

Building Trust With Social Media



**ANEWAGE
OFADVICE**

May 2011

Building Trust With Social Media

Roger Thorpe
RHU, REBC, GBA

Promod Sharma
FSA, FCIA

Does Social Media Matter?

Years to reach 50 million users




RADIO
38 years



**ANEWAGE
OFADVICE**

Building Trust With Social Media

Three Key Questions About Social Media For CALU Members

 How do I measure the ROI?	 How do I manage my time?	 Why would I bother when I'm already successful?			
Many analytics but no direct way	What are you doing that's better?	Start small	Keep going	Supporting your business image	Sell your business

Roger's Story

thorpebenefits
clients with high expectations

Roger Thorpe - President

Background: 1977 - 2011

- ❑ Second generation to Rick Thorpe (est. 1977)
- ❑ Since 2000 - transition to Employee Benefits Specialist
- ❑ Support System – Staffing, CRM
- ❑ **Sales & Marketing**
- ❑ Strategy, Coaching, **Marketing & Branding**

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Marketing Strategy and Branding First: 2005 to 2011

1. Understand our ideal client profile!
2. Our personal ideals and passions?
3. Elevator Pitch/Value Proposition
4. Ask the question – “So what?”

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Ideal Client Profile

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Building Trust With Social Media

Ideal Client Profile

Innovative mid sized organizations with high expectations for external support.



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Passions!

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Building Trust With Social Media

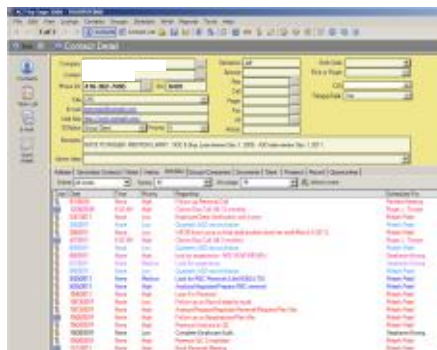
Passion #1: Innovative and Creative

what if they were
priced the same?



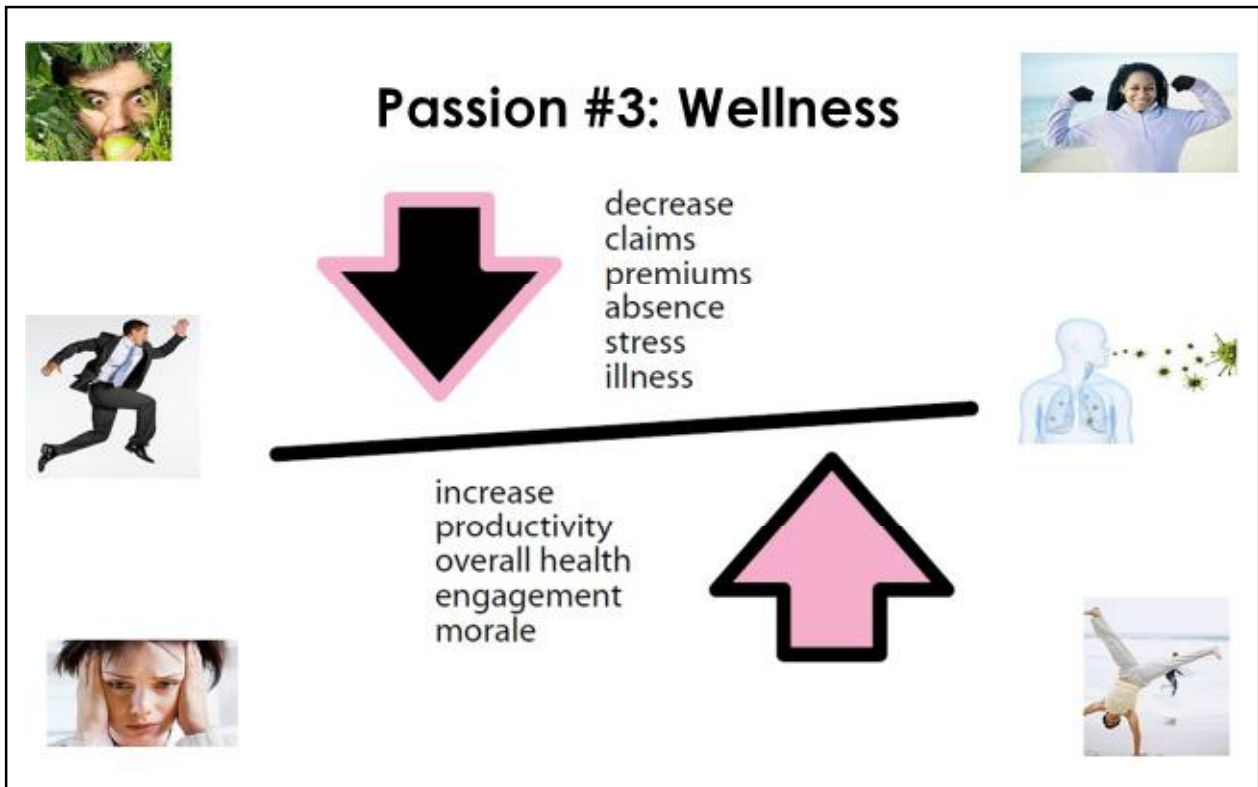
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Passion #2: Customer Service



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Building Trust With Social Media



Elevator Pitch and Value Proposition

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Building Trust With Social Media

Elevator Pitch:

As a specialized employee benefits consulting firm, we have redefined the “role of the broker.” We appeal to clients with high expectations.

Value Proposition:

Through proactive education we remove price anxiety, while improving plan efficiency and employee plan appreciation. Our **Affordable Wellness Solution™** supports a healthy workplace strategy.

thorpebenefits

thorpebenefits
clients with high expectations

[t] 416.966.9229

about bio education newsletters events ask roger contact

education - introduction

commission disclosure the decision maker wellness solutions benefits as a Perk!
good advice mid year meeting hybrid design shopping for a dentist
calls from other brokers employee benefits philosophy benefits in a recession healthcare spending accounts

sign up for our bi-monthly edition of thorpebenefits.
stay informed and connected to the latest educational videos, responses to our blog, upcoming events and industry news.

previous newsletter current newsletter

ask roger - see the latest video blogs

education - explore our videos

meet our team
So we're launching an Affordable Wellness Solution ...more

© thorpebenefits, all rights reserved. site design and build by effective media solutions inc. © 2015. All rights reserved.

thorpebenefits.com

1. First Impression – Wow Factor!
2. Introduction AND Education Tool
3. Resource of Fresh Content

thorpebenefits

Why do we use social media?

Eventually a smart consumer will want to evaluate, measure, and compare.

How does thorpebenefits use social media to build trust?

Ideas and information for free. We educate!

thorpebenefits



Building Trust With Social Media

“We are your first choice for a second opinion.”

The Key?
PATIENCE

thorpebenefits

Understanding Group Insurance Pricing - AM I PAYING TOO MUCH?

