



provisions



Digital Marketing

Tips for Improving Your Network

49%

of users say they use Google to discover or find a new item or product.

Think with Google

“For insurance agents, information is a lead-generation tool. People are confused by insurance, so when you answer questions, you earn trust.”

Marketing 360

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A Word from the CMO

Networking, Digitally

Those of us who have been around a while have plenty of sales tricks we rely on. Whether it’s our favorite channels for picking up leads or the traditional token of appreciation our clients look forward to every holiday season, our sales routines are fine-tuned.

But we can’t deny the landscape has evolved since we first got into the sales game. Everyone is attached to their phone, and expects the same of us. When we walk into a sales pitch, we have to assume the other party has already looked us up online and knows all of the basics about our Company—and us. And they will be offended if we haven’t done the same.

How much farther are we expected to take it beyond that? Do we really need a state-of-the-art website and half a dozen social media accounts? Maybe, maybe not, but it’s hard to deny that it’s quickly becoming the norm.

Knowing how the tech works and how to make our business look good are an excellent place to start. In this issue, our marketing team has gathered tips on how digital marketing works and how we can take advantage of what it has to offer.

Like the rest of our team, they are always happy to offer assistance or advice if your own marketing efforts need a boost. Talk to your Market Manager to get started.



Thank you!

Jeff Bowlby
Chief Marketing Officer

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Make it Easy for Prospects to Find YOU.

Six SEO Updates You Can Start Today

1

Have unique title tags—Title tags are used to name each page of your website. They are usually linked on search engines so viewers can visit your web page if it matches their needs. Being careful to create a unique and accurate title tag helps ensure your website will show up in the correct search results so you can connect with your target audience.

Remove duplicate meta descriptions—The software used to build your website has descriptions associated with each title you add. These are known as meta descriptions and, you guessed it, search engines use them to log your pages with the correct search results. Many programs add them automatically, which means they might not say what you want them to. Taking the time to go through your meta tags to make sure each is accurate and unique can pay large dividends in your SEO performance.

2

3

Build backlinks to your website—Credibility lends credibility. If websites with high SEO rankings have a link to your website on them, it gives your webpage a boost. Some easy ways to get this started are to take advantage of guest writing opportunities from well-known publications; promote your content to organizations which may find it useful; list your contact information with your business partners and other industry listings. Many of these efforts can double as advertising opportunities.

4

Provide alt text for images—Use a descriptive file name for your images so it's easy to tell what they are. Your website should also have "alt tags"—text that appears if your image does not load, or on devices for visually impaired people. Google uses these items to sort images, and their associated webpages, into search results.

5

Optimize image size—Selecting the right images makes your webpage more engaging, and making the images the correct size is a big part of this process. Pictures with a very high resolution or large dimensions work great in print, but cause issues in the digital world. Images that are too big make your website load slowly, which is frustrating for visitors. Google lowers the search engine ranking for slow websites, making it harder for new prospects to find you at all.

6

Optimize your site's loading speed—As mentioned in regards to image size, slow loading pages get ranked lower on search engines. Take the time to look through your website and note any pages that are performing badly. Outdated links, broken code, and large files are some common culprits for slow loading times.

Search engine optimization (SEO) is the measure by which all online marketing efforts are judged. Where your website is displayed, who can see it, and the cost of any digital advertising you undertake will be driven by SEO.

The core of SEO is providing search engines with enough information to categorize and display your website correctly. There are many, many ways to accomplish this. Listed below are some more broad-reaching efforts that can get you started.



Digital Marketing Definitions

Not unlike insurance, digital marketing is a buzzword and acronym-heavy industry. Understanding commonly used terms can help you evaluate your team's work, and what marketing tools may be worth the investment.

