

HOW TO SUBSTANTIALLY **GROW** YOUR BUSINESS **ONLINE**



How to Be
the King of
Content



How to Write
Kick-A\$\$
Killer Copy



Big Branding
for Small
Companies

BY PAUL FELDMAN

PUBLISHER, INSURANCENEWSNET MAGAZINE

HOW TO
BE THE

KEYWORD OF CONTENT

You have something important to say. Don't you wish everybody knew that?

That's where content marketing comes in. Content marketing is a strategy to take what you are good at and get it in front of your ideal audience. It's what **Joe Pulizzi** has been advocating since 2001. Joe has since founded the **Content Marketing Institute** (CMI) and he has helped thousands of individuals and companies find their voice – and their audience. He has written definitive guides on the subject, including his latest book, *Epic Content Marketing*. CMI has helped brands such as AT&T, Allstate, LinkedIn and SAP develop their content marketing.

Content marketing is one of the most powerful methods of advertising and marketing that you can do. Many top companies such as Genworth and Prudential have been using this technique for many years, and so should you. It is an effective tool to help you and your company establish trust through thought leadership.

But you are not a huge corporation, you say? That's great, because you still can find your unique voice and be nimble in delivering your information. Don't worry about not having enough content to offer. By the time you use the methods Joe offers in this interview with *InsuranceNewsNet* Publisher Paul Feldman, you will be swimming in content – and clients.

Content

Marketing

and achieve

EPIC

marketing

RESULTS



Joe Pulizzi

Founder of Content
Marketing Institute

FELDMAN: What is content marketing, and why should an insurance agent do this?

PULIZZI: Content marketing is where, instead of buying advertising and trying to rent attention, you create your own interesting content and start to build your own audience, similar to the way a publisher would. An insurance agent can create valuable and compelling information in a white paper, a blog post, a magazine or a newsletter.

An agent would need to figure out the needs of their customers, not just product needs. For example, why do people need estate planning? What are the ins and outs of it? What are the rules and regulations that clients need to know? Those are the subjects you need to cover and they should be covered on a consistent basis. From that audience, you end up growing more customers and keeping the customers you have.

Content marketing is an art form that's been done for hundreds of years. Companies have been producing their own content for a long, long time. But with social media and search engines, if you want to get found on the web, and you don't want to pay directly for it, you need to create and tell amazing stories about solving your customers' pain points.

The short answer is that content marketing is thinking and acting like a publisher, and creating amazing content to attract an audience.

FELDMAN: How important is advertising to content marketing?

PULIZZI: It's critical. This is not an either/or situation. If you look at the biggest problem a lot of small businesses have, particularly in insurance, it's that they will create a blog post or a white paper but then nobody downloads it, reads it, shares it or pays attention to it. This is why it is so hard to do.

People think all they have to do is create good content and people will follow. Well, no. You have to know where your customers are hanging out on the web. You might actually have to get your content kick-started through paid strategies using some kind of tools, such as Outbrain or nRelate. Or you can use any kind of pay-per-click or banner placement ad


The Six Principles
of Epic Content Marketing

Fill a need. Your content should answer some unmet need of or question for your customer. It needs to be useful in some way to the customer.

Be consistent. The great hallmark of a successful publisher is consistency. Whether you subscribe to a monthly magazine or daily e-mail newsletter, the content needs to be delivered always on time and as expected.

Be human. The benefits of not being a journalistic entity is that you have nothing to hold you back from being, well, you. Find what your voice is, and share it.

Have a point of view. This is not encyclopedia content. You are not giving a history report. Don't be afraid to take sides on matters that can position you and your company as an expert.

Avoid "sales speak." When we at Content Marketing Institute create a piece of content that is solely about us rather than for an educational purpose, it only garners 25 percent of the regular amount of page views and social shares. The more you talk about yourself, the less people will value your content.

Be best of breed. The goal for your content ultimately is to be best of breed. This means that, for your content niche, what you are distributing is the very best of what is found and is available. If you expect your customers to spend time with your content, you must deliver them amazing value.

Joe Pulizzi, *Epic Content Marketing: How to Tell a Different Story, Break through the Clutter, and Win More Customers by Marketing Less*, McGraw-Hill, 2013.

to promote your white paper or webinar.

First, you have to figure out who you're targeting. Then you need to figure out why you're doing it, how it's going to help your business, and how you are going to attract people to that message.

FELDMAN: How would an insurance agent come up with content?

PULIZZI: Story ideas are important. People think, "Oh, I'm going to talk about my products and services." That's a very small part of what we're talking about, because most of the time, you already have a lot of that content. Most insurance agents probably have a ton of content about the

products they offer. But that has little to do with customers who don't even know they need insurance.

Even after somebody becomes a customer, how do you cross-sell, up-sell and get them thinking about new things?

The No. 1 way to think about story ideas to accomplish any of those objectives would be to talk to your customers. That's the old-line way, but it's amazing how many large businesses don't even do that. Just ask your customers what keeps them up at night. Or when they come into your office, ask them, "What led you to this decision?"

You can also use things such as Google's keyword search tool to see what people are looking for locally and what questions they are asking. You should be answering those questions in some way on the web. If you don't answer those questions the way you would in a one-on-one meeting, odds are a competitor is answering those questions on the web.

FELDMAN: How do you recommend finding a focus for your content?

PULIZZI: You need a content marketing mission statement for your business. It's similar to an editorial mission of any magazine, and it's just as important.

For example, *Inc.* magazine has one simple goal. They target entrepreneurs and small business owners with very useful information about one thing, and one thing only: how to grow their business. So that is the outcome for every piece of content they create on *Inc.* – growing the business. That's why when you read *Inc.* it's so good, because every article, every sidebar in there is meant to help you grow your profitability in some way.

Form your mission around where you can really be the expert in your niche, and focus on that. You're not going to talk about all things financial. There are lots of financial firms that are trying to become the financial services experts in the world. Your goal is to be the expert in your area. And when people are ready to buy, most likely they'll buy from you, because you're their solution provider.

FELDMAN: Is there a rule of thumb for how long content should be?

PULIZZI: There's no silver bullet. I've seen

it work where the goal or the core platform is a blog, and that blog is 300 to 500 words. I've also seen it where it's an article series, and those articles are 1,000 to 2,000 words. Everybody thinks that content on the web has to be short and you always have to use bullet points. Long form content is actually coming back in vogue.

The easiest way to get started is probably some kind of a blog that can feed into an e-newsletter. If somebody asks how long that content should be, it should be long enough to achieve the goal. What's the goal? Is it to answer a question? To tell your story? Achieve that goal and then move onto the next piece of content.