Presented by Roger Thorpe

After recently posting a video segment on pricing, many of our clients asked for a more thorough education on how insurance companies establish price. If you wonder if you are paying appropriate premiums, please attend this session.

What you will learn from this session:


- Variables establishing health and dental price
- Most effectively negotiating price at renewal time, and using plan change leverage
- Insuring vs. self insuring health and dental
- Strategies for sharing costs with employees
- Communicating the price story with employees
- The “Secret” for finding best price and value

EVENT DETAILS:

Date #1:	March 10th, 2010
Time:	8 am - 10 am
Location:	Mississauga
Date #2:	March 11th, 2010
Time:	8 am - 10 am
Location:	Markham
Date #3:	March 12th, 2010
Time:	8 am - 10 am
Location:	Toronto

RSVP: 416.566.9320 x27
mc@thorpebenefits.com
www.thorpebenefits.com

45 St Clair Ave West | Suite 402 | Toronto, ON | M5V 1Y7



The “Managed” Benefits Process

You have far too many areas of responsibility and people to report to each day. Thorpe claims “super-heroes”’ management approach for their benefits plan. Let us take a few minutes to describe an appropriate “managed” process for you and your benefits plan...

[click here to watch full video](#)

Measuring your benefits consultant

Use real intelligence you have with outside consultants and in-house staff services, you really value the cost against their solutions. You make a business decision on who you hire by comparing the return on investment. Consider whether you can truly get anything you can truly get from the benefits consultant relationship.

[click here to watch full video](#)

Generic drug pricing

The Ontario government is starting pharmacy boards or transparent pricing system. In April 2010 there will be one board in charge for the cost of generic drugs - that’s ending 20% of the lowest price in Ontario. Learn more about what this could mean for your health/care costs.

[click here to watch full video](#)

askroger

click here for topics on:

- Premium sharing
- LTD benefits
- Reducing Dental Costs
- Cost of temporary hospital
- Reducing cost of pharmaceutical and more...

Hiring Again? Achieving Better Results in Less Time!

EVENT DETAILS:
 June 16th, 2010 - Quebec - 8:30 - 11:30 AM
 June 17th, 2010 - Montreal - 12 noon - 1:30 PM
 June 18th, 2010 - Vancouver - 10:00 AM - 12:00 PM

[thorpebenefits](#)

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Building Trust With Social Media

askroger Get Answers. Stay Informed.

Privacy

Am I doing all that I can to protect employee privacy?

It is obviously important to make sure that your company is never blamed or sued by an employee in this regard. Consider what is used for employee identification purposes and also how medical history and claim forms are being submitted. Take a few minutes to consider whether you have protected your information properly.

Video Blog

SEARCH

Video

- Privacy
- Pre Existing Conditions
- Medical Compliance
- Wellness Information Session
- Starting a Benefits Plan
- Employee Departures
- Employee Data Verification
- The 2011 Annual Benefits Forum
- Renewals
- Biologics
- Cost of Living Allowance (COLA)
- Be Like Google!
- An Affordable Wellness Solution
- Industry Observations
- Anxiety over Change
- LTD Earnings Definition

You Tube Search Browse Upload Create Account Sign

thorpebenefits's Channel **Subscribe** All **Uploads** Favorites


thorpebenefits health & wellness information session

Wellness Information Session
From: thorpebenefits | Mar 1, 2011 | 0 views
How can I find out more about your wellness program?
Here is a short video of clips taken from a previous wellness information session. This will give you some idea of what you will see and who is part of our team. Call our office and register for our next event on April 5th 2011. [... \(more info\)](#)
[View comments, related videos, and more](#)

You Tube

- askROGER Employee Departures 4 views - 3 weeks ago
- Starting a Benefits Plan 0 views - 3 weeks ago
- Wellness Information Session 0 views - 3 weeks ago
- The Decision Makers

Building Trust With Social Media



Roger Thorpe ^{THORPE}
Employee Benefits Consulting
Toronto, Canada Area Insurance

Current

- President at Thorpe Benefits

Education

- The University of Western Ontario
- Crescent

Connections

158 connections

Websites

- Company Website
- Blog

Twitter

thorpebenefits

Public Profile

<http://ca.linkedin.com/pub/roger-thorpe/4/b13/458>

Share PDF Print

Experience

President
Thorpe Benefits
Insurance Industry
February 1997 – Present (14 years 2 months)

As a specialized employee benefits consulting firm, we have redefined the "role of the broker" by including significant value add services. With a goal to "pay less and get more" many unique tools are offered including the recent launch of Thorpe Benefits - Health and Wellness.

We have developed our unique process for managing an employee benefits program that has maximized the efficiency and cost effectiveness of the plan, as well as becoming a true extension of the Finance and HR team of the organization.

Education

The University of Western Ontario
1993 – 1992

Crescent


Additional Information

Websites

- Company Website
- Blog

Twitter

- thorpebenefits



twitter Search Home Profile Me

Roger Thorpe
@thorpebenefits Toronto
<http://thorpebenefits.com>

Edit your profile →

Timeline Favorites Following Followers Lists ▾

thorpebenefits Roger Thorpe
Health and Wellness – No more excuses! | Mastermind Solutions Inc. mastermindsolutions.ca/wordpress/?p=9 via @AddThis
7 Feb

thorpebenefits Roger Thorpe
thorpebenefits is excited to be launching a wellness service in 2011! <http://linkd.in/JJwT2N>
25 Oct

thorpebenefits Roger Thorpe
My first time on twitter. Have you seen my AskRoger video blog at www.thorpebenefits.com/blog ?
14 Oct



Social Media Believer! And still learning... 2011 vs. 2021?