- **Algorithm**—The programming used to determine what content you see on a website. This is often determined based on content you have already engaged with.
- **CDP—Customer Data Platform.** This is a database of all the data you collect about your customers and prospects. Other marketing software can access this system to help design campaigns, or let you know when you need to take action to manage your customer relationship.
- **CRM—Customer Relationship Management.** These software programs are used to help track relationships and interactions with your customers, and potential customers. That might include sending marketing emails, recommending content, or inviting them to an event.
- **Keywords**—In the context of marketing, these are the phrases people are likely to type into a search engine. Aligning your content with these words makes it easier for potential customers to find your content.
- **Organic search**—These are search engine results that aren't influenced by paid advertising. If your website matches what people are searching for, that page is more likely to show up at the top of the results page.
- **PI—Personal Information.** Companies around the world track our behavior online, like what we read, what we buy, and what we search for. Legislation is starting to come into effect that tells companies what data they can collect and how they can use it.
- **PPC—Pay Per Click.** These types of advertisements are placed on other websites, often search engines, and charge the advertiser.
- **ROI—Return On Investment.** Like any other type of business, marketers determine how much revenue a digital campaign is likely to bring in to help determine an appropriate budget and time investment.
- **SEO—Search Engine Optimization.** The heart of digital marketing, this is the process of aligning your content so you are more likely to show up in your target audience's search engine results.
- **SERP—Search Engine Results Page.** When you "Google" something (or use Bing, Yahoo, etc.), the list of pages that show up is your results.
- **Target audience**—The people you are trying to reach with your digital marketing effort. Quite often, these are your prospects.

Privacy & Customer Data

Your website may be tracking more consumer data than you realize.

What pages people visit, any contact information they provide you, their log in information, and more are often stored in digital databases.

Like the Rolodex of old, these databases are used for everything from renewal campaigns to helping clients access their payment information. And, the wide range of potential uses for this information makes it valuable.

It stands to reason that consumers want to know what kind of records businesses are keeping about them and how they are used. The government is also working to determine what kind of limits should be placed on both data collection and sharing—to protect consumer privacy and to guard against cybercrime. There are two major laws which have begun the steps toward regulating digital data collection.



The California Consumer Privacy Act (CCPA)

The CCPA took effect January 1, 2020. Any companies doing business in California—specifically those that collect consumer data online—must follow these regulations.

The CCPA has defined a set of consumer rights regarding how businesses collect, share, use, and store customer data.

- The right to know what personal information is being collected
- The right to know whether and to whom personal information is sold or disclosed
- The right to block the sale of personal information
- The right to access and delete personal information
- The right to equal service and price regardless of whether privacy rights are invoked

California residents voted to update these rules in the general election November 3.

Additions include:

- Limits on how businesses can share personal information
- Limits on using “sensitive” information such as precise location, race, religion, sexual orientation, social security information, and certain health information
- Restrictions on how long businesses may retain personal information
- Triple penalties for violations of the act involving minors under 16
- Establishing a “California Privacy Protection Agency” to enforce the statute
- Expansion of private rights for consumers to take action
- New obligations for opt-out links

Businesses must be in compliance with these new regulations by January 1, 2023.

*What data can you keep?
How do you keep it safe?*

New York’s SHIELD Act

In July 2019, New York passed the Stop Hacks and Improve Electronic Data Security Act, better known as SHIELD. Specific requirements of the act include:

- Defining a data breach to include “access” to personal, private information
- Expanding the scope of data security laws to any entities doing business in New York
- Imposing new data security requirements including employee training, vendor contracts, and risk assessments to keep data safe

All businesses operating in New York, regardless of location, were required to comply with these regulations as of March 2020.

I’m not located in these states. Do these laws apply to me?

As a consumer, the protections outlined in the CCPA or SHIELD acts would not apply to you unless you live in California or New York, respectively. However, if your agency does business with clients, or shares client data with other agencies and businesses in these states, restrictions may apply.

More laws are coming

While the CCPA and SHIELD acts were the first on the books, they will not be the last. Understanding what protections states are looking to implement for their residents, and how those impact your business practices, will make it easier to comply should similar legislation come to your state. Please check with your attorney if you have any concerns about complying with these regulations.

Sources:

<https://oag.ca.gov/privacy/ccpa>

<https://searchengineland.com/californias-ccpa-2-0-is-probably-going-to-pass-heres-what-changes-343325>

<https://www.osano.com/articles/new-york-shield-law>

<https://www.osano.com/articles/data-privacy-laws>

MEDICAL PROFESSIONAL LIABILITY

Recent Healthcare-related Digital Marketing Articles

Sharing industry knowledge can be helpful both in renewal conversations and other sales environments. The following articles have been curated to provide you the latest news in the healthcare industry.

