

[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](#).

Below please find blog posts on our most requested topics and our published work samples.

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WORK SAMPLES

Please note: *The only work samples I can publish online are my articles. If you want to see samples of web text, advertisement copy, brochures...you get the idea, please contact me directly at annmarie@insurancecommunicators.com. Just let me know what kind of help you need and I will send you samples germane to your project.*

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!

Click on topic below to see our work

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[Pricing Adjustment: Actuaries and Underwriters and the Needed Evolution](#) — Actuarial Review

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[Price Optimization and the Descending Confusion](#) - Actuarial Review

[Destination Driverless](#) - Actuarial Review

[Emerging Technology and Actuarial Practice](#) - Contingencies

[Professional Jealousy](#) - Contingencies

[The Next Great Thing in Predictive Modeling](#) - Contingencies

[The Evolving Actuarial Workplace](#) - Contingencies

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[Social Media and the Job Search](#) - Contingencies

[Modeling the Future](#) - Leader's Edge

[Is Microsoft's F# the Next Actuarial Programming Language?](#) - Contingencies

[So Many Apps, So Little Time](#) - Contingencies

[Actuaries in Retirement](#) - Contingencies

[Managing Actuarial and IT Departments](#) - Contingencies

[The Perilous State of Flood Insurance](#) - Contingencies

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[Cyber Insurance The Actuarial Conundrum](#) — Actuarial Review

[HEALTH CARE](#)

[Fully Exposed](#) - Leader's Edge

[Employees Want It All With Health Care](#) - Business & Health

[Structuring A New Health Plan](#) - HR Magazine

[Six Ideas to Boost Productivity](#)- Business & Health

[Interview with David Satcher](#), former U.S. Surgeon General- Business & Health

[PEOS Streamline HR Tasks](#) - In Business Las Vegas

[INSURANCE AGENCIES](#)

[Karen Farris Article-Leader's](#)

[Edge](https://annmariecommunicatesinsurance.files.wordpress.com/2012/01/karen-farris-article-leaders-edge.pdf)<https://annmariecommunicatesinsurance.files.wordpress.com/2012/01/karen-farris-article-leaders-edge.pdf>

[Modeling the Future](#)-Leader's Edge

[In the Zone: Keep Your Head in the Game Retaining Clients By Using the Competitive Data Hurtling Right at You](#) - Leader's Edge

[Fully Exposed](#) - Leader's Edge

[INSURANCE REGULATION](#)

[Colossal Cleanup](#) - Claims Advisor

[INTEGRATED BENEFITS/ABSENCE MANAGEMENT](#)

[The Mechanics of Absence Management](#)

[The Evolution of Integrated Benefits Delivery in the United States](#) - John Burton's Workers' Compensation Policy Report

[Managing the Guy Who Isn't There](#)- Business & Health

[Integrated Benefits Movement Accelerates](#) - AM Comp Views

[Benefit Integration Boosts Productivity and Profits](#) - Workforce Magazine

[Effective Benefit-Integration Practices](#) - Workforce Magazine

MEDICAL WRITING

[The Disease of Affluence](#)

[The Challenge of Treatment](#)

[Honeywell](#)

[Contemporary Management of Childhood Ear Infections](#)

[New Practice Guidelines for Acute Otitis Media](#)

[Essential Oils for Gynecologic Infections and Stressors](#) (editing sample)

[Does Religion Help Women Cope with Infertility](#) (editing samp

POLITICS/LEGISLATION

[Demystifying the Regulatory Web: Dodd-Frank and Its Complex Impact](#) - Actuarial Review

[The TRIA Challenge](#) - Actuarial Review

[Washington Road Map JanFeb2012](#) - Leader's Edge

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TECHNOLOGY

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[WORKERS' COMPENSATION](#)

[The TRIA Challenge](#) - Actuarial Review

[Workers' Compensation: Future Turbulence Ahead](#) - Actuarial Review

[More Buck for the Bang](#) - Claims Advisor

[Workers' Comp Predictive Modeling - Contingencies](#)

[States of Confusion](#) - AIA Advocate

[Longshore Act Narrative](#) - National Association of Waterfront Employers

[The Gathering Storm in Workers' Comp](#) - Business & Health

[The Evolution of Integrated Benefits Delivery in the United States](#) - John Burton's Workers' Compensation Policy Report

[The Soaring Costs of Workers' Comp](#) - Workforce Magazine

Workers Compensation Savings Strategies - Workforce Magazine

[Workers' Comp Options Bring Little Change](#) - In Business Las Vegas

[**Facing the Insurance Quality Content Dilemma - Part 2**](#)



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Quality insurance content is the foundation for reaching potential markets.