There's no one right way to do it. It used to be a blog post had to be at least 200 words in order to get picked up by Google, but people wouldn't read more than 500 words.

I completely disagree with all that, because some of the most popular posts that we've done are well over 1,000 words on the web. Those are sometimes even our best posts.

FELDMAN: How do you structure a compelling story? How do you avoid being overly "salesy"?

PULIZZI: Everybody feels like, "If I'm not selling my product or service, then it's not working." You can pitch a little bit in your posts but you have to remember the more that you pitch in your post, the less that post will be shared.

So you have a trade-off there. You could say, "Oh, we really want to get our new offering into this post." Great – well, you're probably not going to get as much traction on it. If you're OK with that, that's fine. If you want more traction and more sharing and more people to find it really valuable, leave out the sales pitch.

It's just like why insurance agents do talks. Let's say you do a library talk or something, and you're getting people from the area to attend. You don't spend an hour talking about your products and services. Maybe you spend two minutes talking about what you do, and you spend 58 minutes answering questions from your audience. That's your expertise. So, showing off your expertise is the sell, and I mean that's just tough to get around. Having that expertise come from



you is really how you're going to sell your products and services.

FELDMAN: A lot of our readers are doing seminars, educational meetings with clients and in-office training. Couldn't they just record those and get started?

PULIZZI: Such a great point. We would do a content audit and the first thing clients would realize is that content is happening right now in their organization.

FELDMAN: How do you implement a content marketing strategy?

PULIZZI: I think it depends on what you're trying to do. I'm not one for saying, "Oh, you do what you can with the resources you have." Once you understand who you are targeting and what you want them to do, you figure out what kind of stories you're going to tell. Next, you figure out what channels you're using. Then you make a decision that you're going to do, let's say, a blog two times a week and an e-mail newsletter every Friday.

You're going to measure this through sign-ups to the e-newsletter. Then every quarter, you look at those subscribers, and see how many of those are customers and what they're doing in your customer relationship management (CRM) system. That's the simplest of content strategies right there and any company can do that. But you need to figure out if you need help, and where you are going to find that help.

There are lots of great sites, whether you're looking at Skyword, Zerys or Textbroker, where you can get that kind of content. But I'm always partial to having a direct relationship with somebody who knows how to tell stories really well and who really understands your industry.

Those are just business decisions about outsourcing that you need to make in order to get it done.

FELDMAN: Do you think that leading with signing people up for a newsletter is the most effective method? Or is signing people up for a report on a similar topic more effective?

PULIZZI: We give people a free report, and we sign them up for a newsletter as part of that, because what's really critical is to get opt-in approval to communicate with them on a regular basis. A report is fine, and you basically can get people to opt in to that. But if you're not getting your readers' opt-in approval to communicate with them on a regular basis, then that's a problem. The opt-in is really what we want.

FELDMAN: What should an agent do with an opt-in list once it has been grown?

PULIZZI: Once they're in your database, even a small company can use MailChimp or a marketing automation system that's tied into your CRM system to send and track communication. People ask, "Now that I have all this content, how do I measure it?" There are only three questions I want to know if I'm running a content program. Is it going to drive revenue for me in some way? Is it going to save costs? Or is it going to make my customers happier? Hopefully one of them is our objective.

FELDMAN: For a solopreneur or a salesperson who might think, "I'm too busy selling to write copy or write content or create these blog posts," what would you say to them? Is there a way to get around that, to ask for help or outsource it?

PULIZZI: I'm a salesperson and I blog very often. It's the best sales that I'll do, now that I've built an audience. I can pick up only so many phones during the day. I'm awake for only so many hours during the day. But my content is awake 24 hours a day, and I can affect and influence people with my content. So it's so much more critical.

So, you figure out how you can get it done. There are a lot of insurance agents

out there who aren't good storytellers. They understand their industry but they just need to figure out how to get it done. That could be done a number of ways.

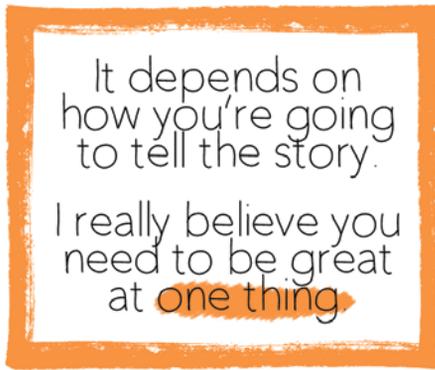
It depends on how you're going to tell the story. I really believe you need to be great at one thing. So, are you great at blogging? Are you great at a podcast? Are you great at a video series? Are you great at webinars? Are you great at white papers? Focus on that one thing and then you can break that apart into other things. For example, let's say you find out that you're great at podcasting, so every week you do a podcast. From that podcast, you could probably generate three to 10 blog posts that somebody can transcribe.

I am a big proponent of outsourcing as long as it's authentic to the content mission. But I don't like when people outsource everything to an agency and say, "just make sure I'm found in search engines," and let somebody else run their social media. That's like having a storefront and then just letting somebody else run it. You'd never do that as an insurance agent. You'd never do that as a solopreneur. But we let people do that for online content.

FELDMAN: If you're a little bit larger company, how do you create a content management team?

PULIZZI: Let's just simplify it. You need one person setting the strategy. That's probably either the company owner or the person leading marketing. Then the most important thing you need after that is a managing editor. This is a person in the organization serving as half project manager, half storyteller. This is the person who does the editorial calendar and understands the different channels you're using. If you have the resources, bring on a managing editor, or outsource the job to somebody who fulfills that role.

Then you need somebody to create the design, because if your content doesn't look good, people aren't going to click on it. After that, you need little things, like who's looking after your search engine strategy? Do you have a hit list of keywords that you're focusing on? What social media channels are you going to focus on? What's your distribution strategy? What's your influencer strategy with that? So, it really does get kind of complicated down the road, but that's



why you have to pick your channels. You have to pick what you're really good at.

FELDMAN: In insurance and financial businesses, compliance is often an issue. In a compliance-driven world, how do you have a good, solid content strategy?

PULIZZI: Where I've seen it work best is you get legal compliance sign-off up front on the strategy. Have a strategy and say, "Here are the things we're going to talk about." You need compliance to sign off on those things and say, "OK, well, here's what has to be at the bottom of every post, and here are the things you can't talk about, and here are the things you can talk about." And you trade back and forth into that conversation. It's probably not a fair trade, but you figure out the rules of engagement. Once you have your rules, then you go. In order to be responsive and really focus on real-time communication, you can't run every tweet through legal.

FELDMAN: What's the biggest reason why a content marketing system fails?