1. **How to market an insurance agency—insurance marketing ideas, tips, and lead generation strategies**—Today there are many affordable ways for smaller businesses like local insurance agencies to market that are worth it. (Marketing 360)
2. **California’s “CCPA 2.0” passed: Here’s what changes**—The CCPA takes effect January 2023, and will impose new requirements on businesses “sharing” personal information. (Search Engine Land)
3. **How to find powerful links that can help you rank at the top of SERPs**—Starting your process with a good look at your competitors can help you get links that will change your SEO visibility. (Search Engine Journal)
4. **Top 4 social networking sites for doctors**—These are the top social media sites recommended for doctors. If you are looking for places to engage with clients and prospects, start here. (Birdeye)
5. **What it means to own your organic search presence**—Having a strong organic presence demonstrates a clear vision and understanding of your target market. (Search Engine Journal)
6. **Analyze your paid search spend, revenue, and profit to forecast your real ad cost for 2021**—This guide helps analyze how much you should spend on digital advertising in 2021, and goals for how much profit those ads should generate. (Search Engine Land)
7. **Social media calendars, tools, and templates to plan your content**—Developing a content plan in advance helps keep digital marketing efforts on track. (HubSpot)
8. **Eight fun examples from doctors using social communication tools which positively impact the patient-physician relationship**—Doctors share their insights with other healthcare leaders on engaging with their patients in the virtual age. (Concierge Medicine Today)
9. **Social networks and their role in current medicine: an indispensable tool for doctors**—Social networks have proven to have a wide range of suitable applications that facilitate communication, training, and medical practice. (Scientific Research Publishing)
10. **SEO: The highest leverage practice marketing strategy for 2021**—If physicians want more leads for their practice in 2021, there is only one marketing strategy that stands above the rest: search engine optimization. (Physicians Practice)

Ransomware Targeting Healthcare

The Cybersecurity and Infrastructure Security Agency (CISA), FBI, and HHS have credible information of an increased and imminent cybercrime threat to U.S. hospitals and healthcare providers— involving the TrickBot and BazarLoader malware. These programs are often used for ransomware attacks, data theft, or interrupting healthcare services. It is recommended that healthcare providers take reasonable precautions to protect their network from these threats.

These issues will be particularly challenging for organizations during the COVID-19 pandemic; therefore, administrators will need to balance this risk when determining their cybersecurity investments.

Source: <https://us-cert.cisa.gov/ncas/alerts/aa20-302a>

What are these threats?

TrickBot is used to conduct a variety of illegal cyber activities. These include credential harvesting, mail exfiltration, cryptomining, point-of-sale exfiltration, and deploying ransomware.

BazarLoader or BazarBackdoor are believed to be used in conjunction with TrickBot to infect the victim's network. These programs infect the infrastructure and allow communication from the parties conducting the attack. This allows cybercriminals a new technique for monetizing the networks where they have deployed the malware.

What to watch out for

Deployment of the BazarLoader malware typically comes from phishing email and contains the following:

- Phishing emails are typically delivered by commercial mass email delivery services. Email received by a victim will contain a link to an actor-controlled Google Drive document or other free online filehosting solutions, typically purporting to be a PDF file.
- This document usually references a failure to create a preview of the document and contains a link to a URL hosting a malware payload in the form of a misnamed or multiple extension file.
- Emails can appear as routine, legitimate business correspondence about customer complaints, hiring decision, or other important tasks that require the attention of the recipient.
- Some email communications have included the recipient's name or employer name in the subject line and/or email body.

What happens if you click

If the program is allowed onto the computer, it will use a key to encrypt the AES key (the cypher that protects any secure data on the network). It will attempt to delete any backup files, preventing the victim from recovering encrypted files without the decryption program.

Additionally, the attackers will attempt to shut down or uninstall security applications on the victim systems that might prevent the ransomware from executing. Normally this is done via a script, but if that fails, the attackers are capable of manually removing the applications that could stop the attack.

The victim is told how much to pay to a specified Bitcoin wallet for the decryptor and is provided a sample decryption of two files.

How to stay safe

CISA, FBI, and HHS suggest healthcare organizations review or establish patching plans, security policies, user agreements, and business continuity plans to ensure they address current threats posed by malicious cyber actors.

- Patch operating systems, software, and firmware as soon as manufacturers release updates.
- Check configurations for every operating system version for organization-owned assets to prevent issues from arising that local users are unable to fix due to having local administration disabled.
- Regularly change passwords to network systems and accounts and avoid reusing passwords for different accounts.

