

Jan | Feb 2017



RPO magazine

The Specialists in the Let and Unoccupied Property Market

For the 'switched on' broker:

**Marketing & Customer
Engagement**

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ABACUS will be
sponsoring the
**Marketing & Customer
Engagement Category**
at the UK Broker Awards
in September 2017.



Welcome!

At ABACUS we are committed to our broker members by offering what we believe are desirable, cost effective products that offer market-leading benefits for your customers.

We also strive to provide the best marketing support for our brokers, by offering motivational material and tools.

Residential Property Owners (RPO) product

At the end of last year we sent all our brokers an ABACUS pop-up pen-holder house incorporating a 2017 calendar to help remind you how our Residential Property Owners Insurance can help you provide your customers with the cover they need.



To support this, we have created this magazine to explain everything you need to know about our RPO product; the benefits to both you and your customers of the product; plus some marketing tips and ideas to get you started.

We hope you enjoy this magazine and it helps with your marketing efforts. If you have any questions or queries in relation to this or any other product, or with getting a property insurance quote, please do not hesitate to contact our Sales & Marketing Team on 01702 606 312 or email: agency@sabacus.co.uk. They will be more than happy to help.

Richard

Richard Burgess, MCIM, ACIEH, Cert CII
Director | ABACUS

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Why use ABACUS Residential Property Owners Insurance (RPO)?



Our RPO product is for landlords who own and let out a residential property.

Key features of our Residential Property Owners Insurance product include benefits not always offered as standard by some other let property insurance providers such as:

- ***No tenant restrictions - all property and tenant types covered***
- ***Communal contents***
- ***Subsidence***
- ***Trace & access cover***
- ***Malicious damage by tenant***

Plus

- ***Loss of rent included***
(up to 20% of building sum insured)
- ***Portfolio risks catered for***
- ***Easy to get a quote and buy online***
- easy for those “difficult” cases
- ***Flexible cover options***
- ***Policy documentation delivered by email.***



Brokers and our RPO cover

We are proud of our Residential Property Owners (RPO) Insurance cover as not only does it offer, in our opinion, fantastic cover and great value for your customers, but it offers you - our brokers - many benefits too:

- ✓ Up to 25% commission
- ✓ Immediate online access to our panel of insurers - providing a variety of cover options for your customers
- ✓ Simply complete your quotation online in the usual way and you will receive your quote immediately
- ✓ If a quote "refers", we will come back to you quickly with our Terms
- ✓ Cost-effective, flexible cover to meet your customers' own unique needs
- ✓ Market-leading product - our policies cover all the standard risks associated with landlords insurance including many elements of protection which some let property insurance policies from other providers exclude
- ✓ Policy documentation available by email
- ✓ Help and support readily available from our Sales & Marketing Team.

Marketing ideas and articles

At ABACUS, our focus is on our brokers and supporting you with your marketing. Here are a few ideas for promoting the Residential Property Owners (RPO) Insurance product online and offline.

If you have any questions relating to this or need help with your marketing, please contact our Sales & Marketing Team on 01702 606 312 or email: agency@sabacus.co.uk.

Online marketing ideas

Website

Make sure your website is up to date and has a page of content on Residential Property Owners (RPO) Insurance. To make things easier or to offer clients the ability to apply and buy online, do make sure you are using your ABACUS co-branded web links. If you don't have yours or wish to get them added please call us on 01702 606 312 or email agency@sabacus.co.uk.

If you have a blog or article section on your website, make sure you add content regularly. Also, make sure that any content pages you have are up to date and current. The more up to date and active your site looks, the better chance it will have of driving web traffic and potential customers.

Email

Email is still a huge driving force for traffic. We are not talking about spamming but about using your client lists and those who have opted in to it to get your newsletter or messages.

Don't have a newsletter?

Then think about starting one, there are plenty of tools and services out there to help. A mailing list and monthly newsletter is a great asset in your business to drive traffic and sales – as long as the newsletter is full of useful stuff of course!

There is also a more dedicated section in this guide on building a mailing list next up.

The other big opportunity we all miss is using our current email signature file. Imagine how many emails you send in the day to day running of your business. Now imagine a small ad on the bottom of each one. Over time that can be a great way to drive enquiries and only has to be a single line with a link...

See if you can save money on your landlord insurance? : Visit X and get an online quote

Or

Visit X and get an online quote for your landlord insurance

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The importance of building and managing an email database

One thing we see insurance brokers missing out on is the power of email databases. There are a large number of companies that buy or rent email data but very few seem to build their own system.

Having an email database or several niche databases enables you to reach out to subscribers and:

- Keep them up to date with your business
- Offer them new products
- Share new blog posts or site content
- Send them an email newsletter.