PULIZZI: The No. 1 reason a content marketing system fails is it is not consistent. You should give it to your audience on the same day, at the same time, consistently, and never stop. That's why we publish 365 days a year. We publish on holidays as well. We really believe that our promise to our audience is to give them a daily blog post, and we're not going to break that promise.

FELDMAN: You have talked about pillars of content. What does that mean?

PULIZZI: You have that daily or ongoing content that will have readers say, "Wow, that's great content and it helped me answer that one question." But every

month or every quarter, you will have an amazing content package that will blow the doors off of your customers' expectations. That usually comes in the form of a white paper, an e-book, a video package or something that is incredibly helpful.

In a lot of cases, that could be a curated piece of all your blog pieces. A good instance of this is when we did "100 Content Marketing Examples," which is a pillar piece of content that we do on our site and we give away for people opting into our e-newsletter. Every one of those 100 examples came from the 200 previous days' worth of blogs that we did.

We just picked out the best examples, organized them, put them in a great design and offered them up. That thing's been downloaded 100,000-plus times.

You need to understand your customers' pain point and how to solve it. Do you already have the content assets? The answer is probably yes. Then you figure out the resources you need to tell that story in the right way to create that pillar piece of content.

FELDMAN: Is one of the keys to create "evergreen" content so that you can repurpose it later?

PULIZZI: That's the best kind of content. I have no problem with leveraging real-time content off the news, but that has a short lifespan. For the people reading this, they can be talking about solutions.

We usually don't blog about the news of the day. For example, when Oracle bought Eloqua, we did a post on it because a marketing automation company being bought by Oracle was a big deal in our industry. That post was very hot for three days.

Well, nobody's ever going to search for that anymore. It's done. But they'll always search for a content marketing strategy. That's going to go on forever. So, find something everyone needs, build it and it will go on forever. [in](#)

Find out more about Joe Pulizzi and the Content Marketing Institute at www.joepulizzi.com.
Plus, read our extended interview at www.insurancenetmagazine.com.

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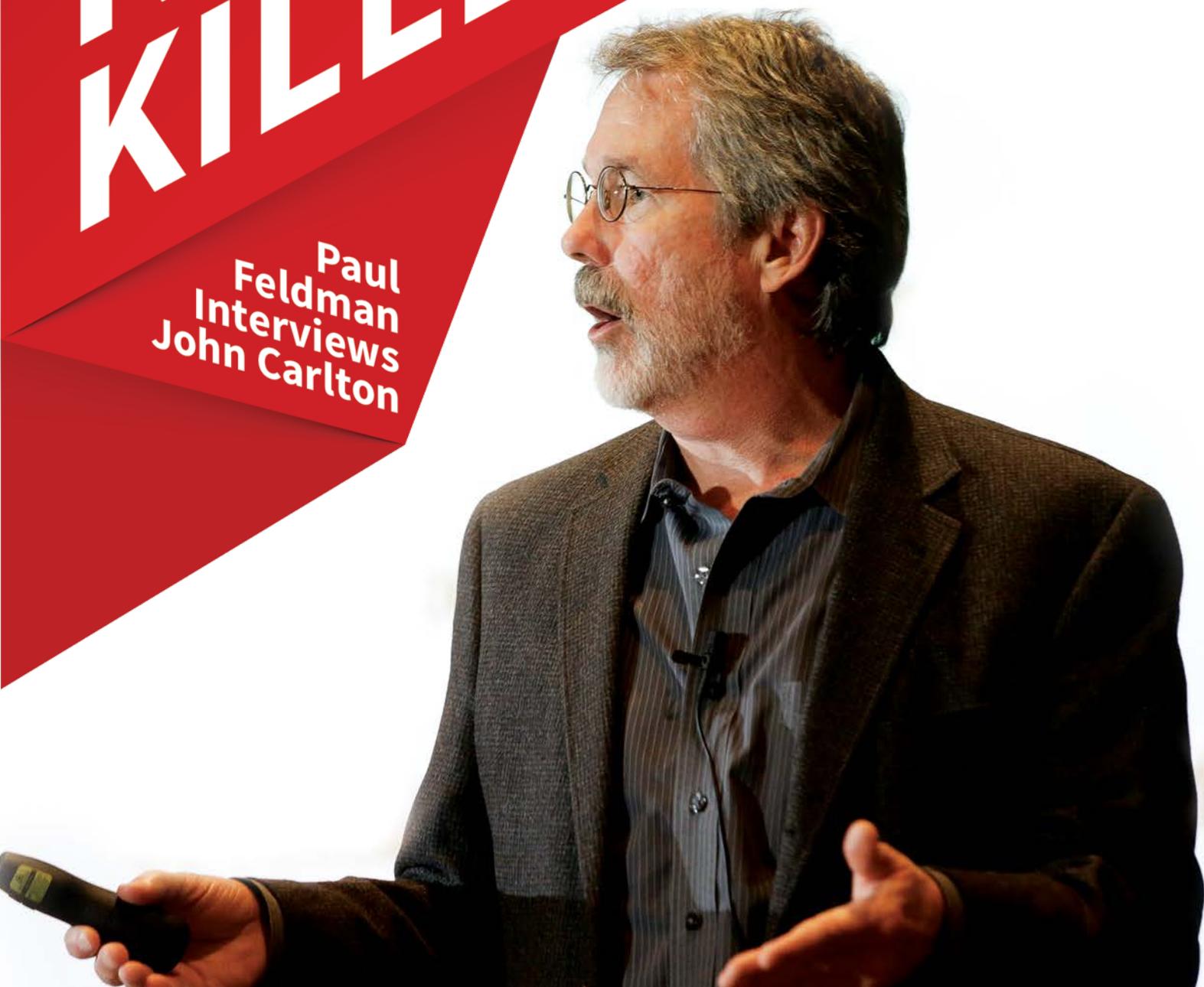
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HOW TO WRITE TO WRITE KICK-A\$\$ KILLER COPY

Paul
Feldman
Interviews
John Carlton



If you want a warm, fuzzy feeling from your advertising, **John Carlton** is not your copy writer. In fact, he would tell you that you are wasting your money if you are comfortable with your copy and not generating results.

John has written some of the most influential guides and courses for writing killer copy and is hailed as “The most ripped off copywriter on the planet.” Making him perhaps the most famous copywriter you haven’t heard of.

While copywriting may not be on your list of skills you want to improve, it should be. Because even the greatest salespeople are severely limited by the number of people they can see or call in a day. Yet a great ad will work 24/7 for you and reach huge numbers of people. It’s “salesmanship multiplied.”

In this discussion with *InsuranceNewsNet* Publisher Paul Feldman, John breaks down the steps of creating killer copy that breaks molds and fills coffers.

FELDMAN: How did you get into copywriting?