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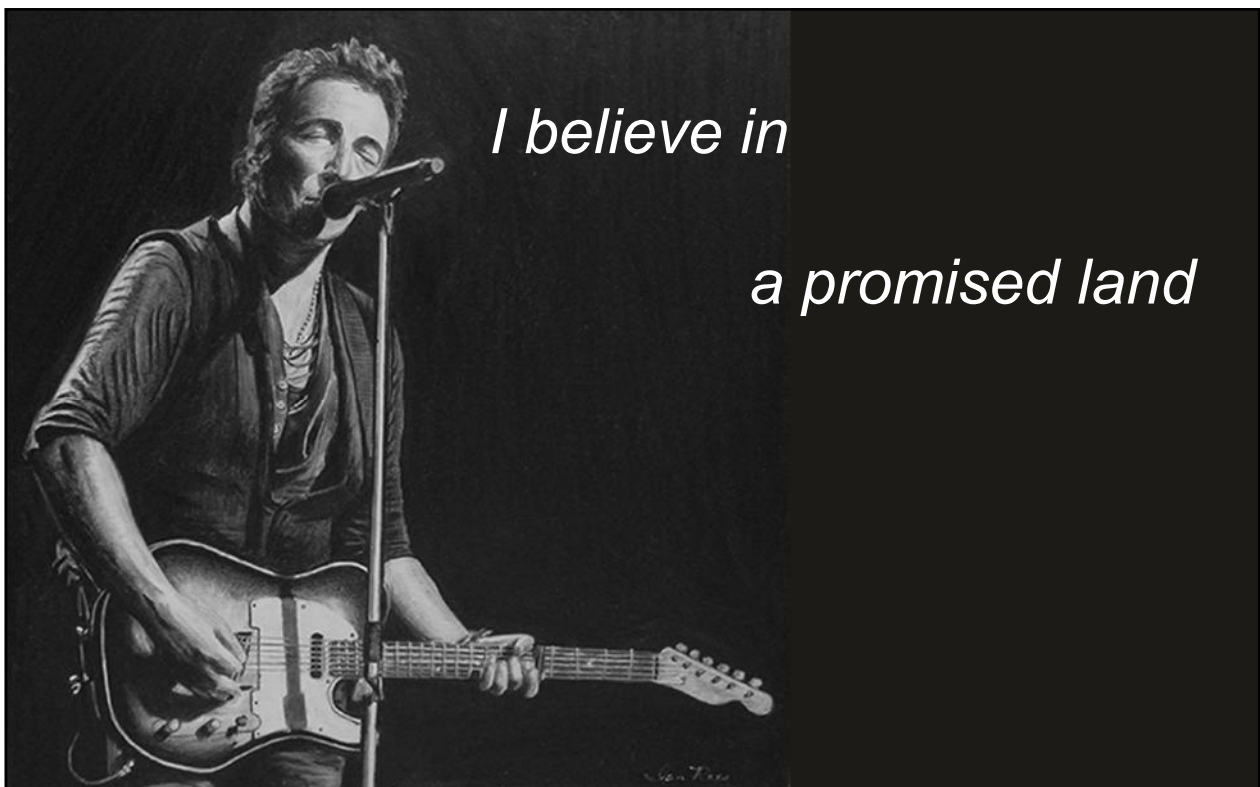
Building Trust With Social Media



The Trust Building Process: Slow & Steady

1. Personal Invitations – Events/Video
2. Newsletter – by permission – Email/Video
3. “Conversations” to offer help – Phone/SM
4. “Smart consumers will compare...” - Video
5. Blog Site – Specific Questions Answered
6. Twitter – weekly (conversations, blog posting, events, news...)
7. YouTube – Blog and Web Videos

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Helping Advisors Succeed: Phase 1

Actuarial
Training



Product
Design

1990s: Product Design

Consumer Accountability

NN Challenger

Universal Life

Better
Value

More
Guarantees

Flexible

Accountable

Helping Advisors Succeed: Phase 2

Actuarial
Training



Product
Design

2

Presentation
Tools

1990s: Presentation Tools



Visual



Colour



Portable



Affordable

Building Trust With Social Media



*Joel Barker
CALU 2011*

When a paradigm shifts,
everyone switches
back to zero



2000s: Consumers Rule



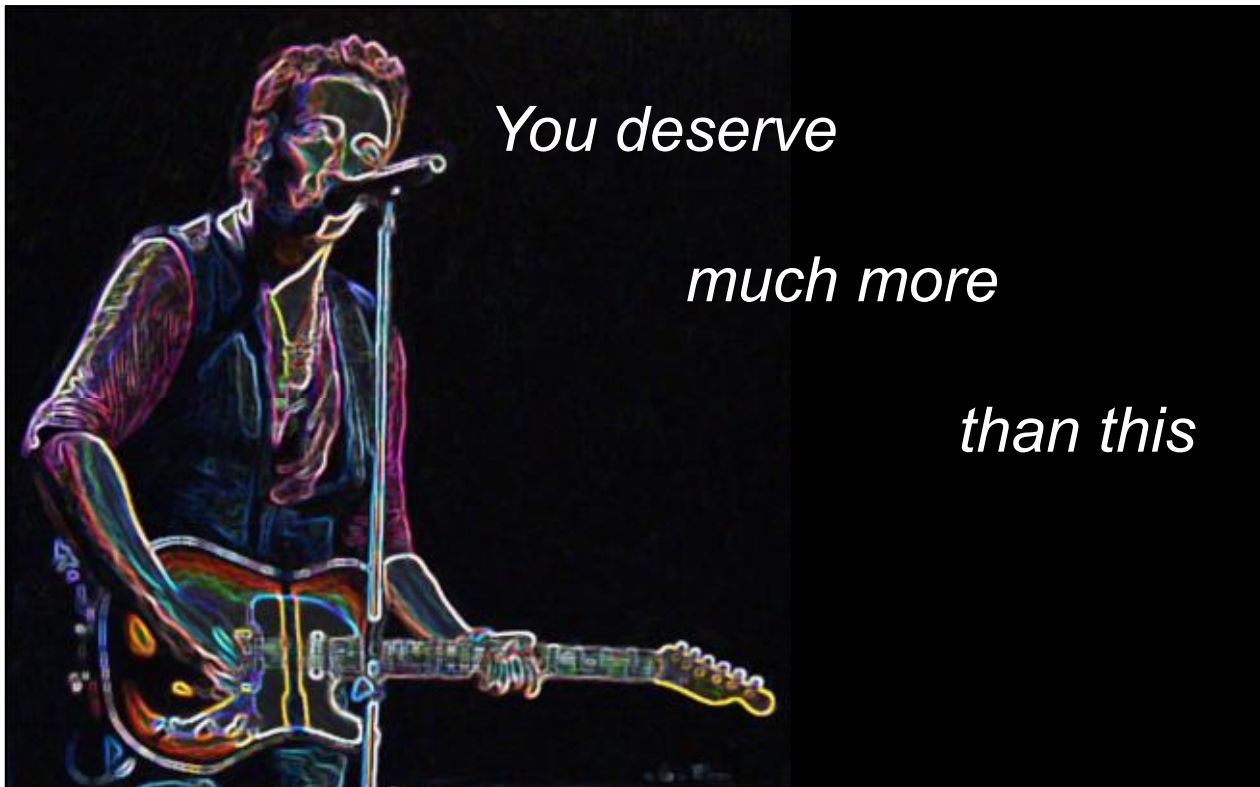
Google!
BETA

Search the web using Google

[More Google!](#)

Copyright ©1999 Google Inc.

Building Trust With Social Media



[Français](#) [Contact Us](#)

Your Logo **Your slogan** **2002**

[HOME](#) | [PRODUCTS](#) | [TOOLS & RESOURCES](#) | [YOUR PROFILE](#) | [ABOUT US](#)

To access your saved projections, Please **log in** now:

User ID


Password

[Forgot your password?](#)

[Need to create a Profile?](#)


AFFORDABLE LIFE INSURANCE


[Term 100 Insurance](#)



Welcome

If you're like most people, you probably think of us as providing financial security. But we can give you much more than just security. We can also provide you with financial solutions that offer superior investment growth, tax savings, alternate investment strategies and more. Take a moment to browse our site. You'll be surprised at the range of financial benefits we can offer to you.

Universal Life
 A unique investment opportunity that gives you term life insurance with tax-deferred investment growth, a vital part of any prudent financial plan or wealth management strategy.

Term 100 Insurance
 Get affordable, fully-guaranteed term life insurance that lasts your entire life. Unlike most term plans, paying monthly does not cost more.