[Last week](#), I wrote about the choice insurance marketing and communications executives often face when looking for public relations and marketing services. They can either rely on insurance subject matter experts who are not effective communicators or public relations and marketing firms that do not understand insurance.

Then the question becomes, how can insurance industry companies deal with the Hobbesian choice?

The answer is hiring the rare find: a communications firm that understands insurance. Too often, however, insurance industry public relations and marketing executives either cannot find this rare breed or do not have the resources to acquire such talent.

As a result, insurance company marketing and communications personnel, along with vendors that offer industry services, end up exploiting and frustrating internal subject matter experts or hiring public relations and marketing companies that provide assistance on the cheap.

***The best Search Engine Optimization approaches
in the world cannot overcome fluffy content
that lacks substance.***

The first approach can become a human resources problem. The second approach could risk your company's online reputation by publishing materials that will actually turn potential customers away from your business.

This is happening more than the penny-wise and pound-foolish financial professionals want to believe. They don't understand that potential clients have become more sophisticated and expect more from content, such as insight and problem-solving strategies. I used to write such content full-time as a journalist, but few publications can support expert reporters.

Once potential customers decide to ignore your company's marketing emails and social media posts, reversing this rejection becomes very difficult. Reputation damage is much more expensive and difficult to overcome than establishing a credible presence in the first place.

Budget Restraints

But Annmarie, you say, true insurance experts who are also schooled in public relations or journalism can be expensive. Sure, they cost more, but you will not be paying for them to become educated about insurance. Further, the expertise of a quality professional should be reflected in the content and marketing strategies.

With a minimal budget, focus on quality over quantity. I have long told my clients that it is better to publish less often and offer higher quality than to publish a lot of junk. What you want is to see your company's name associated with must-read content.

To produce quality insurance content, re-evaluate all the marketing and communications channels and even cutting back in some areas.

Begin by maximizing the company website. There is no point in investing in social media and other digital marketing approaches if the content bread crumbs will just lead to a unappealing website. The best Search Engine Optimization approaches in the world cannot overcome fluffy content that lacks substance. Then there are the ever-changing Google algorithms that strive to reward the best content available and punish those offering content garbage.

Think about it. You get frustrated by wasting your time on shallow content produced by novices. What makes you think your potential customers are any different?

Evaluate the website and ensure that everything adheres to what I call The Credibility Factor. That means:

- getting rid of all the fluff and telling your potential customers what they need to know to ease the buying process. Simple websites are more effective than fancy and complicated ones.
- considering the structure and how often a viewer has to click to find what they really want to know.
- looking beyond the latest and greatest in design and stick with what works.

Once the website is scrubbed of hype, begin planning magnetic content. To ensure quality insurance content, get started by:

- creating an editorial calendar.
- approaching internal subject matter experts and freelance writers with the topics and schedule.
- producing several evergreen pieces first — just in case the schedule falls through - and it will.

Now that your company's website is top notch, your content rocks and your blogging schedule is consistent, return to social media one venue at a time. As you offer online content breadcrumbs, you want them to lead to your company's website and ultimately its call to action piece.

For commercial lines customers, you'll get better results from LinkedIn and Twitter than Facebook. Make sure you have maximized both before moving forward to Facebook. As a tip, I am amazed at how many visitors I get from Google Plus. Be creative on how to use other social media sites. Personal auto and homeowners' insurers can benefit from Pinterest and Snap Chat with the right approach.

***Get rid of all the fluff
and tell your potential customers
what they need to know to ease the buying process.***

Once you have established substantive content, you can repurpose it as the core of what must be a fascinating and engaging video.

Personally, I am not a fan of videos. Since younger audiences like to watch videos, I am including them.

