



INSURANCE SQUARED

How To Write SEO Friendly Articles For Your Website

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Background

Most people recognize that they need content for their website. The concept is pretty simple – you can't rank on a search term if you don't have the search term on your website. Thus....content. And (more content) = (more chances) to rank.

In this e-book, I'm going to show you how to write content for your website that ranks and converts to leads. But first, let's discuss what not to do (because that's going to tell us what to do). The three most common mistakes people make are:

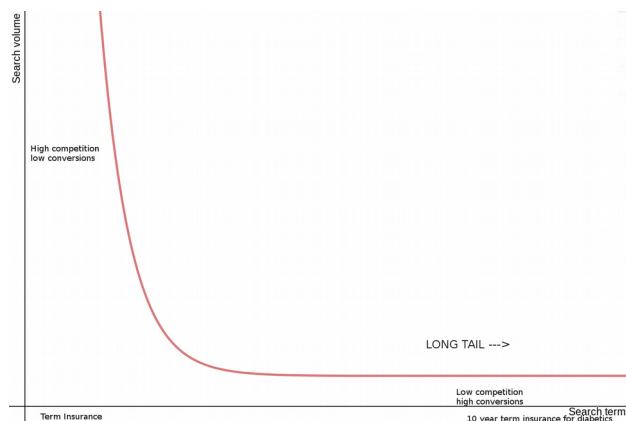
1. Writing the wrong type of content.
2. Hiring professional content writers.
3. Not writing content.

Mistake #1 – Writing the wrong type of content

Central to this mistake is the concept of 'long tail search terms'. You need to understand what this means, because it's where you're going to focus your efforts.

If you sort all of the search terms related to life insurance, by volume of searches, you're going to find that there's a certain number of terms that get a lot of searches. Perhaps terms like "term life insurance" or "no medical exam life insurance". These search terms are known as the short tail (we're going to see why shortly).

There are however, also a lot of search terms that have a much lower search volume. These search terms are called the long tail. These search terms might be something like "10 year term insurance for diabetics" or "best whole life insurance plan for a pilot". Here's a graph that shows the concept of short tail vs. long tail – you can clearly see how the term long tail comes about:



Initially, you may want to go after the big money terms – “term insurance”. This is entirely the wrong approach. You should go after long tail search terms. Here’s why.

- **Long tail search terms are less competitive.** It’s easy to rank on long tail search terms, because you’re not competing against all the big brands who have heavy SEO weight behind them.
- **There’s a LOT of long tail search terms.** Like, half the search traffic is on long tail search terms. There’s a lot of traffic here.
- **Long tail search traffic converts better.** That’s right – long tail search term will give you more leads. This is due to the way consumers search. People search from the general to the specific, and may perform 6+ searches while investigating a topic. Once they’ve narrowed down exactly what they’re looking for, that’s the search term you want to appear on, because that’s when they’re ready to convert or buy.

I appreciate that this is a bit counterintuitive, but we want to go after the long tail search traffic – the stuff nobody else is doing. There’s a lot of traffic there, it’s easy to rank for, and it’s got the best visitor traffic going. It’s perfect!

Mistake #2 Hiring professional content writers

Nobody’s got the time to write articles. So what do you do? Hire a professional writer to write professional articles. Unfortunately you are wasting your money doing this.

You need a subject matter expert, not an expert at writing. And in most cases, the subject matter on life insurance is you, the agent. Yes, that’s the bad news – you will do better in Google if you write these articles yourself, based on your experience.

The reason for this is founded in Google’s ranking desires. They don’t want to rank 10 articles that say the same thing. And they don’t want to rank 10 articles that are simply regurgitations of each other. Google has said this repeatedly, and have emphasized they take efforts to prevent this type of content. But that’s what you get when you hire a professional writer – regurgitated content.

If I asked you to take the time to write out 300 words on 10 year term insurance, you could probably do that. Some thoughts on the structure of the policy, how it’s used, pricing, etc. But a professional writer knows none of this. How are they going to research the article on 10 year term insurance? They’re going to go to Google, search 10 year term insurance, and start reading – resulting in your article reading very smoothly and with proper grammar, but in the end, being simply a regurgitation of information already in Google.

Yes there are tools that check for 'duplicate' content. But it's my opinion that Google is expert at determining reworked content written by professional writers, and will depress these articles in the rankings – no matter how smart the tools is that told you that your article is actually unique content.

The good news is that Google prefers expertly written content over expertly formatted content, because your visitors prefer this. I've written 100's of life insurance articles in a colloquial tone, poor formatting and likely horrible grammar. And I frequently get positive comments from consumers who love the 'information' that I provide. Because like you, I'm an expert, and I write my own content.

Mistake #3 – Not writing content

You don't have time, you're busy, you're not a writer, you don't know what to write on. I understand and appreciate all of that.

I can't make you write the articles. What I can do is give you a ton of ideas on articles to write, and assure you that your writing style, whatever it is, is perfect for your website. In the following sections we're going to develop dozens and dozens of ideas for articles and I'll show you the basics of how to write these articles on the fly. Then all you have to do is spend a half hour once in a while writing the articles and publishing them on your website.