**DESTINATION
"SAVETAX"
WEBSITES**

Building Trust With Social Media

Links to
your
SaveTax
website

Your Logo
and
Address

Your slogan

2003

Option to
unsubscribe

THE WEALTHWORTHY
MINUTE

Dear Kevin,

I would like to take this opportunity to introduce you to my new e-mail newsletter - the WealthWorthy Minute.

The WealthWorthy Minute is a short e-mail message outlining a useful financial planning strategy or tip. Some of the topics that will be covered by the WealthWorthy Minute include:

- Strategies to save tax
- Using Life Insurance to build wealth, save tax and protect your loved ones
- Protecting against unexpected illness with Critical Illness Insurance
- Investing with a "safety net" using Segregated Funds
- How Alternative Investments can protect you in down-markets
- Business succession planning and other ideas for small business owners
- Personal finance strategies including tips on budgeting and debt management

...plus many others.

You will find several links on the left-hand side of the e-mail that you can click on to find out more about my services or to contact me. If you do not want to receive the WealthWorthy Minute, simply click on the unsubscribe link, also on the left, and I will remove you from the distribution list.

I think you will find the topics interesting and informative. If you find a strategy particularly interesting, or would like to see if it applies in your situation, you can contact me by phone or e-mail and I would be happy to speak to you

TRAFFIC
WEEKLY EMAIL



National Life Ranked #1
Overall By Independent Advisors

2004

“No one is happier with a product and service supplier than the advisors who rated National Life.”



ENVIRONICS
RESEARCH GROUP

Advisor Perception Survey (2003)

