C-Suite commonly does not want to accept that publishing is expensive. But it is. This is why so many newspapers and magazines, even those offered online, no longer exist. In a world of free content as a marketing approach, there is no option to sell advertising to underwrite the expense of professional communicators.

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[Without understanding the audience, inbound marketing will fail.](#)

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Those who appreciate and understand insurance tend to be professionals whose aspirations didn't include becoming writers. Experts in claims management, underwriting, risk management, actuarial, statistics and other disciplines often despise writing. They began their careers not knowing that branding and digital marketing would introduce the publish-or-perish mentality that academics have struggled with for decades.

Such professionals are being asked to work beyond their skill sets while trying to maintain their core competencies through endless hours of continuing education. So it is not surprising that producing content by writing white papers or blogs becomes a hassle amidst their already busy days.

These experts find the writing process to be quite frustrating. After staring at a blank screen for seemingly hours, their material is often unorganized or too complicated, making it difficult to read and understand. As a result, the marketing and communications department must invest in heavy editing and re-writing. It's a time consuming and difficult process that can breed resentment on both sides.

Further, this approach is likely more expensive. Asking highly-paid professionals to write diverts their time and focus away from meeting client needs or rainmaking. Unfortunately, the C-Suite often does not take all these factors into consideration.

### **Lacking Insurance Expertise**

The other option is to hire public relations, marketing and other communications firms. Usually, these well-intentioned companies lack deep and thorough insurance expertise.

The reality is that it takes years to understand the nuances of insurance. The industry not only has several disciplines, but several functions and a multitude of insurance lines. This makes finding expert insurance content writers even more difficult.

Workers' compensation, for example, involves understanding different subjects including health care, the claims process, return-to-work and disability coverage. Additionally, each state has its own regulations and expectations. Personal auto, the largest property/casualty insurance line, focuses on consumers so the approach is different compared to commercial lines such as general liability or business interruption coverage.

Further, the traditional insurance paradigm is evolving to a data and analytics model. Insurance executives, who tend to be conservative in nature, are still learning to maximize predictive modeling so it extends beyond underwriting and pricing to addresses claims management practices and marketing techniques. Forward-moving insurers are focusing on obtaining business intelligence through predictive modeling, which is quite difficult to understand without insurance expertise.

Other disruptors, including artificial intelligence, changing regulations and policy sales via Internet are also having a great impact on insurance companies and the vendors that serve them. Vendors that want to expand into the insurance industry also struggle with understanding what insurers really need, industry nomenclature or the right point person to contact.

Meanwhile, each insurance line faces its own struggles. Auto insurers see promise in telematics when many consumers want personal privacy. Then there are "preoccupiers" such as Uber and Lyft and driverless cars.

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***...the C-Suite commonly does not want to accept  
that publishing is expensive.***

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Then there is the problem of truly understanding the needs of each customer type. Insurers are vying for a greater piece of the growing demand for cyber coverage. However, policies are inconsistent. Buyers – and even their agents – are struggling to know what should be included in their coverage. The market potential for cyber insurance is enormous, but developing the right policy per each specific customer profile remains a challenge.

For business insurance, a smaller company that lacks a risk manager or a really awesome agent or broker will purchase based on price. Larger companies see the value of services and are sophisticated enough to know that price is just one part of the equation. They want to know how an insurer's services will support risk management, claims processing and other areas. They also need to be sold on the technology. All of this requires expert insurance content.

Another limitation is that marketing companies often approach digital marketing from a business school rather than a journalism school approach. They lack professionals who understand how to effectively produce materials. They are not trained in first rule of journalism, which is to understand the audience. I often encounter companies that do not want to invest in determining customer needs and pain points. Without understanding the audience, expert insurance content for inbound marketing will fail.

So what is the solution? Check out [Part 2 of Facing the Insurance Quality Content Dilemma](#).

In the meantime, please offer your comments below or drop me a line at [annmarie@insurancecommunicators.com](mailto:annmarie@insurancecommunicators.com).

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## **About Insurance Communicators**

Insurance Communicators, LLC, led by president Annmarie Geddes Baribeau, is a marketing and public relations consulting network that offers a unique combination of ***insurance expertise*** and ***communications services***. We have a deep understanding of different insurance markets and the issues that concern them.

Unlike typical communications/marketing companies, we apply a journalistic approach that produces credibility building marketing approaches that build brand trust. While we focus on B2B insurance marketing and public relations, Insurance Communicators, LLC has provided consumer content as well.

For more than 15 years, Insurance Communicators LLC, formerly Lipold Communications LLC, has served virtually every type of insurance industry organization – including insurance companies,

actuarial firms, brokers, vendors, publications, associations and a Washington, D.C.-based lobbying group. During that time, we have applied our extensive publishing background to provide results-oriented services that include marketing plans, media placement, and editorial and promotional materials in traditional media, new media and advertising.

Annmarie's articles demonstrate her deep knowledge of the insurance industry. To view client newsletters, brochures, web text, advertising copy, news releases and other public relations and marketing materials, please contact her directly using the form below.

[Learn more about Annmarie](#)

## HERE ARE FIVE (OF MANY) REASONS TO HIRE INSURANCE COMMUNICATORS:

-  **Strong Ethics.** We believe the best marketing is ethical. So we only promise what we can deliver for clients who can back their claims. 
-  **Time and money.** We offer cost saving insurance expertise. **Passion.** Insurance is fun and chock full of adventure, at least we think so. 
-  **Candor.** We'd rather tell you the truth than produce unsuccessful work. **Energy.** We get as excited about client success as much as our own. 

## CONTACT US

Your Name (required)

Your Email (required)

Subject

Your Message

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# For Actuaries and Underwriters, Times Are a-Changin'



The days of actuaries and underwriters applying their crafts through separate roles and responsibilities are on the way out, as my recent *Actuarial Review* article, [Pricing Adjustment](#), explains.

To be successful in the future, actuaries need to spend more time learning to appreciate the demands underwriters face. Underwriters also need to embrace predictive modeling to appreciate its potential for pricing and marketing, experts say. Surveys show too that insurers are frustrated when their actuaries and underwriters hold to their traditional roles and work against each other.

Embracing a new approach is always easier said than done. It's only human nature to resist change. Companies like Liberty Mutual, however, are learning that having actuaries and underwriters work more closely together boosts return on investment

Liberty's national insurance specialty section integrates underwriters and actuaries into functional teams. The results so far have been positive, placing the insurer in a better position to address underwriting challenges while encouraging communication and understanding.

Underwriting is not the only area where actuaries should become more familiar. Past articles I have written also explain how [actuaries and statisticians can complement each other](#) and why [actuaries and information technology professionals need each other](#).

The bottom line is the actuarial role is a-changin'. Successful actuaries will embrace new ways to work with other professions to deliver better results.

Happy reading!