CARLTON: Early in my career, I was floundering around trying to figure out how to be a freelance copywriter with no mentors and no books on the subject. I had never even met a freelance copywriter. So, I was desperate for information. I was going all over the place. I was devouring books in the library. I was hunting sources down while I was working in the field doing small jobs with some agencies. And then I started getting bigger jobs.

Most of the best sources of information that I found in books were written by guys who had been dead for decades by the time I came around. And they were talking about what I now call classic salesmanship. The idea of copy – in either a print ad, a direct mail piece, a video sales letter, a website, an email or even an audio like a podcast – is that it becomes your little salesman that you can send out into the world and multiply your ability to reach people you would never be able to reach face to face.

The idea of little salesmen running out there into the world – either through the mail, online, on TV, on the radio or through any media at all – was a transformational image for me. I was dealing mostly with direct mail at the time. Peo-

ple consider most of the direct mail they receive to be junk mail. The reason they think it’s junk is because it really doesn’t impact their lives.

FELDMAN: How can a sales superstar become a great copywriter?

CARLTON: For anyone who is good at face-to-face selling and persuading people to take action, I offer the three-step secret to your first great piece of

copy. You record yourself talking to somebody, transcribe it and then edit it. That gives you your first powerful translation of your effective salesmanship. You can then take that copy and slap it online or put it in a sales letter or an ad.

One of the first jobs I had was as a freelancer was for an insurance company. I can’t remember exactly what it was, but it was through an agency. They needed to have a letter written. Their in-house writers had failed to write anything that the client would mail. They tried a couple of freelancers, and what they produced didn’t make the client happy either. So, they thought they’d give me a try.

I came in using old-school classic salesmanship. I wrote a rather aggressive one-page letter, really trying to get into the head of the person who would be receiving the letter. This positioned the information much differently from what all the other writers had tried to do. The other writers were all about “here’s who we are and here’s why we’re great and here are the wonderful things we can do for you.” I switched that around to “here’s what you need,” as any streetwise salesman would do.

I thought about a prospect holding the letter and having that letter hook him from the headline through the opening and then sentence by sentence, word by word, making sure he was interested because it affected his life. The letter was part of a conversation that I wanted to get going inside of the prospect’s head. That was my first success as a freelance copywriter, applying that idea of the letter being a little salesman going out there.

Copy should become invisible very quickly as it just melts into the reader’s mind and becomes part of this conversation.

The client actually caught onto it too, because I was speaking the language of the streetwise salesman. That was a very successful letter. It wasn’t asking for a sale. It was asking for a phone call, where the agents would then take it to

the next step. But, that was very difficult to do, as anybody who’s been out there in the street face-to-face or on the phone with actual clients would know.

There are a few old sayings that really ring true. I don’t know if people are still required to read Dale Carnegie’s *How to Win Friends and Influence People*, but they used to call it the salesman’s bible. In it, you read those basic presentations of ideas like walk a mile in your prospect’s shoes and look at things from inside of their head. It’s easy to have that as a little saying tacked up on your wall

and to think about it. But actually doing it takes some effort. It takes practice and you're really building a skillset that is very rare in society.

It should reach people from inside their lives as opposed to talking at them. Your copy should become invisible very quickly as it just melts into the reader's mind and it becomes part of this conversation that is happening.

Another important component is that if you understand what the readers' natural objections are, make sure you address the biggest one in your copy. This should usually be in the subhead.

Start telling stories to tap into the brain's hardwired need for storytelling as a way to transfer information.

The copy should become invisible very quickly as it just melts into the readers' mind and becomes part of this conversation. If you understand what the reader's objections are, you can start addressing their objections in a website, in an ad, in any kind of copy at all.

FELDMAN: How many objections should someone try to tackle in an ad, one, two, three...?

CARLTON: That's a great question that ties into the old question that comes up from rookies in marketing, which is,

Start telling stories to tap into the brain's hardwired need for storytelling as a way to transfer information.

why do you guys write such long ads? When I was doing direct mail, I would write eight- to 20-page direct mail pieces plus a lot of other things that would go in the envelope. These were thick letters that went out.

When I wrote ads for some of my bigger clients, they were full-page ads in magazines and newspapers. Often, we would do three-page ads in magazines. So, you would have a right-hand page – the first page. You'd turn it and you'd have what we call a double truck ad, which is both the left- and the right-hand page. It was all copy – no photos, no graphics. There was a headline and

subheads, and there was eye relief, but it was just straight-on copy.

The answer to how many objections, bullet points or parts of the sales angle you should include is to consider the entire sales process from "Hi, I'm Bob," to "Thanks for the sale." If you were talking face to face to the average prospect, what do you need to cover? Then you write that out or you talk it out if you want to record it.

If I wrote too much in a letter, it would affect the postage rate, and the cost of the mailings would go up. So, I had limits to how much I could write. After you have finished writing, then you start editing. Same with doing a full-page ad. There are only so many words you can fit in there until you start getting the type so small that it's unreadable.

Online, we're kind of spoiled because you can go on for 100 pages online; that's where your experience and testing come in. That's when you move people from "Who are you again?" to "Wow, I'm ready to get this transaction done. Now."

FELDMAN: How do people get that process out of their heads and into a document?

CARLTON: Salespeople often don't

know how many objections they encounter. The process is internalized. They just know in the back of their heads that they need half an hour, an hour, 90 minutes or five sessions on the phone over a week.

One of the first things they do when they either hire a copywriter or sit down to write it themselves is to start breaking this down.

How many times do they talk about the features and attach benefits? The basic feature/benefit is the physical property – the height, the weight, the number of pages in the book, the number of DVDs in there, whatever. In insurance

that might be the actual numbers, how much it's going to cost you each month, for example. Writers attach benefits to each of those to explain what you're talking about.

Agents who have been in the business for 20 years tend to forget what is old hat to them but isn't obvious to their prospect. The prospect is coming at it from the angle that this is the first time he has thought about any insurance. Big mistake.

Translate it into non-expert language in ways that I can feel that I understand. This is a little trick that copywriters use. In a good piece of copy, I will arm the potential buyer with enough conversational tidbits that he can go back and then convince his spouse; his brother-in-law, who thinks he's an idiot; his neighbor, who's always trying to one-up him; and all the people in his life who will contribute to his buyer's remorse. He's going to go back home and say, "Honey, I just bought insurance to cover us for whatever."

The spouse or the brother-in-law or the neighbor might say, "You don't need that. Why do you have that? Why in the world do you have so much coverage?" And if you think about that beforehand, you help the prospect reply, "Oh, no. This is very average for my income. It's a great deal and it's going to make sure that I'm covered. Of course, this is what insurance is all about; it's about sleeping well at night knowing that I'm covered."