Here's why I give them a lower priority. First, I can read faster and would rather not spend two-to-three minutes on a video. Second, videos tend to be very superficial. Video production is not cheap and it requires another set of expertise to be effective.

And finally, please do not produce another boring "teaching" video that mimics a typical classroom experience. The video must personify your company's brand and insurance is already considered boring enough.

Do you agree with my blog or would you care to share one of your own best practices? Please let me know by responding in the comments section or contact me directly at annmarie@lipoldcommunications.com.

[Services](#)

Insurance Communicators, LLC helps clients attract and retain customers through strategic planning and magnetic content.

To view samples of our work please visit [*The Portfolio*](#)

Writing/Editing

As insurance specialists, we can translate technical subjects and provide magnetic inbound content for any written product including:

- web text
- marketing emails
- articles/monographs/white papers
- blogs
- tweets
- media/influencer releases
- newsletters
- brochures
- online and print advertising

Research

Need business intel? Hire a can-do and experienced investigative reporter to track down information and keep an eye on news and trends.

Other research services include:

- customer surveys
- background research for white papers and other uses
- web research.

SERVICES

Media/Influencer Relations

By applying our journalism experience, we have successfully placed client articles in online and print publications to build brand credibility.

That's because we know what insurance industry editors want and understand the rules of publishing. To improve the chances of success, we examine editorial calendars and act as pre-editors to ensure article viability and present work in a clean journalistic style. After publishing, we also re-purpose content in other written material to further our client investment.

Related Services:

- media planning

- writing and disseminating news releases
- tracking results

Audio

Insurance Communicators' consultants even offer voice-overs. President Annmarie Geddes Baribeau's interviewing skills earned her a public affairs radio show on Cleveland's WERE-1300 AM. We've got other great voices as well!

Market Planning

When necessary, Insurance Communicators, LLC can help your organization set goals, explore strategies, develop and execute tactics including:

- business plans
- marketing/communication plans
- content strategy
- company and product names
- value propositions, mission statements and more.

Internal Communications

Effective internal communications is necessary for changing culture or just getting out the right message to employees. From surveys to internal web posts to newsletters, we can transform sensitive information into appropriate and useful employee information.

Get In Touch

Your Name (required)

Your Email (required)

Subject

Your Message

Tips for Hiring and Working With Freelance Writers



By Petr Kratochvil (Public Domain)

Freelance writers vary on experience, professionalism, expertise and quality. Finding one who will truly meet an organization's needs requires a lot of consideration.

A quality writer can help boost your content marketing efforts and search engine optimization. As promised in an earlier [blog](#), I am offering my thoughts on hiring freelance writers. This perspective is based on my experience as a paid writer and public relations professional for more than 40 clients during the past 25 years.

Here's what you need to know:

- **Be clear about business objectives.** I've had potential clients who wanted an article, a blog or web text, but could not identify the ultimate goals. As a result, I worked with some of them on business plans, marketing plans and value propositions so they could re-think what they really need. Be wary of writers who will do a job without understanding the purpose or desired results.
- **Finding the best freelance writers requires some research.** If you enter "freelance writers" on a search engine also add the desired subject expertise.
- **Look for writers with proven publishing success.** Always examine the writer's content, which should be easily available online. Here are some questions to ask yourself:
 - Do I like the writer's style?
 - Is there evidence of quality content that will draw readers to your business?
 - Where has the writer been published?
 - Are there online references? If so, are they specific about what they like about the writer?
 - Can the writer show evidence he or she can handle the assignment? Writing news releases is easy. Producing magazine features, booklets or annual reports requires specialized experience.
- **Only hire freelance writers who express interest in your audience.** If writers do not ask

about the intended audience, they have missed the most important element of effective communication. It shows their priorities are more focused on producing work and being paid than meeting their clients' needs. For some clients, I have provided some informal market research and customer interviews to better identify the audience and their needs.