Presented by
Roger Thorpe and Promod Sharma

20



2011

**A NEW AGE
OF ADVICE**

Building Trust With Social Media



National Life Ranked #1 In 8 Categories

2004

Marketing material

Projection software

Training and
education

Local / regional
support

Personal contact

Roadshows

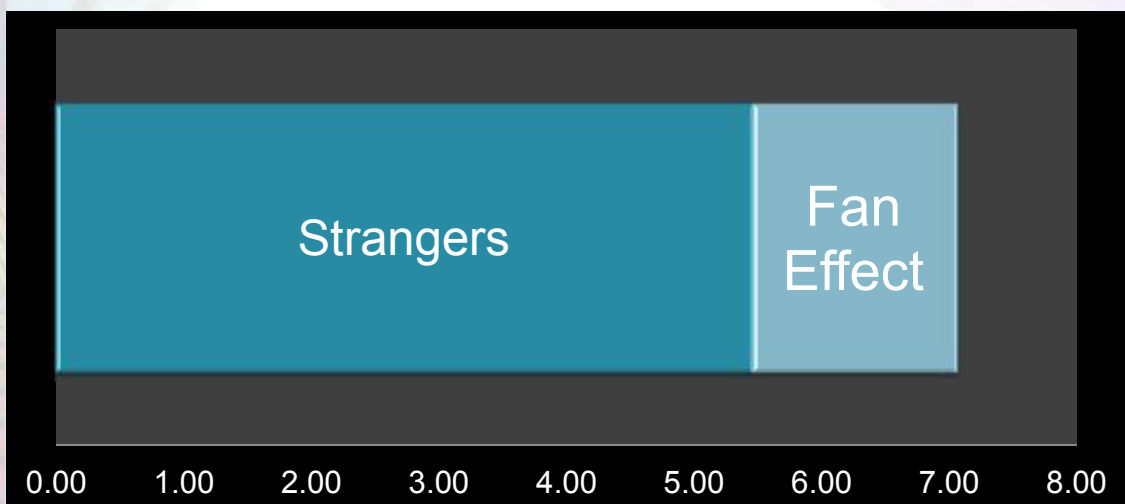
Client services

Compensation
processing

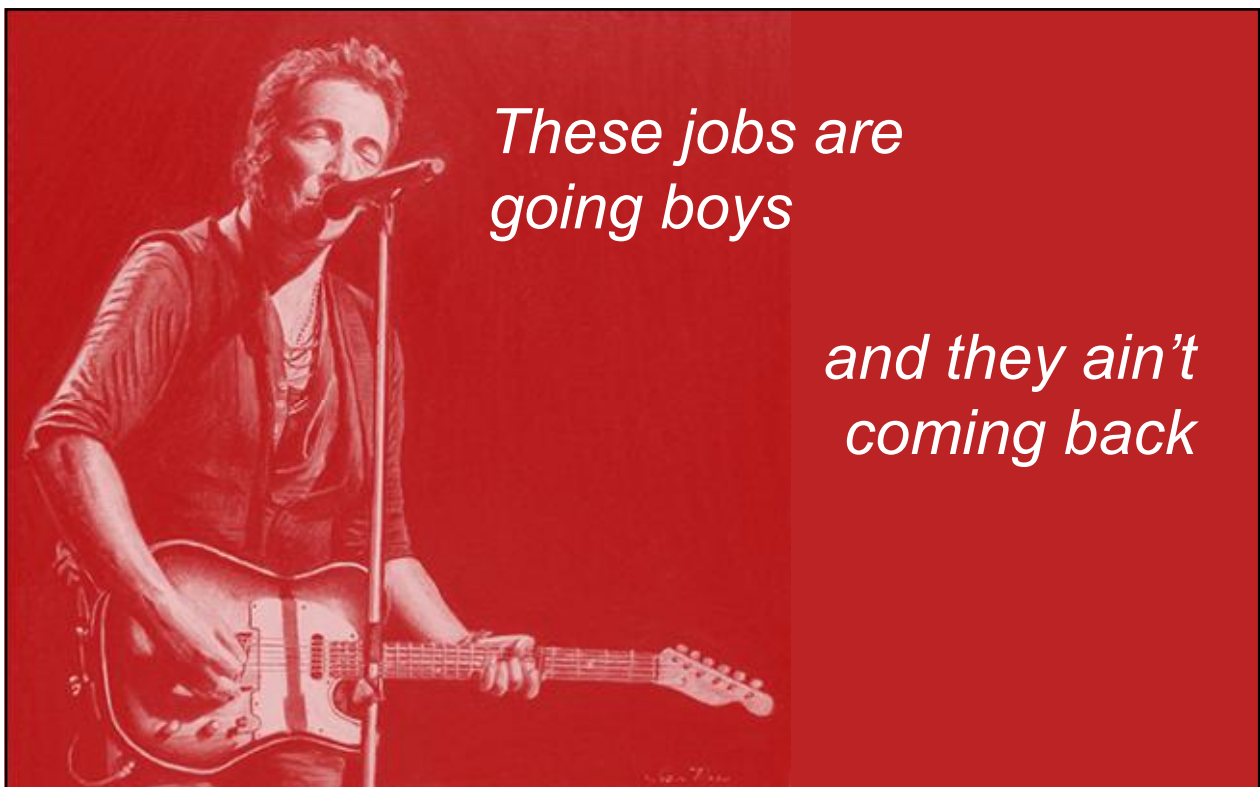


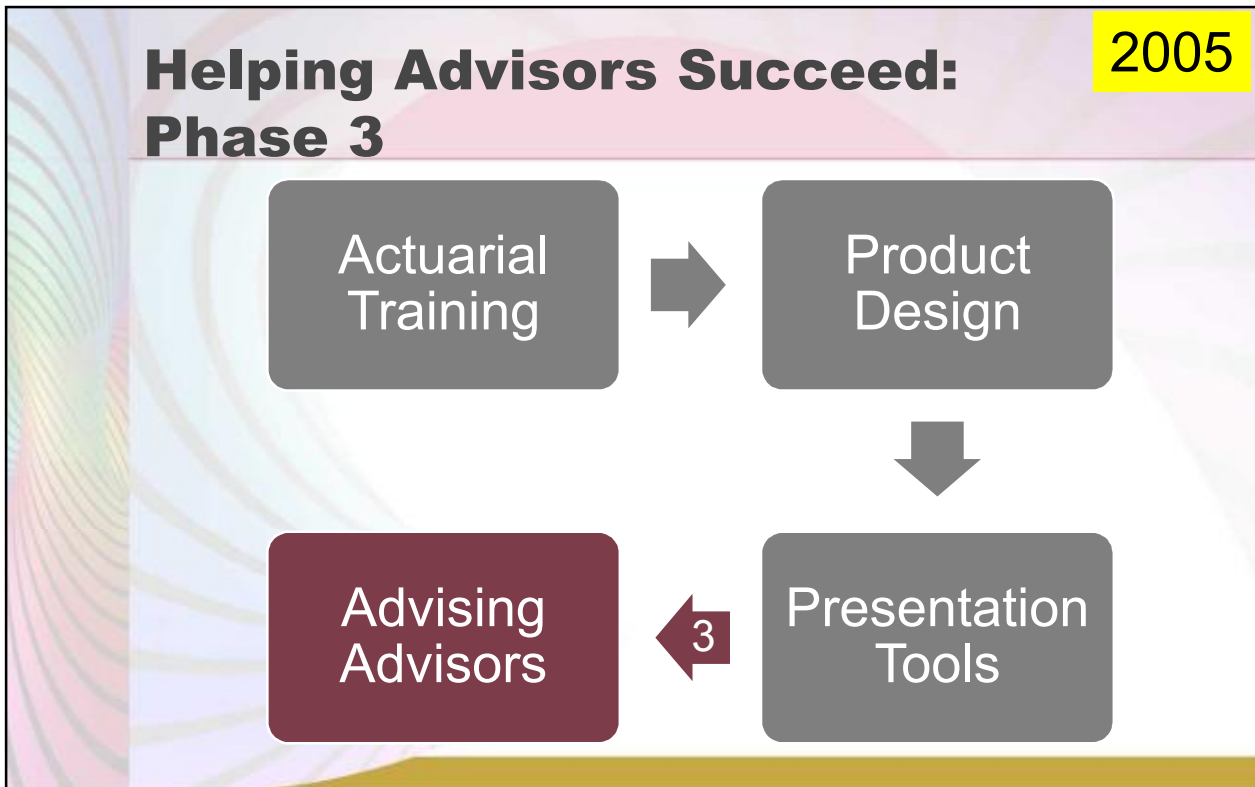
Source: Environics Advisor Perception Survey | Independent Advisors (2003)

The Fan Effect And You



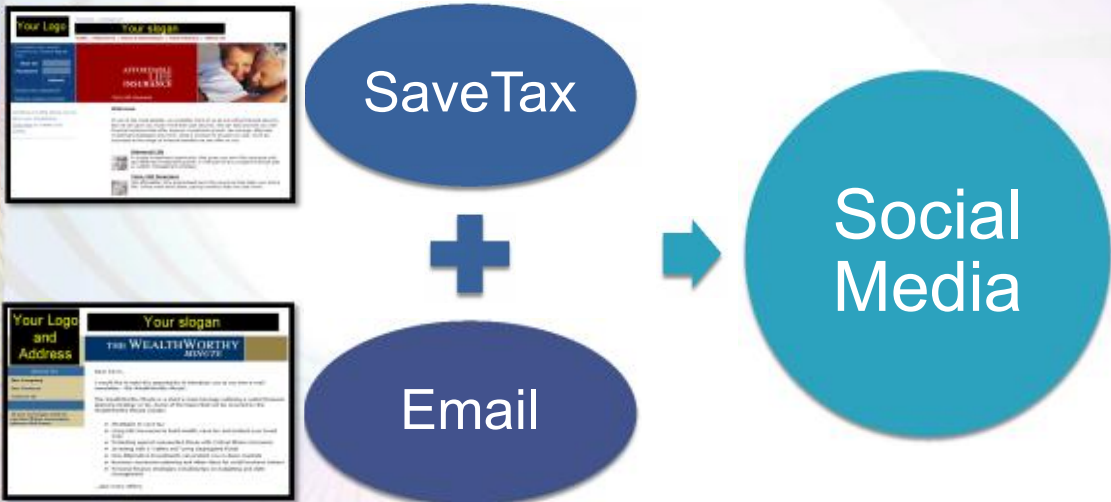
1894-1913: The Key To Coca-Cola's Growth





2006

The New Strategy



Trust

Building Trust With Social Media

Lessons From Past Conferences



Dr. Robert Cialdini (2007)

- Influence with information



Craig Postons (2008)

- Brand yourself



Mitch Joel (2010)

- Stay visible

2006

PROMOD SHARMA
ACTUARY TO THE WEALTHY

HOME CHEMISTRY CREDENTIALS GIFTS CONTACT

PS NETWORK

MARKET BETTER
Twitter
Blog
Newsletter

SPARK INSIGHT
Website

GRASP RISK
Twitter
Blog
Podcast
Website

TAME RISK
Taxevity

promodsharma.com

HOME CHEMISTRY CREDENTIALS GIFTS CONTACT

PS NETWORK

PS

MARKET BETTER
Twitter
Blog
Newsletter

SPARK INSIGHT
Website

GRASP RISK
Twitter
Blog
Podcast
Website

TAME RISK
Taxevity

promodsharma.com

Do you want to speak to the Association of Independent Consultants?
I'm [looking for speakers](#).

Thanks for dropping by. This site is about ... me. You won't find more details online anywhere else. I don't talk about myself much. I'm a listener. An interested introvert. You can find out more here, on [LinkedIn](#) (includes testimonials) or my [Google Profile](#) (see why [you need one too](#)!)

First off, my name is pronounced "pro-MODE", which rhymes with implode, explode and — sadly — commode.

To get in touch, visit the [contact](#) page. To stay in touch, visit my [blogs](#) or [Twitter](#) channels.