You will arm the prospect for those conversations he doesn't even know he's going to have. By educating him in a way, without calling it education, you're translating your expertise and knowledge into a simple, three-step story that he can internalize, remember and repeat when he needs it for the doubters in his life and repeat to himself when he wakes up in the middle of the night thinking, "Why did I buy that? What in the world was I thinking?"

We call them meta-objections. They are the objections floating above the immediate objections to the actual sale. Once you understand that, then the objections that the prospect has to the initial sale start to become obvious.

You want to get to the point where prospects feel they are getting something better than anyone else got with the best deal possible.

FELDMAN: How do you outline the message?

CARLTON: When I sit down to kind of break things down, I try to start in threes. When you get down to the basic elements of salesmanship, it's the same whether you're selling knitting supplies to Grandma or a yacht to Bill Gates. What are the three major categories of objections that I will be dealing with? This is just part of the deconstruction process.

Those things might be price, coverage and credibility. These are the three things that a prospect might want to know in dealing with an insurance agent for the first time. You would need to establish credibility even if you're working for a global corporation. I still need to trust you, the individual agent. I need to feel comfortable that if you are a large corporation that I'm not just going to be a number in the system.

Once you establish that credibility, then the prospect is going to know you are recommending what he needs and you're looking out for his best interest. So, when we talk about coverage, I understand it. As any good salesman knows, you're going to get to price as one of the last things before you close the deals. Then you can establish the price as either a bargain or an investment or something that just fits in with your life.

FELDMAN: Once you have the three elements, how do you organize them?

CARLTON: I like to write in longhand, so I pull out blank sheets of paper. I actually use printer paper, big 8.5-by-11-inch blank pages with no lines, and I start scribbling. I might just do three pages or three columns on the same page and write at the top: Credibility, Coverage and Price. Then I start listing. This is where most of the work comes

from. You don't sit down to write the final piece until you get all of this stuff covered.

Answer the objections here: Why this much? Why do you have it structured this way? Why this coverage? What other options do I have? Is it enough? Is it too much?

Then you have another sheet of paper where you break down the prospect. What are the prospect's three basic elements? One would be the fears that he's bringing to the table: He's going to get taken. He's going to pay too much. He's going to get the wrong coverage. His wife will yell at him. All of this stuff.

The second element is need. Include the prospect's actual needs, the needs he brings to the table and the needs he doesn't yet know are there.

And then the third element we use, which people usually get very upset with, is a word called greed. I would call it something else, but that is probably the best way to describe it. If you understand human behavior, it makes total sense. What is it that the prospect wants that's going to make him really happy with what he ends up buying from you? Greed is an emotionally hinged word. People say, "I'm not greedy." But, really, all humans are greedy at the base.

FELDMAN: Sure, everybody has a bit of greed. How are you using greed in the process?

CARLTON: We call it the "greed gland." We like to get the greed gland salivating. You want to get to the point where prospects feel they are getting something better than anyone else got with the best deal possible.

Then there's the sense that, I am now armed against the dangers out there in the world. I think that is one of the main things that insurance agents would want to use. They call it coverage for a reason. It's the idea of setting up a brick wall between you and the dangers out there

that are going to happen so that you feel safe. I am greedy about my safety. I want my wife safe. I want my kids safe. I want my income safe. At this point, I am not thinking about the general good. I am not thinking about how I fit into society.

FELDMAN: How do you know if an ad is good?

CARLTON: When I write an ad for a client, if that client says to me, "This is a great ad. I can't wait to run it," I know I failed somewhere. The only acceptable response is I want him to be so nervous that he says, "We can't run this. This can't possibly be what we're going to run."

If I make a piece of copy that feels comfortable to him, then I haven't pushed hard enough to be able to get the kind of results that we want.

Advertising is not "comfortable" writing. Reading, watching TV, listening to the radio, surfing the Web – these are passive behaviors. You want to wake the prospect up. You want to be the most exciting thing he's seen today. He didn't even know he needed life insurance and now suddenly he's scared and now he's thinking, "Wow! But, here's a solution. And wow! This is the solution I want. And I think I'm going to deal with you."

You take the prospects through this transformative process. It's not passive. It's very action-oriented because they will have to pull out their checkbook and actually write something afterwards. So, as far as life insurance is concerned, take the idea that prospects don't want to buy it, take that objection and go as deep as you can with it.

FELDMAN: How would your ad for life insurance read?

CARLTON: Again, go with three. Start with writing down the basic objection, which is, I don't even want to think about dying. So, you put that objection in quotes. How do you answer that objection? What are the three basic elements to doing that?

You can tell the prospect, "You are going to die." And you can tell the prospect things such as, "If you're 45 years old, you can expect to live to age 82,"

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BIG BRANDING FOR SMALL COMPANIES WITH AL RIES

FEATURE ▶ BIG BRANDING FOR SMALL COMPANIES



IF you think branding is only for big companies, this might surprise you: Big companies don't brand very well. In fact, individual agents and advisors might serve as better brands for insurance companies than the companies themselves.

That's what one of the top thinkers in branding has to say about the life insurance business. **Al Ries** has been in the branding business for more than 40 years, first rising to prominence in 1972 with articles in *Advertising Age* on a new concept called "Positioning" written with his co-author, Jack Trout.

Their book, *Positioning*, took off after it was published in 1981, eventually selling more than a million copies. Since then, they have written *Marketing Warfare*, *Bottom-Up Marketing*, *Horse Sense* and *The 22 Immutable Laws of Marketing*.

Al teamed up with his daughter, Laura, to form Ries & Ries in 1984. Their focus has been branding, with books such as *The Origins of Branding*. They have helped many of the world's largest corporations – such as Disney, Ford and H&R Block – to refocus on their branding.

In this conversation with *InsuranceNewsNet* Publisher Paul Feldman, Al reveals how insurance agents and advisors can learn lessons from the branding mistakes big companies make and how they can win against far bigger competitors.

FELDMAN: Many of our readers feel that their business is too small to worry about their brand. What goes into a brand and how can that apply to small businesses?

RIES: The first thing to know about a brand is that just because it's well-known doesn't necessarily mean it's powerful. That's the thing that people miss in marketing. Branding is the glue that holds the broad range of marketing functions together.

People think marketing is all about getting famous, when it's really about owning something in the mind of your clients and prospects. A successful branding campaign program is based on the concept of singularity. It creates in the mind of the prospect the perception that there is no product or service on the market quite like yours.

What's a BMW? It's the ultimate driving machine. What's a Chevrolet? A Chevrolet is a large/small, cheap/expensive car or truck – I mean, what is that? It's nothing. So the first thing an insurance person needs to say to himself

is, what's my brand?