- **Check out the writer's LinkedIn profile.** Does the writer's network include an impressive array of professionals? Are any of them in your network?
- **Know the assignment details ahead of time.** Can you provide subject matter experts or will you also be paying for research? When is the assignment due? How long is it? What's the repurposing plan? How about corporate style? Is this a one-time only project? Know this ahead of time instead of making vague inquiries.
- **Do not expect writers to start work immediately.** The best writers are busy. Ask when they can be reasonably available to start and finish the project.
- **Be sure you can be available to answer questions and help the project move forward.** Often, writers will not realize the full scope of a project until they are fully engaged in it. They will likely have follow-up questions necessary to complete their assignment. Quality writers will also offer advice on editorial packaging.
- **Ask how they want to be compensated.** By the word? By the hour? By the project? There are pros and cons to these approaches for both the writer and the customer. Some writers will even barter for products or services.
- **Compensate fairly.** I remember one potential client who wanted to pay me \$10 per hour. I declined. Not only was that less than the minimum wage after I pay taxes, but I had not worked for so little (practically free) since I was in college writing articles to build my portfolio! Proven publishing experience and expertise should translate into a better product that is less hassle to produce. Reliable, quality freelance writers that make your life easier are worth their weight in gold.
- **Pay in a timely fashion.** Payment in full within 30 days is customary, but everyone appreciates being paid sooner.
- **When the project is over, ask the writer how it went.** Finding a writer you enjoy working with is not just a matter of professionalism but personality. Ask the writer for feedback on their experience can help you decide to hire them again or clue you into internal issues that hampered progress. Offer them the same courtesy. Let the writer know if you intend to hire again and explain why.

What other tips would you offer to someone looking to hire a writer? Please share in the comments section below.

[Is Freedom of the Press at Risk?](#)

The Federal Communications Commission plans to visit news organizations to find unfair bias in

news reporting.

This upsets every journalistic inclination I possess.

If you have as much trouble believing this as I did, then check out the article, [The FCC Wades Into the Newsroom](#). Published in the *Wall Street Journal*, it is written by Ajit Pai, one of the FCC's commissioners.

In it he describes the "Multi-Market Study of Critical Information Needs." Called, CIN, he explained, "the agency plans to send researchers to grill reporters, editors and station owners about how they decide which stories to run."

I've worked in newsrooms. I can just picture the scene. How can you be sure the FCC is more unbiased than the reporters? I admit most of my friends in media are politically liberal, but those I worked with industry media have tried to be balanced. Reporters do not care about color or creed. We just want sources who can offer information and insight.

But it gets worse.

The FCC, he said, says the study is an "objective fact finding mission." The results are to be submitted to Congress to identify barriers for small businesses that want to go into media.

What barriers could there be? Anyone who can start a website can publish whatever they want. My WordPress blog costs me virtually nothing. It's real cost is in my time.

***Reporters do not care about color or creed.
We just want sources who can offer information and insight.***

This raises another point I have not seen covered. If the FCC can start going after reporters about what they publish, what is to stop the agency from going after bloggers or others who publish or speak in any media? After all, the journalism profession does not require any special certification. I happen to have a journalism degree, but there are plenty of reporters who do not. In fact, until the 1960s, many reporters were not even college educated.

What about companies that use brand journalism as part of their marketing and communications strategy? Could companies be judged as well?

Part of the problem is Americans are forgetting the lessons learned from history. Some of you know that genealogy is a personal hobby of mine. I have been learning about my ancestors in colonial Virginia and have enjoyed reading about their interactions with people like Patrick Henry. It is helping me to appreciate the priorities in the Bill of Rights.

Freedom of the press, speech and assembly were put in the First Amendment because the English Crown tried to subvert the publications by patriots including Patrick Henry and Ben Franklin. The framers of the Constitution understood that democracy is impossible unless the people have liberties including freedom of expression. If the FCC starts investigating newsrooms, how is that any different from the British King getting printing presses destroyed?

The FCC is slated to start in Charlestown, South Carolina. The fact that they are starting there, when the major news hubs of the country are in Washington, D.C. and New York, is curious to me. Is it because South Carolina tends to be conservative? I hope not, but the first choice of venue is

quite interesting.

Does this upset you? Let me know!

[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.

Effective inbound marketing is both an art and science.

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.

[Know Thy Competitors](#)

Professional football players literally go head-to-head against their competition.

To win, they and their coaches have to know their competitors as intimately as possible. They take notes on play patterns and the strengths and weaknesses of each player on the other team.