Having an email system allows you to convert traffic, free or paid, into subscribers that have opted in to join your mailing list.

There are low cost tools available such as mailchimp, or Getresponse that are cloud based systems that allow you to set up an email form so users who land on your site can subscribe to your newsletter database automatically. And, if setup correctly, they will get a message back to say they have subscribed.

The system will then allow you to send out messages and if the subscribers do not want to receive any more messages, they can unsubscribe automatically. The system manages the database for you, so all you need to do is drive more subscribers and send out relevant, good quality, content.

Once we have our system in place, we need to create a reason for a subscriber to give you his email. This tends to be best if it is something of a perceived value to the type of customer you are looking to engage with.

For example:

- A property insurance broker could offer some downloadable checklists or a beginners guide to property
- A general broker could offer a money saving tips guide.

These can be simple branded word documents or PDFs that users can sign up to and then in the auto responder message back, you can attach a link or even attach the document to it. In this way, again it is a hands-off system.

There are a large number of ways to attract email signups. Here are some articles we have written in the past on this topic.

<http://www.insurance-marketing.co.uk/marketing/how-to-build-mobile-friendly-email-templates-and-why-you-need-to/>

<http://www.insurance-marketing.co.uk/marketing/why-and-how-local-brokers-should-build-an-email-list/>

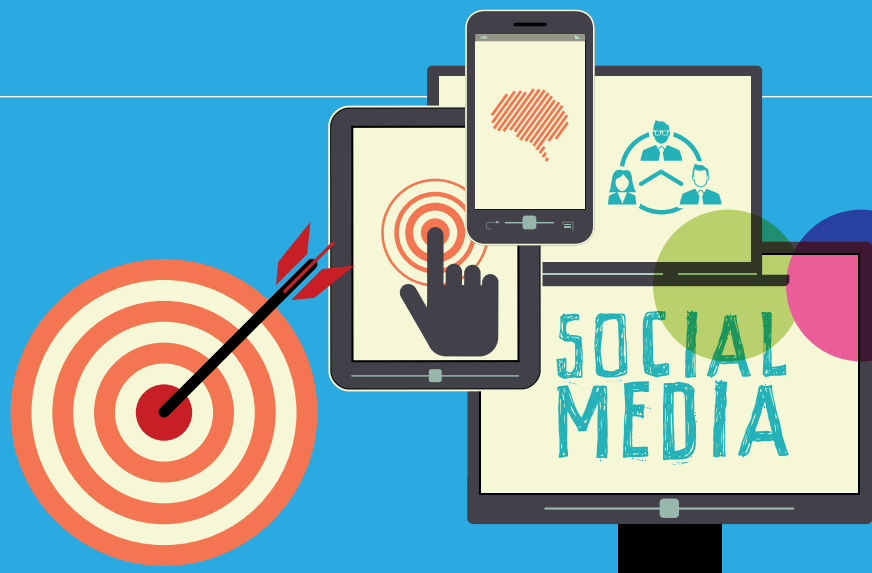
If you need help in setting up a system for your website, please feel free to get in touch with our partners at Speedie Consultants on 01843 831088 (email: jason@speediepr.co.uk). They can build you something completely hands free from the signup offer, software to manage the email capture, and delivery of a monthly email.

Alternatively, please feel free to speak to me on 07725 365447 or email: richardburgess@alanblunden.co.uk.



Social Media

Social media has become the love / hate part of online marketing. Some people swear by it and others just don't see the point and think it is a waste of time. We would urge you to make sure you at least have a presence on the main channels - Facebook, LinkedIn and Twitter.



Social media has become the love / hate part of online marketing. Some people swear by it and others just don't see the point and think it is a waste of time. We would urge you to make sure you at least have a presence on the main channels - Facebook, LinkedIn and Twitter.

The others can be nice to have or if they work for you then that's great. From a Residential Property Owners (RPO) Insurance point of view you can find nuggets or sub groups of potential clients.

Don't market too hard - engage with them, share content, give advice, nurture relationships, and don't be too aggressive in trying to drive the sale.

Some suggested activities

- Post on your Facebook page
- Post on your Twitter feed
- Post on your LinkedIn company page
- Find and join relevant groups on Facebook or LinkedIn
- Post in relevant groups.

Don't have these? Then get them, they are free to do, or get someone to build them for you at a low cost. Your customers, like it or not, are using social media to find products and services. In fact, independent research last year found that 50% of consumers use social media to research an insurance product.

The only way to have a fighting chance of being found is to be there.

You will find some sample tweets and status updates you can use in your social media marketing efforts later in this guide.



Pay Per Click (PPC)



Pay Per Click (PPC) can be a great and easy way to drive traffic. Pay Per Click can also be a great and easy way to spend a lot of money if you are not careful!