- Use multi-factor authentication where possible.
- Disable unused remote access/Remote Desktop Protocol (RDP) ports and monitor remote access/RDP logs.
- Implement application and remote access listings to only allow systems to execute programs known and permitted by the established security policy.
- Regularly audit user accounts with administrative privileges and configure access controls with least privilege in mind.
- Regularly audit logs to ensure new accounts are legitimate.
- Scan for open or listening ports and mediate those that are not needed.
- Identify critical assets such as patient database servers, medical records, and telehealth and telework infrastructure; create backups of these systems and house the backups offline from the network.
- Implement network segmentation. Sensitive data should not reside on the same server and network segment as the email environment.
- Set antivirus and anti-malware solutions to automatically update; conduct regular scans.

CISA, FBI, and HHS do not recommend paying ransoms. Payment does not guarantee files will be recovered. It may also embolden adversaries to target additional organizations, encourage other criminal actors to engage in the distribution of ransomware, and/or fund illicit activities. In addition to implementing the above network best practices, the FBI, CISA and HHS also recommend the following:

Regularly back up data, air gap, and password protect backup copies offline.

Implement a recovery plan to maintain and retain multiple copies of sensitive or proprietary data and servers in a physically separate, secure location.

MEDICAL
PROFESSIONAL
LIABILITY

Recent Pandemic Articles

As part of our efforts to monitor ongoing market conditions during the pandemic, we have curated the following recent industry articles.

1. **Standard of care in flux: Patient safety and COVID-19**—As the patient safety focus shifts during the pandemic, so does the standard of care. (MPL Association)
2. **COVID-19 tail unclear, but we've much further to travel in casualty: Willis Re**—While insurers and reinsurers looked to book much of their pandemic losses in the second quarter, the potential for casualty lines development could persist for years and be very significant. (Reinsurance News)
3. **Best's Special Report: Professional liability insurers navigate uncertain terrain amid pandemic**—A.M. Best surveyed Professional Liability Underwriting Society (PLUS) members on the extent of COVID-19's impact on MPL, employment practices liability, and cyber liability. (Business Wire)
4. **Continued rate increases expected: Willis**—Hardening market conditions will continue throughout 2021 in all lines except kidnap and ransom where exposures have abated. (Business Insurance)
5. **Pandemic, cat losses push up commercial prices: Moody's**—Rates are increasing by almost 10% on average, with some 83% of the commercial lines market. (Business Insurance)

THE HOMEPAGE

State of the Policyholder Retention Campaign

The annual customer retention campaign has been a signature initiative of the ProAssurance Marketing department since before I succeeded Marge Maxbauer in 2016.

The basic outline of the campaign is “within the renewal window, we use a direct mail piece to thank our policyholders and provide a response offer.” The response card offers a value-add item (usually a book); if the customer sends the card back to us, we send them the book.

Our 2020 campaign featured Dr. Danielle Ofri’s book ***What Patient’s Say, What Doctors Hear*** and it’s been the most successful campaign to date. We consider a response rate over 15% to be successful, and the 2020 responses have been in the mid-to-high 20s. The success of 2020 is attributable, we think, to three factors.

- 1. The book is excellent.** It has an intriguing title and cover design that connect directly to the audience.
- 2. Inserting a pocket notebook into the initial direct mail piece means people open it.** When you send a “chunky” mailer, even if people suspect it’s “junk mail,” they’ll still open it. Higher open rates are a prerequisite for higher response rates.
- 3. Coronavirus made for an odd year.** The response rates were a few points higher in the spring and summer. Elective procedures were on hold, and normally busy people had a little more time to sort through the mail. Responses were still above 20% in the late summer/fall’s partial re-normalization, but were higher during the shut downs.

Introducing our 2021 Campaign

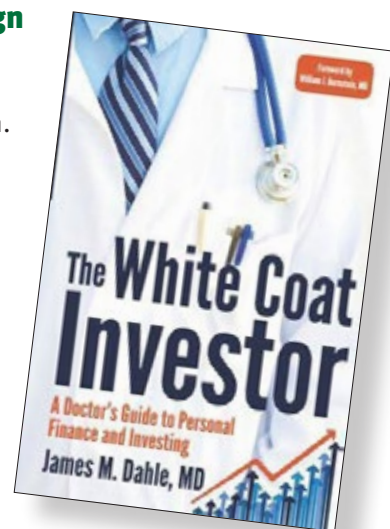
Dr. Jim Dahle’s book ***The White Coat Investor*** (WCI) will be the response offer for our 2021 retention campaign. As good as Dr. Ofri’s response rate was, our expectations are just as high for the 2021 campaign.