My consulting firm's brand is focus. We help companies narrow their focus so they can own something in the mind.

So, first of all, the person who wants to build a life insurance business has to build a brand. But they go about it trying to think of ways they can get their name out in the community, instead of saying, "What do I stand for? How do I narrow my focus to something?"

That's a very difficult thing for most people to get because, generally speak-

ing, people want to broaden. If they have women as customers, they want to get men. If they have young people, they want to get older people. But, fundamentally, they have to start thinking about what they can focus on.

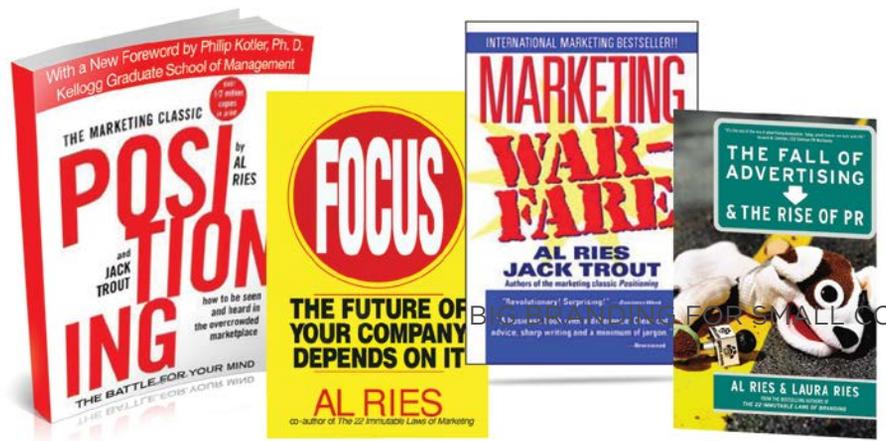
It may be product- or market-oriented, such as "I focus on retired people." Or maybe it's an entrepreneurial focus: "I focus on people who are starting businesses and want a way to protect their family in case the business goes south." Unless you start out with something narrow in mind, you'll never get yourself famous.

FELDMAN: When you're creating that type of a brand, should it say how you're serving the market, or should it just say, "Hey, I sell life insurance!"?

RIES: There are a lot of issues there. For example, what is life insurance these days? To the average person, what are we talking about? Term? Investment? Burial insurance?

We worked with a company that was related to burial insurance. That's a company called Everest, which is a funeral concierge service. When a subscriber to this service dies, the company handles the details of the funeral, because the worst time of all for a family to plan a funeral is when somebody dies. It's a very, very emotional, difficult time, so they're at the mercy of the funeral homes.

We picked the name Everest because we used the words "ever rest" as a symbol for dying, and then put them together and used the mountain, Everest, as the symbol for the company, Everest Funeral Concierge Service. Now they have more than 20 million subscribers, mostly



through their life insurance companies.

But that's a very good example of how you can build a very big business by doing what seems to be exactly the opposite of what others in the market are doing, and narrowing the focus on something.

You don't become whatever kind of insurance you want, which is what a lot of insurance agents do. They say, "Whatever you need, I'm your agent."

FELDMAN: Do you think agents can rely on insurance companies to build a brand?

RIES: The most important thing about insurance is the agent brand, not the company brand. One of the reasons is that the companies themselves haven't done a very good job in building their brands.

I mean, what's MetLife? I don't know. It's Snoopy, I know that, but aside from that I have no idea what MetLife is. I know what Sun Life is – it's annuities. That's one of the few insurance companies that have built a strong brand, so Sun Life did a good job with annuities. And USAA did a good job of saying, "Hey, if you have military experience, we're the ones for you."

But to the average consumer out there, all the life insurance companies are the same. So as a result, the local agent is still important. Fundamentally, buying life insurance is a personal, one-to-one thing, where the agent sits down with you. And you tend to buy from an agent who you respect and who you think is smart, clever or whatever, so the personality and the name of the agent are important.

We have an accounting firm. I'm not exactly sure what their name is. I know the guy we work with – Steinberg – but I mean as far as the name of the company is concerned, he could call himself New York City Accounting Inc. and I wouldn't know the difference. Steinberg is our guy.

FELDMAN: You have said it's important to be first. First in what?

RIES: The first brand in the mind is usually the winner. It's not necessarily the first brand in the market. Like with Greek yogurt – the first brand that most people know is Chobani. Chobani has made the owner a billionaire, and he started the company six or eight years ago. But,

it wasn't the first Greek yogurt.

Fage was the first Greek yogurt, but didn't get in the mind. It didn't have a marketing program. Matter of fact, the containers of Fage yogurt didn't even say Greek yogurt. So that's the notion of the category – be first in mind.

Sun Life wasn't first in annuities, but it was the first brand of annuity that people knew about. In the same sense that USAA might not have been the first company to market to the military, but it's the first company that military people knew about.

Getting in the mind first is very powerful. Facebook and social media, Google and search, Microsoft and personal computer software. Virtually every big, enormously successful company was first in something.

The second rule of marketing is that you become the opposite of the leader.

When companies aren't first, they typically say, "Hey we're better. We're better in annuities than Sun Life. We're better handling you in the military than USAA."

They tend to focus on being better, but that's very difficult, because people are skeptical. Everybody says they're better. You can't walk in a restaurant or a store or anything without the entrepreneur claiming, "Hey, do business with us. We're better."

FELDMAN: It's true that saying you're the best doesn't have a lot of credibility. How do you distinguish yourself as the opposite?

RIES: If you're the opposite, you can really get rich and famous. For example, Red Bull was the first energy drink, and Red Bull today is certainly successful. It did \$11.2 billion last year. It's an energy drink invented in Austria, based on a recipe out of Thailand. But one of the reasons that Red Bull was successful was that small, 8.3-ounce can.

That small can made a big impression. People looked at it like it was a stick of dynamite, and they said, "Wow, this thing must be very, very powerful if it comes in this small can."

Would you believe that there were more than a thousand – *a thousand* – energy drink brands launched in the American market after the introduction of Red Bull?

To the average consumer out there, all the life insurance companies are the same. So as a result, the local agent is still important.



What's the No. 2 brand? It was the first brand that came out in a 16-ounce can. It's called Monster. Is a 16-ounce can a good idea for an energy drink? Not really.

But Monster went out there and did exactly the opposite, and now Monster has 35 percent of the market. Red Bull has 43 percent. Red Bull plus Monster dominate the market. Nobody else has more than 10 percent.

Why is the No. 2 brand the literal opposite of No. 1? Because, in general, people either go with the leader or they go with the opposite.