We suggest targeting very specific phrases - going after the main keywords for landlord insurance will be very, very costly and if you don't have systems in place, you can spend a huge amount of money with little return.

Some PPC options will be determined by user intent, so the keywords they use to find answers. Other PPC services will be based on users and their profile (job title, interests, location, hobbies etc).

In this way, targeting based on profile means you know your ad is being seen by your target audience. The key is to make sure you fully understand your customer profile in order to target correctly.

Some sites to check out for Pay Per Click marketing options:

- Google Adwords
- Bing Ads
- Yahoo Gemini
- Facebook have PPC ad options
- Twitter Ads
- LinkedIn Ads

There are a huge number of different ways to drive online traffic to your website. Hopefully this will give you some food for thought. Whatever you decide to do, start small and make sure you are testing and recording activity so you can see what works before adding in other techniques.



Offline marketing ideas

As well as all the different types of online marketing you can be doing, there are clearly traditional methods you can use to get enquiries.

Share at networking events

If you attend networking events, make some of your intros about landlord insurance. Offer to speak about insurance at these events. The other thing that could work is offer a referral fee or discount to members of your networking groups for introductions – (or buy them breakfast!)

Attend or speak at seminars

Do you attend property seminars? If so why not offer to speak at them or at the very least make sure you are networking?

Do you have our posters in the office or on display?

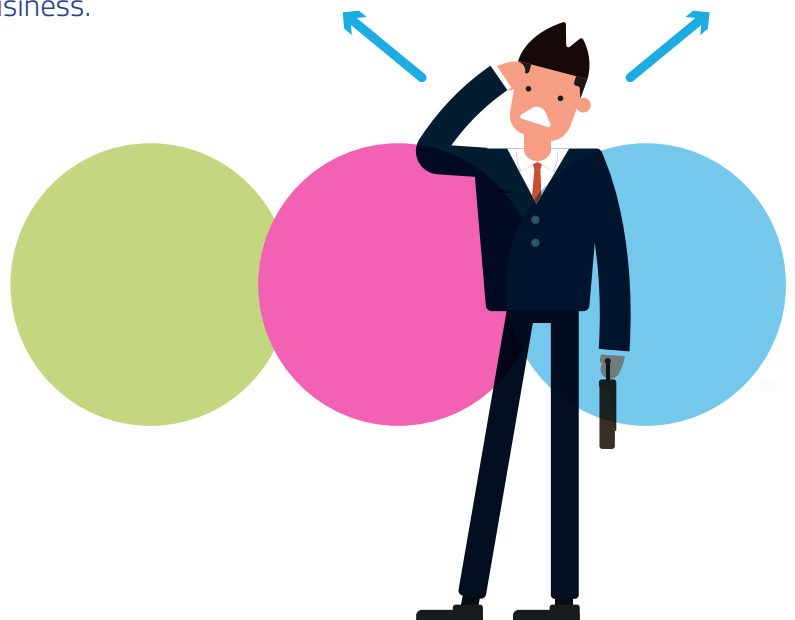
If you have wall or window space, why not order our ABACUS posters which help attract the right kind of enquiries to pop into the office. Your footfall could be a great source of business.

Work with other companies for referral business?

Are you referring business to other local and related companies? You may be surprised where enquiries can come from. And not just the standard legal and estate agent type relationships. Trades will also be able to put you in touch with potential new landlords or current ones they are working with. So do you recommend electricians, gas fitters, plumbers? Why not see if they have any landlord or property development clients you can talk to?

Offline

Online





Free tool: *Sample social media updates*

Simply replace the [link] text with a link to your website or the online quote and buy facility we can provide you with...

You can use these on Facebook, Twitter or LinkedIn as status updates:

Do you have properties let direct to the council?

We can help with insurance [link]

Do you have properties let direct to housing associations?

We can help with cover [link]

Insure your bedsit type properties.

Get an online quote [link]

Multi-tenanted houses/flats and want to save on your premiums.

Get a quote [link]

Asylum seeker tenants?

We can help with insurance [link]

Short term lease and need insurance?

Get an online quote [link]

DSS benefit recipient tenants and need insurance?

We can help [link]

Do you have student tenants?

Looking for insurance cover?

Get an online quote here: [link]

Looking for landlord insurance?

We can help [link]

Holiday home? Looking for insurance cover?

Get an online quote here: [link]

Looking for a contents only insurance option.

We can help [link]

Get an online quote for your landlord insurance needs?

Go to [link]



Need photos?

Do you need to spruce up the links with images?

Depositphotos.com

offer a great array of low cost images. Do not simply use images you find on Google, they might not be copyright or royalty free – we don't want to you to get into trouble!