Too often, however, business professionals become so focused on the greatness of their product, service or concept that they lose sight of the playing field.

I often remind my readers and clients that knowing your audience is the most important rule of effective communications and marketing.

But to beat your competitors, you need to know them as well. This includes indirect competitors too.

We all know this, but I have seen too many business plans and marketing strategies so focused product/service/concept greatness that they do not pay enough attention to the "others" who are trying to reach the same buyers.

You can't develop a strong value proposition, which states uniqueness, without knowing the playing field.

You cannot develop effective messaging without knowing what others are saying.

You cannot know which features to sell without knowing what is selling for the "others."

***...business professionals become so focused
on the greatness of their product, service or concept
they lose sight of the playing field.***

And perhaps most importantly, you cannot outsell the competition without knowing why buyers are purchasing from them.

You need to know their customers as well.

Finding out all of this requires dedicated research time, but often, business professionals go off the marketing strategy tangent, so in love with the hot “it” that they lose perspective.

But remember, it’s far more important that potential buyers believe it is hot. Knowing the competition helps you to show how your product will help clients be more competitive.

How do you research the competition?

Pretend you are a student who has to write a report on the competition. Check out everything you can from the customer’s point of view.

Since I have an investigative reporting background and am a rabid genealogist, I first exhaust written every source possible because sometimes the smallest piece of information that does not seem useful at first can be very important later.

When doing genealogical research, you don’t just write down family members’ names and ages. You keep a copy of the whole page because neighbors can matter. When discovering a new ancestor, I noticed an older woman who was living with the family. Gathering other clues, I was able to go back another generation.

For business-to-business competitive research, start with the Internet. Search news articles. Give more than a quick look at websites. Be sure you know their messaging, value proposition, pricing and top features.

Find the key players on the Internet. Collecting annual reports, marketing materials and, when possible, buy the competitors’ stuff and try it out.

Don’t forget outreach. The best outreachers are well connected in the industry who are not necessarily direct salespeople. Show up at conferences, meetings and parties and for goodness sakes, use social media to ask questions or glean more information.

And be sure to find the customers of your competitors. If you have a well-connected source and you are doing business-to-business marketing, this does not have to be difficult.

Call me old-fashioned, but I am still a big believer in focus groups, doing lunch and offering questionnaires because they work. Since human contact has been sacrificed to the immediacy of mobile technology, I believe personal interaction makes a more lasting impression.

Is it a lot of work to be sure, but if professional football teams invest in due diligence for the sweet taste of victory, so should you.

How do you research your competitors? Please leave a comment. Browns fans are especially welcome!

Like what you see? Then follow me!

Industry Spotlight: 20 Questions with Annmarie Geddes Baribeau

Claimwire Interview by Steve Schmutz

✖ [Steve Schmutz](#) 08/26/13

I first heard about Annmarie on LinkedIn. I saw a link to one of her articles that caught my interest. It was excellent – and refreshingly real. Too many articles today are bland re-runs – no personality and nothing new. I started reading more of Annmarie’s articles and found them all to be well-written and well thought-out. We started communicating via LinkedIn groups and email. I wanted to highlight Annmarie because she offers great insight in an industry that tends to be pretty boring. I wanted Annmarie to get more exposure, so I invited her to be interviewed.

Here’s my interview with Annmarie Geddes Baribeau, President at Lipold Communications, LLC.

#1 Claimwire: Where did you go to school and what did you study?

I graduated cum laude from Ohio University’s E.W. Scripps School of Journalism, but I earned more credit hours in political science.



To learn more about Claimwire, please visit www.claimwire.com

#2 Claimwire: Can you share something about you that most people wouldn’t know?

My dream is to write historical fiction.

#3 Claimwire: What are some of your hobbies?

Gardening, cooking, sewing and genealogy. I also love to read history and biography. Any book by historian Paul Johnson is a winner!

#4 Claimwire: What people have influenced your life, and in what ways?

The list is eclectic:

Jesus What he says makes more sense to me than even the most modern thinkers.

Dr. Frank J. Henderson. He was a political science professor at Ohio University who valued critical thinking over rote memorization.

Roberta Matty. She gave me my first publishing gig as a weekly columnist at my hometown newspaper when I was in high school. She has been my friend and mentor ever since.