It's like politics. If you're opposed to the Democratic Party, then you go to the Republican Party. Another principle of marketing is to avoid the mushy middle. If you're in the middle, you don't have any identity. Look at politicians. Anybody in the middle gets creamed. You have to be either a strong Democrat or a strong Republican, or you can't get elected.

FELDMAN: Another one of your rules, The Law of Advertising, says that once you get to be a brand leader, it's important to advertise.

RIES: When you get to be the leader, the thing that keeps you in front is advertising that keeps the competitor silent.

Too many companies launch their products rather than advertising their leadership. So their advertising tends to

be a mess. Who knows what Campbell's Soup is? They have about six different kinds of soup: heart-healthy, condensed, chunky, extra chunky and home style.

It's like Chevrolet. Instead of advertising Chevrolet, they advertise the Volt, their electric Chevrolet. So they tend to think that once they've achieved a leadership position – Heinz in ketchup, Hellman's in mayonnaise, Kleenex in tissue and so forth – that it's theirs forever, and therefore they spend their money on something new and different.

The best thing is to consider advertising as a price of leadership. We say advertising is insurance. You pay a small amount of sales revenue to guarantee that you're not going to lose your leadership. It's unlike life insurance, which pays off when you're dead; this is insurance that keeps you alive.

FELDMAN: How does an agent build that brand without a huge marketing budget?

RIES: The important thing for an insurance agent is to conduct public relations on a local level. There are a lot of opportunities in local newsletters and magazines.

We've done business with real estate agents, and they're building their businesses by producing articles for local audiences on how to buy a house and how to look for a good mortgage. So you can build a name for yourself locally using PR and, if you're good at it, get onto radio, television, and so forth.

My daughter Laura's been doing a lot of TV for CNN and a couple of other channels, and that's been helping build our brand. So there are opportunities out there. You have to ask yourself, what is your expertise? And then try to think of how you can use that expertise to build your brand, so people know your name and know what you stand for.

FELDMAN: PR seems to be a lost opportunity for many people in this industry. How does an advisor get started in public relations?

RIES: PR and advertising are problems for an entrepreneur, because you really need expertise to do a good job of either. Some people are just naturally good at that



Al Ries and his daughter Laura Ries founded Ries & Ries in 1994 to serve as focusing consultants.

because they're extroverts. They know how to get around, how to talk to people and so forth. But most people are not.

I would hire a PR person maybe on a monthly basis, even just an hour a month, to help develop a PR strategy or an idea. That could be very good for an insurance agent. Not advertising, yet, because it's almost impossible for a small entrepreneurial organization to use advertising effectively. The problem with advertising is you have to spend enough or else all of your money is wasted.

People laugh at advertising when they see companies spending \$4 million on a Super Bowl spot. But I have to tell you, that's what keeps them alive. McDonald's is spending \$500 million a year in advertising. You can say, "Boy, they don't need to do that." Maybe they wouldn't need to do that this year, but if they stopped, five years from now they'd be in deep trouble.

A small, service-oriented life insurance organization should probably not use advertising at all. Oddly enough, that's probably the only thing they spend money on. They spend money on these little ads in these little newspapers once in a while, when they should be talking to the local PR person.

Hopefully, the PR person will help them formulate some strategy. You don't need to hire a PR company to do massive PR programs, but maybe more a question of just getting advice and counsel

once in a while about what things you should do, and what you should focus on, and things of that sort.

FELDMAN: You have The Law of Credentials. Does that relate to PR?

RIES: That's the focus of PR. PR builds credentials when people see your name in a newspaper, even a local paper, as an expert in life insurance.

Life insurance agents have to get out in the community in some way, maybe even in areas not connected with insurance, so people see that the agents have something to contribute to the community. Communities have many organizations that allow an agent to belong and contribute.

You're building a reputation for yourself on the local level, just the way a politician does it on the national level, so people look at you and say, "Hey, he's an up-and-comer."

FELDMAN: Let's talk about some new techniques in brand building. You talk about creating the verbal nail and the visual hammer. What does that mean?

RIES: This is important for the insurance business. When you have a product that's invisible, like life insurance, it can be very helpful to develop a visual associated with the brand. If you run an

automobile ad, you can show a picture of a Mercedes or a Lexus or whatever, and people can “get” it. What visual do I use for a life insurance ad? Some guy in a casket? I don’t think that’s going to work.

FELDMAN: It seems like most of the visuals in the life insurance and annuity industry are retired couples walking on the beach.

RIES: A retired couple on a beach, OK. But Aflac is a very good example of a brand that has a visual unrelated to the products. Aflac’s brand recognition was 10 percent before they launched the advertising campaign with the duck. Today it’s 92 percent, and their sales have gone up like crazy too.

Look at GEICO. GEICO was a very small brand in car insurance, and they did some heavy promotion. But the gecko associated with GEICO has made that brand.

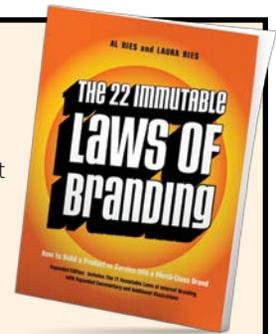
When you have a visual that acts as a hammer, it hammers a nail. Take the old-fashioned Coca-Cola bottle. You may have noticed that Coca-Cola in its advertising today is almost 100 percent focused on that old bottle. They don’t sell many glass bottles. Most Coke is sold in cans or plastic bottles. But that’s an iconic image that says to the customer, “This is the real thing.” And that’s the core idea that keeps Coca-Cola in front of everybody else. People relate to symbols in an incredibly emotional way.

That gets back to the way the mind works. The left brain is the verbal side of the brain – it handles words. The right side is the visual side of the brain – it handles visuals. You can be driving down the street, for example, and a child darts in front of your car.

Guess what? Your foot hits the brake before the left side of the brain thinks about it. In other words, you react to the visual – boom. I used to say that our stoplights had the words “stop,” “go” and “caution,” you’d see the most amazing run of accidents that you can possibly believe. But red, yellow and green, in a sense, communicate faster – bang. As a result, the visuals have power that the words do not, and that’s why visuals like the Coke bottle work.

FELDMAN: How does the verbal nail fit in?

The 22 Immutable Laws of Branding



1. The Law of Expansion

The power of a brand is inversely proportional to its scope. When you put your brand name on everything, that name loses its power.

2. The Law of Contraction

A brand becomes stronger when you narrow its focus. A powerful branding program always starts by contracting the category, not expanding it.

3. The Law of Publicity

The birth of a brand is achieved with publicity, not advertising. The best way to generate publicity is by being first – the first brand in a new category.

4. The Law of Advertising

Once born, a brand needs advertising to stay healthy. Brand leaders advertise their leadership. Leadership is the single most important motivating factor in customer behavior.