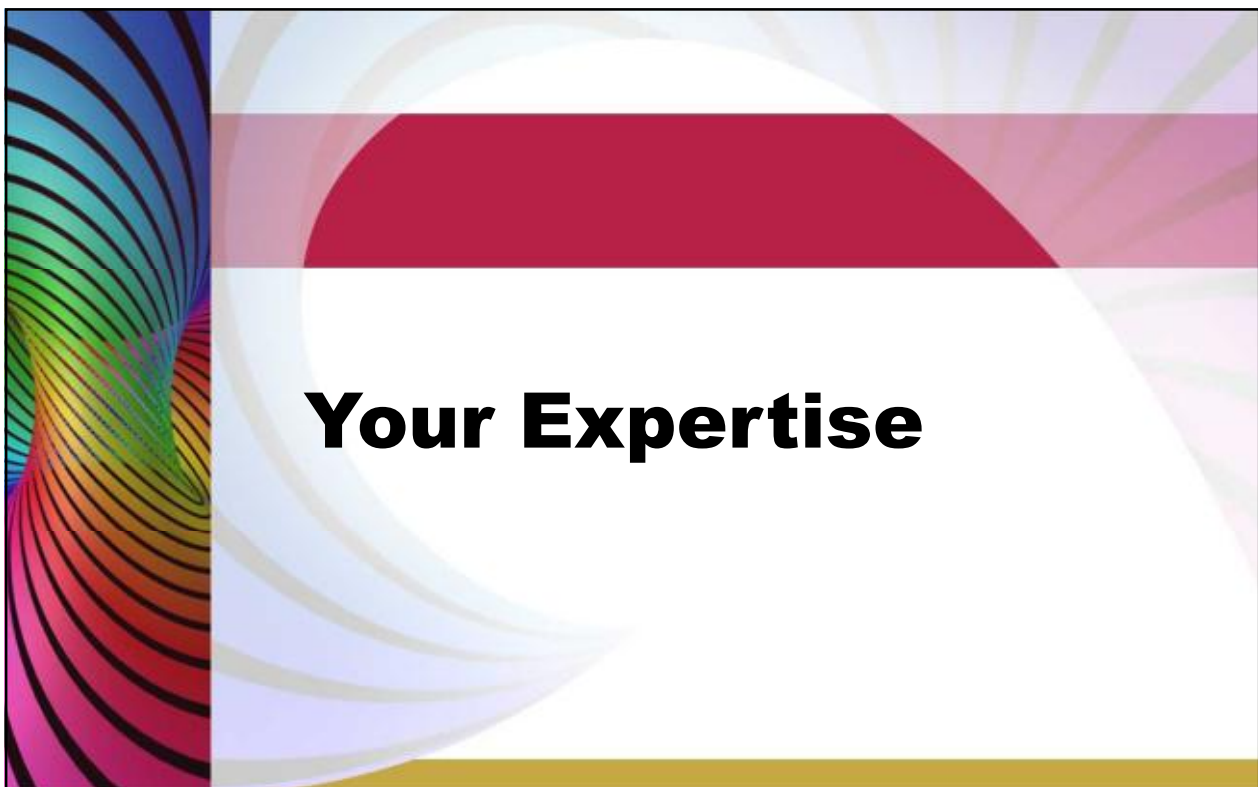
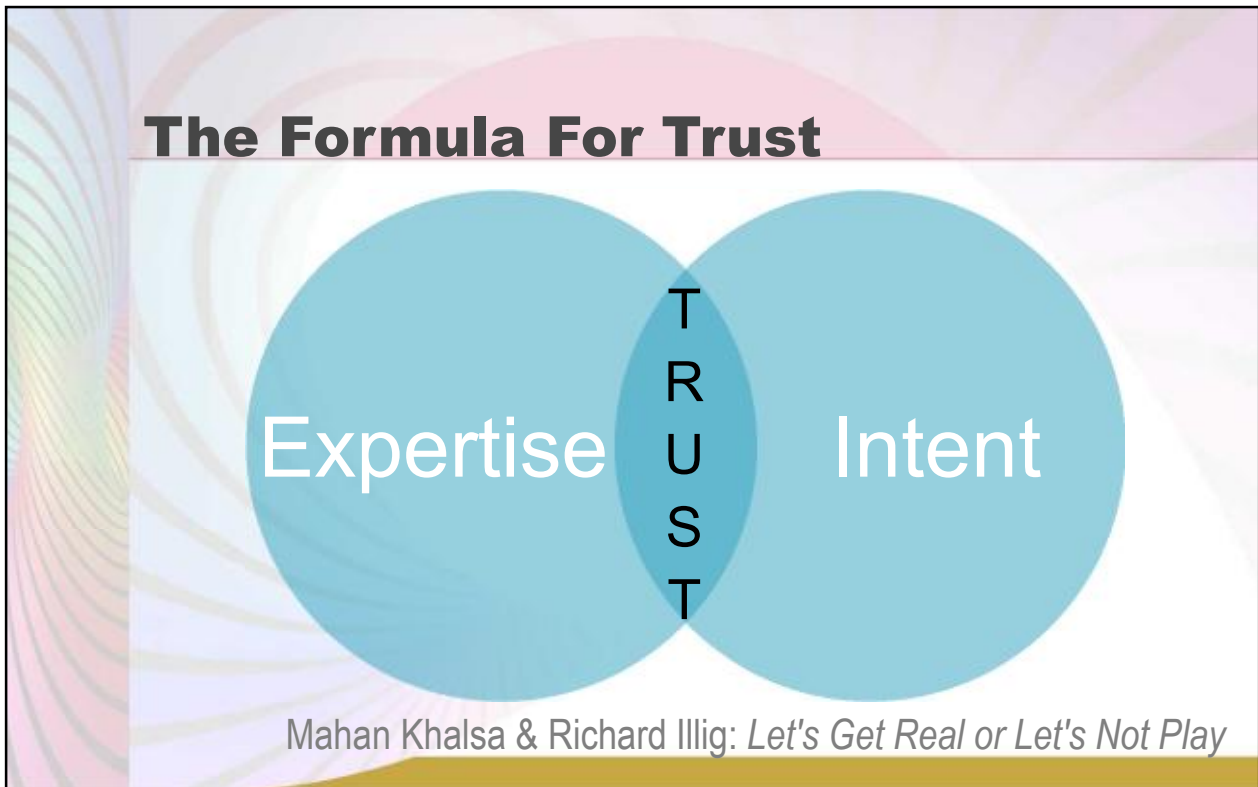
MY CALLING

You know how we're powerless against many factors that affect our lives (e.g., global warming, the price of gasoline, government spending, pollution, food safety, ...)? Well, I use my specialized training as an actuary to measure and manage financial risks — which we can tackle. I focus on families and small businesses. I work with the accountant, investment advisor, insurance specialist and lawyer to tailor unique strategies. Have you taken steps to measure and manage your financial worries?

The four common financial risks are

1. longevity: living too long
2. mortality: dying too soon

Building Trust With Social Media



Building Trust With Social Media

Average people are in the majority, but they're not in demand.