For workers' compensation, there are so many I could mention. If had to pick out one person, however, it would be Roger Thompson, a retired executive from Traveler's Insurance. He a true visionary and helped me to become one as well.

#5 Claimwire: What historical figures do you look up to and why?

Abraham Lincoln. His life demonstrates the strength and resilience of the human spirit. He managed to keep this country and his family together while suffering personal loss and caring for his mentally ill wife.

#6 Claimwire: What two or three Smartphone apps do you use the most - for either business or personal use?

LinkedIn, Facebook and Twitter.

***I am tired of public policy discussions
that sound like union-management contract negotiations!
That is so last century!***

#7 Claimwire: Give us a brief recap of your career.

I started my career as a writer for the Ohio Bureau of Workers' Compensation. After that, I was a Cleveland business reporter with my own live-call in radio show. When I moved Washington, D.C. , I became the lead reporter for *BNA's Workers' Compensation Report*.

I started freelancing about 13 years ago. My public relations company has been going strong ever since. It has given me opportunities I would have never enjoyed had I continued as a full-time reporter. I also write freelance articles on occasion.

#8 Claimwire: What factors motivated you the most to start Lipold Communications, LLC?

The pursuit of the so-called family/work life balance.

As I mentioned, my daughter was born and I realized my net income as a full-time reporter did not justify the opportunity costs for my family and me. My company has provided a higher net income on a part-time basis than my previous full-time job. When my second daughter was diagnosed with juvenile diabetes at age 3, I could be there for her and my income did not suffer.

#9 Claimwire: Tell us how Lipold Communications, LLC is doing and what you see in the next two to three years.

My company is doing well. I am the process of developing a new business and marketing plan and re-naming and re-branding my company.

As a sole proprietor, the business plan process includes soul searching. The Internet and social media are offering me new ways to grow my business. The opportunities are both exciting and daunting.

#10 Claimwire: Other than your product, what are the greatest assets and strengths Lipold Communications, LLC has?

It starts with the value proposition. My company offers a unique combination of established insurance industry expertise with nearly all the services you would expect from a public relations company.

When I went into public relations, I promised myself I would never be a propaganda hack! My clients and my company benefit from the journalistic approach to everything. This means asking the tough questions and publishing reliable information that builds trust and credibility for my clients, their current and potential customers, and my business.

#11 Claimwire: If you had to boil Lipold Communications, LLC down to one sentence, what would it be?

Lipold Communications, LLC provides expert insurance public relations services to build trustworthy brands.

#12 Claimwire: What is the toughest decision you've had to make as President of Lipold Communications, LLC?

Re-considering my company's name and direction.

#13 Claimwire: Where do you see the insurance industry headed in the next few years?

Technology will continue to define change in the insurance industry on several levels. Smart apps, gamification and integrated predictive modeling will change even the smallest pieces of the insurance process.

Employees will be able to file a claim through an app, which will guide them to the appropriate doctor for the best immediate medical treatment and begin the claims process.

Since software is becoming more intelligent and intuitive, even new claims examiners will catch potential hitches in the process. Thanks to "integrated predictive modeling," a term I coined, underwriters will better reward employers who truly follow best practices in workers' compensation.

Employers who effectively communicate with employees to enhance safety programs and inspire immediate filing of legitimate claims will not have to wait years for their investment to reflect the experience modification factor to save premium dollars. The claim examiner's app could include return-to-work options already identified by the employer. This also can be factored into the experience mod, which will be extinct in the next 10 years, at least for large employers.

The success of technology relies on effective communication, which is sorely lacking in many areas. Most companies make the mistake of not investing enough in communication and I have seen businesses fail because of it.

From a brand advocacy standpoint, insurers and vendors will pursue "brand journalism," which is the next step beyond custom content to meet higher reader expectations. Brand journalism combines the tenets of journalism with brand communication to create customer value.

Predictive analytics will continue to be an important way companies will enhance the online customer experience as well. A site featuring the top most popular apps included a recipe for the best grilled cheese sandwich! I went for it!

#14 Claimwire: How important is Social Media to Lipold Communications and to you personally?

It's importance cannot be overstated. In the communications industry, you either ride the wave or fossilize. There is no middle ground.