Carriers and agents observed first-hand the effects of financial stress caused by the pandemic on physicians and group practices—from helping doctors through payment deferrals and exposure change premium adjustments to explaining the finer points of Business Interruption and other insurance claims. Providing resources to prepare physicians to weather the next financial crisis will be a message that resonates with our insureds and aligns with our Treated Fairly® brand.

WCI author/podcaster/blogger, Jim Dahle, MD, is an emergency medicine physician in Utah. I became aware of the WCI podcast during a dinner conversation at the Leadership Circle meeting in 2017. ProAssurance then sponsored the podcast as an advertiser in 2018. We remained avid listeners and kept our antennas up for the next opportunity to feature Dr. Dahle’s work.

Like the 2020 campaign, the 2021 mailer will include a custom pocket notebook. The notebook will have cover art to resemble the paperback edition with a quote from the book itself at the bottom of each page. Because financial advice is typically more impactful the earlier one puts it into action, the response card will have an additional option of sending a copy to a medical student or resident.

The mailers are currently in design with Brian Cools’ Creative Services team. We’ll make the book and samples of the mailers available to you as they come back from the print shop—and notify you in *ProVisions*.



Listen to the *White Coat Investor* Podcast here:

- [iTunes](#)
- [Spotify](#)
- [Stitcher](#)

NEW PHYSICIAN SEMINAR—ANTIMICROBIAL STEWARDSHIP

A new seminar is available for your physician clients. Participants may be eligible to earn CME credit.

Antimicrobial Stewardship is defined as the rational and safe use of antimicrobials intended to maximize clinical cure by targeting the most likely pathogens while minimizing unintended adverse reactions and development of bacterial resistance. In January 2017, the Joint Commission approved a new medication management standard requiring hospitals to establish antimicrobial stewardship programs. This program will focus on the implementation of these programs with a focus on overcoming implementation barriers, the importance of physician involvement, examples of successfully implemented antimicrobial stewardship programs, and case studies.

[Watch a preview of this seminar.](#)



Gary Dowling Given MPLA Leadership Award

Each spring, the Medical Professional Liability Association (MPLA) holds their annual Leadership Conference, during which awards are given to those who work in support of the organization. The in-person meeting was not held this year due to social distancing restrictions, but awards were still announced as planned.

Gary Dowling, Regional Vice President, Sales & Marketing, received the 2019-20 MPL Association Marketing Section Leadership Award—a thank you for serving on the marketing board for five years, including two as Chairman. Gary shared a bit about his work with the Association, and what members can look forward to in 2021.

What is the MPLA?

The MPLA is the insurance industry trade association representing a full range of entities doing business in the MPL arena.

Membership is open to any MPL enterprises owned and operated by physicians and health systems—as well as specialty healthcare providers such as dentists, oral maxillofacial surgeons, podiatrists, chiropractors, nurses, midwives, CRNAs, and many others. Insurance carriers with a substantial commitment to medical professional liability are also welcome to join. In total, there are nearly two million MPLA members worldwide. Insurance company members insure approximately 2,500 hospitals and 9,000 medical facilities.

Marketing Section Efforts

The greater MPL Association includes several committees and sections, including marketing, claims, underwriting, risk management, and others. Leadership awards represent the Association’s thanks for providing direction to the board in a member’s field of expertise.

The Association’s marketing section focuses on providing content specific to sales and marketing departments of member companies—culminating in a large annual meeting. The primary objective of the section is putting together a meaningful agenda for that event each year. The agenda includes a variety of topics including sales, business development, classic marketing, digital marketing, and industry news.

“In my time as chairman, I had two main objectives,” Gary shared. “First I encouraged more MPL Association directors and leadership to attend meetings to discuss what the Association does for membership companies. My other focus was moving the meeting up to February so we were in front of other large industry conferences. That wound up being a stroke of genius, though completely by accident, given what we were about to face in March.”

Coming in 2021

While Gary is stepping back his work with the Association for now, the group is still hard at work planning the agenda for 2021. The marketing workshop is scheduled in Tucson, Arizona February 24-26. The Association will continue to send updates to members and attendees should COVID-19 impact the event.



Steve Dapkus, Vice President, Marketing

Please note: *The Homepage* is not an advice column. The purpose of *The Homepage* is marketing, communications, and business operations insights in the digital age.



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Share your stories of giving and gratitude in our December philanthropy issue of *ProVisions*.

Email AskMarketing@ProAssurance.com.