What we're not going to do is worry about anything technical, particularly with regards to Google's algorithm. Write for your visitors, tell them about the topic of your article.

Don't worry about article length. If it's 200 words, fine. If it's 800 words, fine. If you link out, fine. If you don't link out, also fine. Don't worry about keywords, just write naturally.

It's that easy. However you write, whatever you write, will be treated by Google far better than anything you could hire out from a professional writer, because your content will automatically be far more expert than someone who's not an expert at life insurance.

How to write the best articles

Learning about all the things you shouldn't do tells us pretty specifically what we should be doing. And I want to reassure you that while this feels non-intuitive, it is exactly what you want to be doing.

Write content on topics that are niche and long tail. Be specific and narrow in your choice of topics. In the next section I'm going to give you ideas on how to generate these topics so you'll likely run out of room on your website before you run out of article topics.

Write naturally, like you're speaking to a client. Don't worry about anything technical with respect to search engines, write for your visitors. Write as much or as little as you need and beyond basic spelling and grammar do not worry about the structure – you're not writing this for an English Lit class.

And write lots of articles. Because we're targeting the long tail, it's all about volume. We're not getting 1000 visitors from 1 article, we're getting 10 visitors from 100 articles. And that means you've got to write those 100 articles.

That's it. Don't complicate it. Get your list of topics, stop overthinking, and start writing.

What results should I expect?

As I mentioned previously, I've written hundreds (perhaps thousands) of articles on life insurance for my websites through the years. And while I've suggested you're going to get 10 visitors to each of 100 articles, that's not actually what you're going to experience. It's much cooler than that.

What you're doing is mining for gold. Yes, each of your long tail search term articles will get a bit of traffic over time, as people search occasionally for something that only you have published. But then you're going to strike gold. You're going to find one article out of every 50-100 that has a bunch of traffic that no one's aware of. Finding these topics is exciting – but there's no mechanized way to find them. You have to write, and let the internet tell you what topics are gold.

Here's two examples of where I struck gold. Many years ago Pru released a calculator to determine how much insurance a stay at home parent needed. I saw this in a press release, and decided to write an article titled "How much life insurance does a stay at home mom need" (see? Long tail!). It was scattered amongst all the other articles I'd written – but for years it was one of the best producers of traffic that I had on the site. Why? I dunno, doesn't matter. I just happened to write it, and I found out afterwards that people were searching for this but nobody had yet written an expert article on the subject.

The second example is more recent. I wrote an article on a technical tax strategy for life insurance. It's something nobody writes much about, proclaiming 'see your agent' instead of taking time to write an easy to understand article. I however, did take the time to explain it simply in an article. And it didn't do much for a while. And then an insurance company decided to push that strategy out to agents, and some enterprising agency decided to start having ongoing consumer seminars on the strategy. All those consumers went home and researched the strategy that they'd just been taught, and sure enough, they found my article.

And some of those consumers were interested enough to seek me out for a second opinion. And as you can imagine, tax strategies for life insurance policies don't produce \$500K term 10 sales. They produce \$100K premium permanent sales. Those were some very nice leads!

A bit of a tangent here, but I want to talk about lead quality. If you're doing all of the above, getting ranked, and converting properly, you should see leads from all walks of life. Yes, there's a ton of people looking for \$500K-\$1MM of 20 year term (and those are nice sales), but there's also the occasional \$100K premium whole life sale out there on the internet. They're not any more common than stumbling on them in your daily business, but they are out there.

Finding topics for your articles

We know you're the best source for articles. We know you want to write on long tail search terms. And we know you just need to get started writing. But, on what in particular? In this section I'm going to show you how to build a huge list of topics for articles.

At the end of this document there's a page for you to start writing down your topics. Now's a good time to print it out and follow the rest of this article with that paper, and a pen in hand. I'm going to ask you to go through the following list and make notes on article topics for each of the subjects below. When you're done, you'll have more than enough topics to get you started.

1. Something different in your daily routine

As I go about my day, talking to clients, every once in a while I'd get a question or a comment I hadn't heard before. Make a note next time this happens, and write your next article on it. For example, perhaps someone asks you about life insurance for someone that's survived cancer twice. There's an article. For now, on your paper, you should write down 5 ideas for things you've noticed in your practice over the last few weeks that stick out as non-routine or different. Anytime you spot life insurance in the news is also a good reason for an article as well.

2. Life insurance strategies

Write down your top 10 strategies and uses of life insurance, including those ones promoted by insurers. Income replacement – that's a strategy. Passing funds down through generations? Paying tax bills upon death? Keeping the cottage in the family? I'm only asking you to write down 10, but you should probably be able to list over 20 if you think about it. Write those 10 strategies down.

3. Life insurance for (occupation)

List the 10 most common occupations you see in your practice. Cooks. Pilots. Welders. Entrepreneurs. Small business owners. Pick 10, and in your list add 10 more articles with the title of “Life insurance for Welders” etc.

4. Life insurance for (condition)

List 10 conditions – either rare, or common, doesn’t matter. There’s another 10 article topics to note - “Life insurance for (Condition)”.