For my company, it is changing the work I do. For example, I used to build media lists, now I build influencer lists that include reporters and key players in social media.

It has changed how I market my company. Social media have enhanced my company's "inbound marketing" by growing my network. My blog attracts new clients.

But like anything else, there is a negative side. Social media requires consistent contributions and interaction and a greater time commitment than traditional approaches.

#15 Claimwire: Related to the last question, on a scale of 1 to 10 with 10 being an Ultra Power User, what lever of Social Media user are you?

I would say I am a 7 to 8. My LinkedIn profile is among the top five percent most viewed, which points to engagement.

But I am not a social media junkie looking to explore every new medium that comes online. I want to maximize the social mediums I currently use first. Let someone else figure out how to use Pinterest for marketing workers' compensation!

#16 Claimwire: If you could hire any famous person to be the spokesperson for Lipold Communications, LLC, who would it be and why?

Jack Welch. He is straight-forward, honest and persuasive.

The success of technology relies on effective communication...

#17 Claimwire: What is your vision for workers' compensation?

My vision is very broad so I will touch on a small piece of it.

For years, I have been advocating that we change how we talk about workers' compensation. I am tired of public policy discussions that sound like union-management contract negotiations!

That is so last century!

For example, we need to show employees that getting the best medical care and return to work at medical feasibility are far better in the long run than higher maximum weekly benefits and choice of physician. Since recovery can be greatly affected by mental health, injured workers should receive counseling as well.

Once the workers' compensation system is dominated by a return-to-work culture, compensating employees at the same salary level would be more possible. We have examples of employers who do this. We've done the studies. Let's get to work!

#18 Claimwire: If you could write a biography about anyone, who would it be?

Steve Jobs.

#19 Claimwire: If you could spend a month with your family anywhere in the world, where would it be and why?

England because of its history and my family roots are based there.

#20 Claimwire: If you could recommend just one book for high school students to read, what would it be and why?

“Guerrilla Marketing” by Jay Conrad Levinson. We need to train our youth to be entrepreneurs who can find and create opportunities.

Special thanks to [Steve Schmutz](#) for honoring me with an interview. To learn more about Claimwire, please visit <http://www.claimwire.com> — Annmarie

[Social Media Trumps Dell's Poor Customer Service](#)

Executives who focus on social media's marketing advantages without being prepared for customer feedback should take heed from my customer experience with Dell.



Last May, I had yet another frustrating experience with Dell. When I told a Dell customer service manager I was going to post a blog about my poor experience, he told me to go ahead.

So I did — not just for me but other frustrated Dell customers. (To read the blog, click [here](#).)

After posting my blog on Facebook pages started by disgruntled customers, I pasted it on Dell's Facebook page. Social media is designed to encourage two-way communication between companies and their customers.

At first, Dell removed my post, but when I reminded of this, it stayed.

Then I received a message from a member of Dell's social media team. My suspicion is that he was trying to be responsive, but Dell's internal bureaucracy seemed to make it difficult.

It took two months, but ultimately, I got what I asked for: a new replacement printer.

But I can't use it. Dell advertised the once highly rated printer as MAC-friendly, but it is not. My friend, who is a Mac user and computer professional, gave up on the install. Dell's "service" representative offered little help.

***Executives who focus on social media's marketing advantages
without being prepared for customer feedback
should take heed from my customer experience with Dell.***

Two months are a long time for my public relations business to go without a working four-in-one printer. Fortunately, I still had my 10-year-old HP laser jet and eight-year-old HP color deskjet, but neither have copy, scan nor FAX functions.

I had to break down and buy another multi-function device, forgoing other capital investments. The print quality is nothing like the Dell, but at least it works. In case you're interested, it's a highly rated Brother, which offers lifetime customer service.

There is a lot that marketing professionals and customers can learn from this experience.