5. The Law of the Word

A brand should strive to own a word in the mind of the consumer. For example, Kleenex = tissue.

6. The Law of Credentials

The crucial ingredient in the success of any brand is its claim to authenticity. Customers are suspicious. For example, Coke: “It’s the real thing.”

7. The Law of Quality

Quality is important, but brands are not built on quality alone. Sometimes expressed through a higher price and accompanying feature that seems to justify the price. For example, Rolex.

8. The Law of the Category

A leading brand should promote the category, not the brand.

9. The Law of the Name

In the long run, a brand is nothing more than a name. The difference between brands is not in the products, but in the product names – the perception of the names.

10. The Law of Extensions

The easiest way to destroy a brand is to put its name on everything.

11. The Law of Fellowship

To build the category, a brand should welcome other brands. Healthy competition brings more customers to the category.

12. The Law of Generic

One of the fastest routes to failure is giving a brand a generic name. (National..., General..., Nature’s...)

It’s hard to differentiate a generic-named brand from the competition.

13. The Law of the Company

Brands are brands. Companies are companies. There is a difference.

14. The Law of Subbrands

What branding builds, subbranding can destroy.

15. The Law of Siblings

There is a time and a place to launch a second brand. For example, A&E launched The History Channel.

16. The Law of Shape

A brand’s logo should be designed to fit the eyes – both eyes. Horizontal shape provides maximum impact.

17. The Law of Color

A brand should use a color that is the opposite of its major competitor’s.

18. The Law of Borders

There are no barriers to global branding. A brand should know no borders. Crossing a border often adds value to a brand. The perception of where the brand comes from can add or subtract value.

19. The Law of Consistency

A brand is not built overnight. Success is measured in decades, not years.

20. The Law of Change

Brands can be changed, but only infrequently and only very carefully.

21. The Law of Mortality

No brand will live forever. Euthanasia is often the best solution.

22. The Law of Singularity

The most important aspect of a brand is its single-mindedness. A brand is a singular idea or concept that you own inside the mind of the prospect. A brand is a proper noun that can be used in place of a common word.

SOURCE: Al Ries and Laura Ries, *The 22 Immutable Laws of Branding*, HarperCollins, 2009.



RIES: The flip side of this is that a lot of companies try to use visuals to say something. They use horses and dogs and all sorts of stuff. So it's not the fact that nobody's using visuals.

But there's something different about a Marlboro cowboy and a Coca-Cola bottle and that type of visual. Those visuals say something. You have to start with the words.

For example, BMW's advertising before 1975 claimed everything. The headlines said we're great on gas, we're easy to drive, we've got performance, we've got this, we've got that.

They could have said, "This is the performance machine – the ultimate performance machine." But you can't visualize a word like performance. However, you can visualize a word like driving.

So what made the BMW brand famous were the commercials showing happy owners driving their BMWs around winding roads, and ending with "the ultimate driving machine." So the purpose of the visual isn't just to associate the brand with the visual. It's to communicate a word, like driving, and associate it with the brand: masculinity with Marlboro, the authentic cola with Coca-Cola and so forth.

That's the trouble with the blimp. I mean everybody looks at the blimp – MetLife blimp or Snoopy – but what does it say? Not much. I mean, are your rates high? Is that why you have the blimp up there in the sky? I don't know.

And yet, I have to say the blimp is a very powerful visual symbol. I would say their association – the blimp and MetLife – is well in the 90 percent range, which is astounding, actually. Yet it doesn't really say anything. That's the mistake people make.

Look at the flip side. E*TRADE, for example, uses babies. That's the visual – babies – but you see that the verbal they're trying to get across is it's so easy to use that a baby could do it. Well, a baby can't do it, but symbolically, they're communicating ease of use with a baby.

When you develop a visual symbol, first thing you have to think about is the verbal. What's the verbal? With Aflac, the problem is that the word, Aflac, is difficult. So somebody figured out that, "Let's see – how can we get the word Aflac into people's minds? Well, it

With an idea, it should be possible to come up with a verbal, a visual and a good marketing program to establish that idea.

sounds like the quack of a duck, so why don't we use a duck, and the duck says, 'Aflac,' and people see the duck, and they think quack, and they think Aflac."

So to get the word in the mind, they picked a duck, and that's the sort of thinking that you need to do to come up with a good visual. You have to figure out what word it is that you want to own, and then develop a visual that communicates the verbal. You work backwards from the visual and start with the verbal.

FELDMAN: How do you create a memorable slogan?

RIES: The most important thing about being successful today is having good ideas to start with and then developing marketing programs that exploit the idea.

Without a good idea, marketing can't solve anything. It's just like a doctor can't save somebody who's unsavable, but a good doctor can do a very good job of healing the patient if the conditions are right. So the conditions need to be right. With an idea, it should be possible to come up with a verbal, a visual and a good marketing program to establish that idea.

America doesn't lack ideas. In fact, it's often too many ideas at once. I have worked with big companies that have a list of 20 products that they're thinking about introducing.

I think all of the ideas are good but they wind up introducing none of them. Or the ones they do introduce, they don't do a very good job of introducing. The results don't tend to be very good because big companies in particular are very rigid in that marketing. They have philosophies, such as line extensions. That's when they say, "We don't want to introduce new brands. It's too expensive. Therefore, we'll use our existing brand." That keeps them back.

This is why I think this is such a great country for entrepreneurs, because the big companies are just stuck in the mud. Look at all the successful Internet brands. Were any of those Internet brands launched by *The New York Times*, *The Wall Street Journal*, *The Washington Post* or *Time* or ABC, NBC, CBS or any of the big communications companies?

You would think that NBC or CBS or *The New York Times* would be communication experts and that when the Internet came out, they would dominate it. Did they launch brands like Facebook, Twitter, Instagram, Google, Zappos, Amazon and so on? No, of course not. They came out with *the NewYorkTimes.com* and *the WallStreetJournal.com*, *WashingtonPost.com* – line extensions, and none of these things has done extremely well. Meanwhile, look at Twitter.

FELDMAN: Twitter has become a phenomenon. Is that a case of going opposite of the leader?

RIES: Yes. It is actually a good example of being the opposite of everything else on the Internet. There are something like 250 million blogs out there. People get on the Internet, do the personal blogs that go on and on. Twitter's just the opposite – instead of an on-and-on-and-on personal blog, this is a blog that's limited to 140 characters. So the limit is the essence of the brand, and that's what built the brand. Without that limit, if the messages on Twitter were unlimited, the site would have gone nowhere.

But that was the idea that built the brand, and then the bird, and the words "tweet" and "twitter" kind of symbolized the bird, sending very short messages. You listen to a bird, their message is very short – peep, peep, that's about it. 