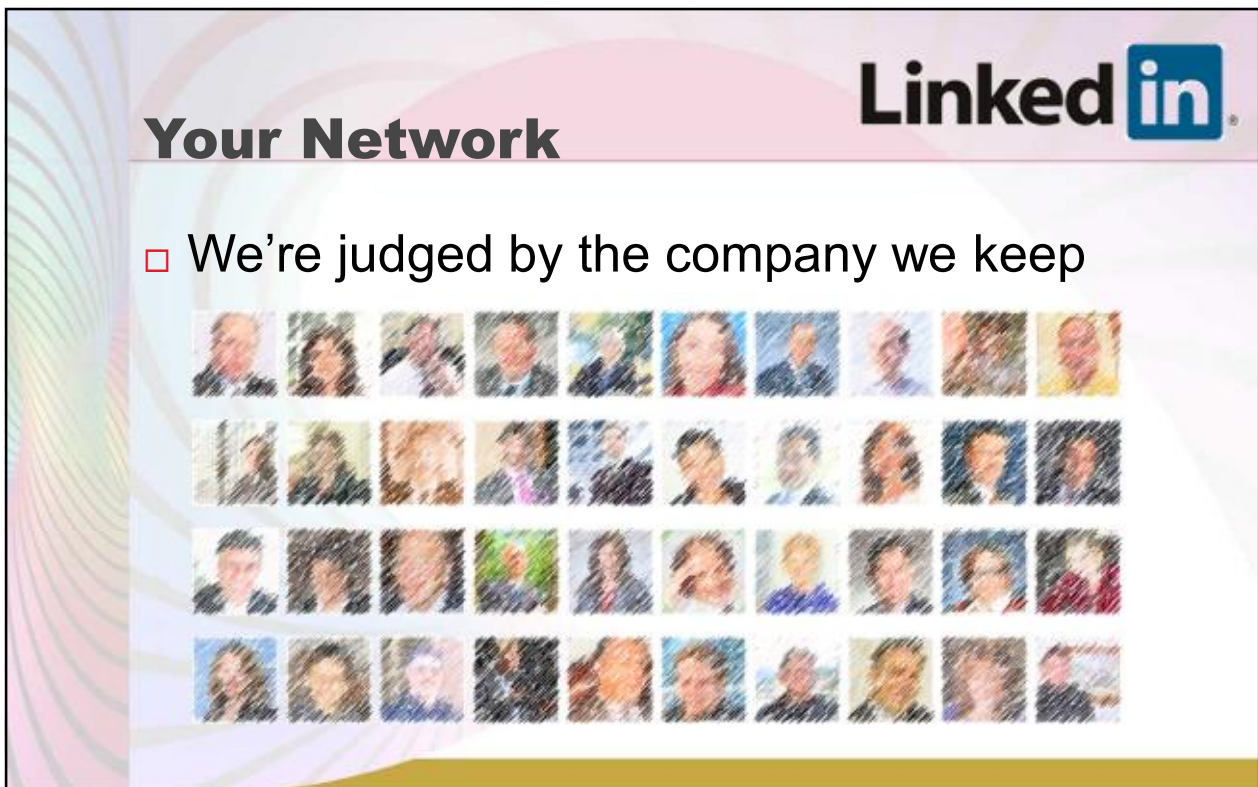
Seth Godin, The Dip



Be the best in the world



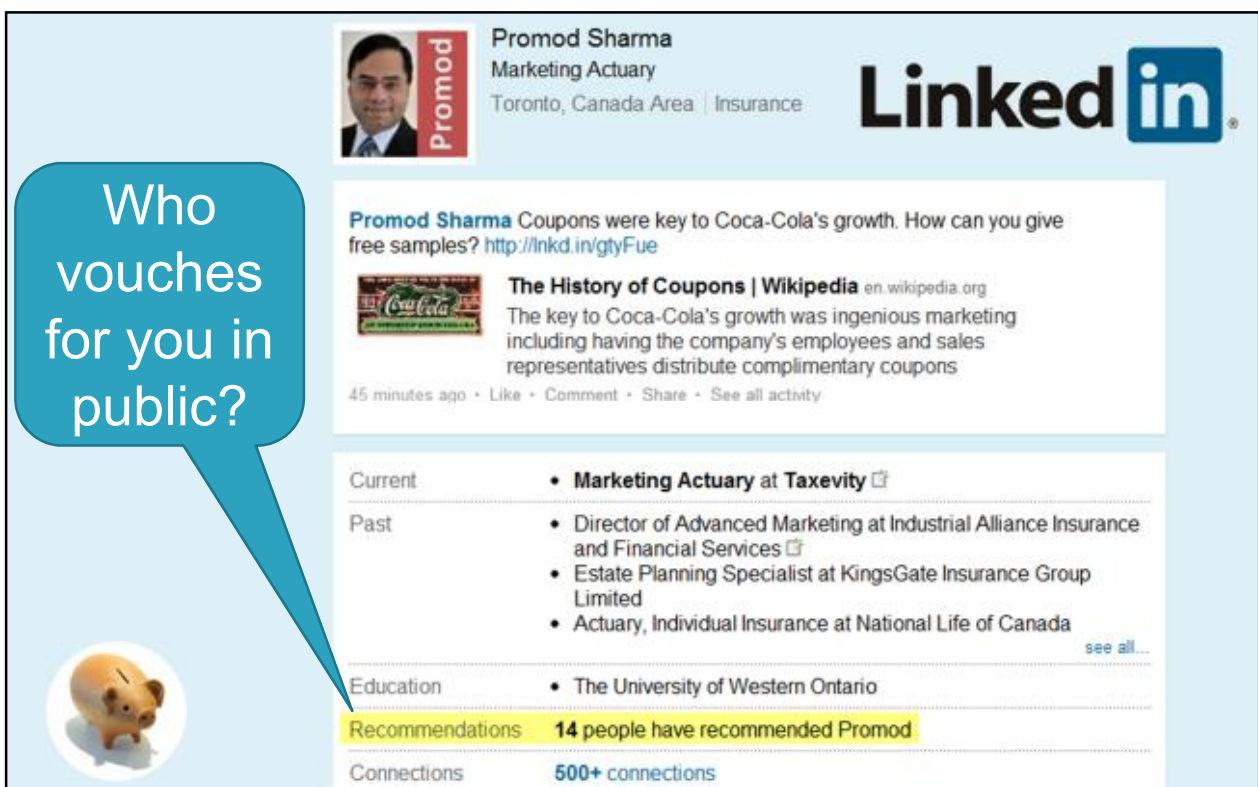
Building Trust With Social Media



Your Network **LinkedIn**

□ We're judged by the company we keep

A grid of 40 small profile pictures arranged in 4 rows and 10 columns, representing a user's network on LinkedIn.




Who vouches for you in public?

Promod Sharma
Marketing Actuary
Toronto, Canada Area | Insurance

LinkedIn

Promod Sharma Coupons were key to Coca-Cola's growth. How can you give free samples? <http://lnkd.in/gtyFue>

 **The History of Coupons | Wikipedia** en.wikipedia.org
The key to Coca-Cola's growth was ingenious marketing including having the company's employees and sales representatives distribute complimentary coupons

45 minutes ago • Like • Comment • Share • See all activity

Current

- **Marketing Actuary at Taxevity**

Past

- Director of Advanced Marketing at Industrial Alliance Insurance and Financial Services
- Estate Planning Specialist at KingsGate Insurance Group Limited
- Actuary, Individual Insurance at National Life of Canada

[see all...](#)

Education

- The University of Western Ontario

Recommendations 14 people have recommended Promod

Connections 500+ connections

A blue callout bubble with a piggy bank icon points to the 'Recommendations' section.