- 1) Do not advertise a product as compatible with anything unless there is a commitment to updates. Dell advertised the printer as Mac friendly without keeping up with MAC system updates. As a result, the scanner function did not work well.
- 2) Offer customer specific service. Dell marketed to Mac users without offering quality support.
- 3) Social media's advantageous reach is great for consumers. After talking to the customer service manager, I used to write the company president for results. Social media is faster.
- 4) Be fair about posting complaints. It is poor taste to go public on social media unless every other reasonable attempt at resolution has been tried. I spent at least 14 hours with customer service for various problems. I did not go public with Dell until there was a mechanical failure and productivity issues.
- 5) Don't buy electronic products with short warranties. Dell only offers a 30-day warranty for replacing equipment. The 30-day warrantee on the Dell laptop I bought in 2009 expired while trying to get resolution. I have purchased Mac products ever since.
- 6) Base your choice on a company's current reputation. From 2003 to 2007, I was happy with my Dell products and enjoyed great customer service. Unfortunately, those days are gone.

Finally, I need to express my gratitude to the Dell social media employee who responded to me.

In the future, I don't plan to buy another Dell product, but it may not be up to me anyway.

Rumor has it that Dell is getting out of consumer products and putting its focus on large servers anyway.

***Like what you see?
Follow me!***

Maximizing Your Quality Content Investment

[Quality content](#) is an investment. It requires expertise, experience and research. Whether writing it yourself or paying a writer, you might as well get the most from it.



Excellent public relations and marketing professionals treat content as a commodity and try to maximize its use. It's called "re-purposing" in public relations circles; though some get cute and call it content recycling. (That just sounds so green, doesn't it?)

What is re-purposing content? Re-purposing is creatively reusing quality content you already have.

Sounds easy, but it does require good organizational skills so you can harvest it for other purposes.

To re-purpose content, review the pre-existing written material. Make files however you wish - such as by subject, market, product, service or customer profile.

As you go through the content, copy and paste material into the appropriate file buckets.

The fun part of this exercise is finding inconsistencies in messaging or information. It is only natural that as material gets added to websites, opportunities to "re-purpose" it are often missed.

Part of this relates to a company's internal marketing and communications departments, plans and strategies. To the world, your company's website is one cohesive entity. Behind the website, tasks are often divided up with poor communication between workers and functions caught in their individual silos.

That's why it is so easy to run a blog about a topic, list it in the blog section and forget to cross-pollinate the material in other sections of the website.

Excellent public relations and marketing professionals treat content as a commodity and try to maximize its use.

Do not forget to look at documents that never go online. Business and marketing plans should have some good stuff, especially if a professional writer crafted the plans to be reader friendly.

Company research and reports also provide good written material to be re-used more broadly. Personalized marketing letters tend to have more relaxed language or explanations that would work well in other places.

Once your information is placed in the file buckets, determine how you want to reuse it. To be systematic about it, keep a list of all the venues you use to reach all your customers. Your list will include traditional material — like brochures and associated web text, the company newsletter and thought pieces and your company's social media presence on LinkedIn (including appropriate

groups), Twitter, Facebook and all the other ways you reach your market.

Don't forget to include other customers such as the media, vendors and others who use your site.

If the mere thought of this burns you out, hire an outsider to do the work for you. Someone outside your organization can see your material more objectively.

Another way to re-purpose is to make it part of the writing/editing process. Since writing is a creative process, it can help generate new ideas. Let's say you are writing about an issue that relates to the product or service you are selling.

As you do, consider places to publish it. After it is edited, copy the material placed elsewhere on the website and/or in the file system I suggested above. If you want to track the content's original origin, just color the copy according to where it originally came from.

Encourage content providers not to write in a vacuum. Ask them to suggest other applications for the text. They could find and polish the quick hits or short content that can stand on its own. These can be re-used immediately on Twitter, always including the link to the material. Programs like TweetDeck will publish each tweet at the time you want the tweet to get posted.

If your material comes from a longer piece, such as an article, monograph or white paper, copy and paste material that can be greatly shortened for re-publishing as blogs or in newsletters.

Don't forget the stuff on the cutting room floor. That's the material you wrote that is more useful through another venue. Just add it to your filing system.

Challenge yourself to think of re-purposing beyond replicating materials in different communication venues. By writing and reviewing all material for re-usefulness, your quality content investment could pay dividends in surprising ways.

Re-purposing quality content can be a painstaking effort. You will be rewarded with endless new ideas for more quality content, blogs and cross-marketing potential. Give re-purposing a try and let me know how you are doing!