5. Best of 2019

People search on stuff like “best life insurance polices” and “top 10 life insurance companies”. Again, this is a clear example of long tail search terms, and a great way to generate article topics. For now, write down 5 article topics that are “Best (life insurance policies, term policies, life insurance agents, life insurance companies, whole life plans)”. You can sprinkle in there some ‘Top 5’ or ‘Top 10. articles as well. Important – add the year. People like fresh content, so seeing ‘2019’ in the article will generate more clicks. Here’s an example. I wanted to write an article on top 5 life insurance companies. As a broker, I always said (somewhat sarcastically) that I love all life insurance companies equally. But I needed to differentiate somehow. So I picked 5 companies with products that had some small idiosyncrasy, and made those my top 5. John Hancock has that Vitality program. I mentioned a company as having the ‘best customer service’. I listed Foresters as having their widows and orphans program.

6. Policy & company idiosyncracies

Yes term 20 is term 20 and we’ll all throw up if we have to write another article on term 20. So, don’t write that article. Instead pick 5 policy idiosyncracies from different companies, and make those topics. I mentioned previously that I’d written about Foresters widows and orphans program. If it’s available where you are, that’s a good example of an article. Perhaps things like customer service, fast underwriting are company idiosyncracies. You should now have a list of 5 more article titles along the lines of “policy feature” or “companies with fast underwriting” or “Life insurance companies with fast issue policies”. You want to answer the question ‘what makes this company/policy different?’.

7. Contract Features

Conversion. We're all familiar with it. Ever thought about writing an article on it? In Canada many term policies have an exchange provision which allows policyowners to extend a 10 year term out to a 20 year term in certain conditions. Few people write articles on this stuff, but consumers do occasionally search for the topic. What about contestability? Write down 3 contract features in your list.

8. General life insurance policy attributes

This is a bit of a catch-all category, but you should be able to get 5 article topics here. For this section, list common policy features or attributes that may not be in the contract, but are in use. Things like layering permanent and term, or the 5 dividend options. Just list 'stuff you do with life insurance policies' for your clients.

9. Google's Auto-suggest

This is the jackpot, and you can spend a year going down this rabbit hole. You know how Google **auto-suggests topics** when you perform a search? This is Google telling you stuff that people are actually searching for. So why not write an article on those topics? I'm going to suggest writing down 10, but you can easily write down 100. Simply start with whatever topic you like (could even be one of the above). Search, and look at the Google auto-suggestions. I just typed in "life insurance conversion" and got the following suggestions:

- Life insurance conversion credit
- life insurance conversion letter
- life insurance conversion vs porting
- life insurance conversion to long term care

and a bunch more. Any of those is a good idea for an article – and you know people are searching on this.

Here's another example. I searched 'term 20 life insurance' and got the following auto-suggestions:

- select term 20 life insurance
- top 20 term life insurance companies (notice this crosses over with #5 above)
- term life insurance 20 or 30 year

10. Google's "People Also Ask"

Like the auto-suggest above, Google often provides a block of questions on their searches titled "People Also Ask". Again, these are search terms that people are using, so they're a good idea for long tail articles. Here's some examples from the "People Also Ask" block when I did a search on "term 20 life insurance":

- What is the difference between term and whole life insurance policies?
- What happens if I outlive my term life insurance?
- Is term or permanent life insurance better?
- Can you cash in on a term life insurance policy?

Any of these are fine topics for articles. And the list you can generate just using Google is endless. Pick a general term, do a search, look at the questions. Take one of those questions, search on that topic, and now see what Google suggests.

Is that enough? If you've been keeping track on your list, you should easily have 50 to 100 articles to write. By the time you've written those, you'll have your own slew of ideas for the next 100.

Still don't have time?

Don't have time? Want to get a head start? We do have pre-written long tail life insurance articles available for you to purchase. All articles are unique content, written by an experienced life insurance advisor based on their experience, and removed from our inventory once sold (and copyright is transferred as well). Check us out at www.insurancesquared.com or call 866.779.1499 for more information.

About the author

Hey, my name is Glenn Cooke. I've been involved in technical aspects of life insurance for over 3 decades. Around about 2004 I started offering SEO services to insurance agents, to which agents responded with a resounding 'Huh?'. Too far ahead of the curve on this stuff, I backburned my services to other agents and got life licensed myself. I spent the next 10 years building a non-face to face life insurance agency, putting in to practice exactly what I'd been showing agents how to do. Using only my website, some SEO, and a phone I became a top advisor and sold life insurance to thousands of consumers from leads generated from my site.

By 2017 the life insurance industry had caught up. Agents understood the value of a quality life insurance lead, non-face to face sales and e-apps were common, and agents now wanted to generate leads from their own website. So I returned to my roots, sold my client block and website, and revamped my services. Today I focus exclusively on providing cloud based services to the life insurance industry, including online term life insurance quoting services and online life insurance lead generation services.

Questions? Ask me anything! Feel welcome to call me at 866.779.1499.

Article Ideas

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| | 2. Life insurance strategies |
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