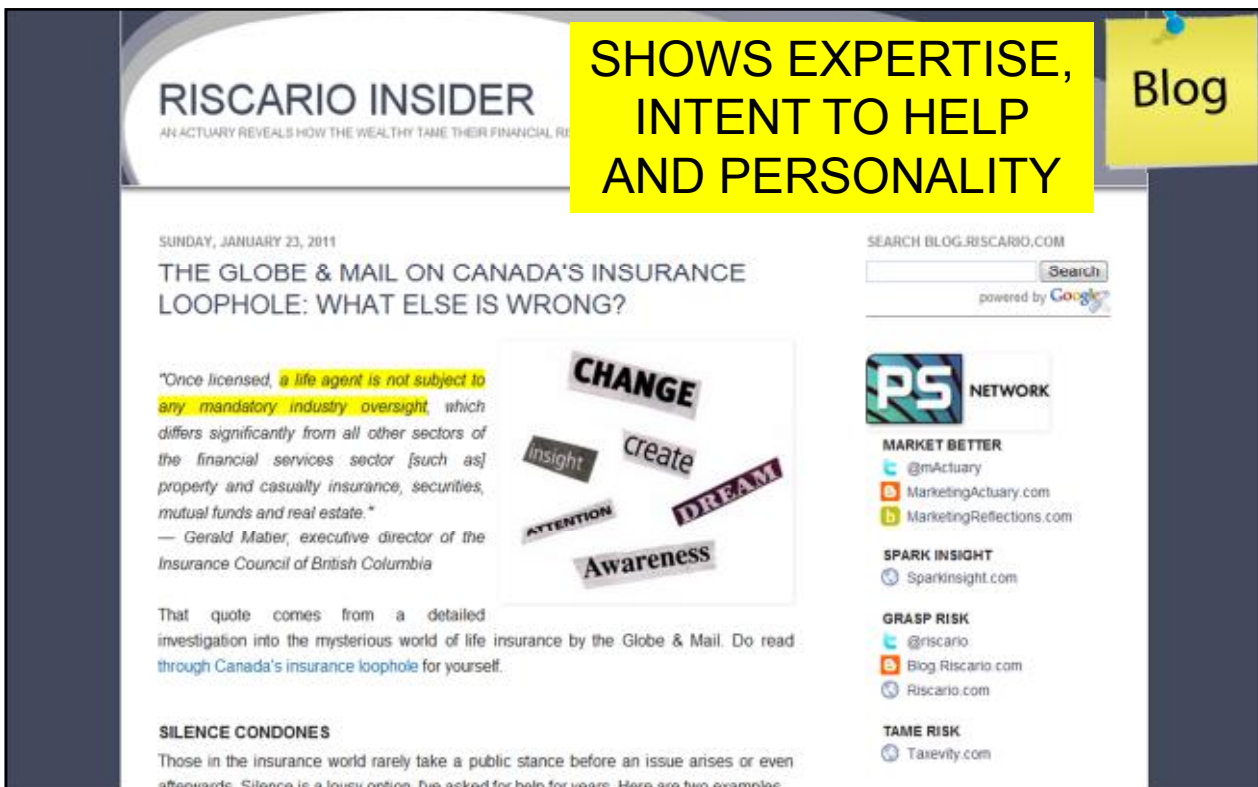
Building Trust With Social Media

Give The Gift Of Timely, Relevant Information

	Influence		Talk
	Personal Branding	Show	
	Ongoing Visibility	Blog	Write



Building Trust With Social Media



Does Blogging Work?

Ross Morton



Warren Buffett said
“At bottom, any insurance
policy is simply a promise
and *as everyone knows* ...”

CALU AGM (2007)
Reinsurance Panel
with John McKay


Google™

warren buffett life insurance


Google Search


I'm Feeling Lucky


Building Trust With Social Media

warren buffett life insurance 

About 2,170,000 results (0.21 seconds) [Advanced search](#)

RISCARIO INSIDER: Does Warren Buffett "Buy Term and Invest The ... 
Interesting conversation...citing **Warren Buffett** as the basis of individual's **Life Insurance** Purchase Decision or should I said miss-quoted. ...
blog.riscario.com/.../does-warren-buffett-buy-term-and-invest.html - Cached - Similar

Warren Buffett Benefited From Death Tax - HUMAN EVENTS 
10 Jul 2006 ... Recently, billionaire investment maven **Warren Buffett** made national ... The **life insurance** companies that give Mr. Buffett such a large ...
www.humanevents.com/article.php?id=15951 - Cached - Similar

BRKDIRECT - Message from Warren Buffett 
Life insurance can be a complicated business. Like many investments, getting abnormally high returns ... Thanks for visiting our web-site. **Warren E. Buffett** ...
www.brkdirect.com/message.htm - Cached - Similar

104+ Podcasts Since Jan 2009 

Why Insurers Won't Insure You (H1N1 anyone?) (October 31, 2009) Promod Sharma

Episode 41

You can't always get what you want.
— The Rolling Stones

You've got the money. What you want is legal and widely available, but you can't buy it. Who would turn you away?
An insurer.

This podcast accompanies a blog post at Riscario Insider:
<http://blog.riscario.com/2009/10/why-insurers-wont-insure-you-h1n1.html>

This audio is part of the collection: [Ourmedia](#)

Artist/Composer: [Promod Sharma](#)
Date: 2009-10-31
Keywords: [podcast](#); [actuary](#); [riscario insider](#); [buyer beware](#); [health](#); [financial risks](#); [procrastination](#)
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REUSE BLOG CONTENT



Building Trust With Social Media

TORONTO STAR

TAXEVITY

“
I couldn't understand Twitter . . . But then I saw that Twitter was a way to drive traffic to the (business) blog
”
PROMOD SHARMA, SMALL BUSINESS OWNER, TAXEVITY

LUCAS OLENIK/TORONTO STAR

Etobicoke insurance salesman Promod Sharma has embraced technology and social media to draw potential clients to his business, Taxevity.

Making a pitch for online marketing

CYNTHIA VUKETS, BUSINESS REPORTER
 With the majority of Canadians on-line, digital companies are pushing

Less than half of Canadian small businesses have a website, Google says – and those that don't are missing their customers

But Magazines Canada statistics from 2010 indicate magazine readers have the most positive attitudes toward advertising and are more

We're Judged By The Company We Keep: Followers

Grid of logos and avatars including: NTV, KNOW YOUR TORONTO, E! TV, FP, Canada Business, TNW ALL STORIES, Ideas, Daily CEO, A.C.A., cvt, A, π, Credit Cards Canada, aA, Deloitte, BEST OF, and others.

@mActuary

twitter

Building Trust With Social Media

Marketing Reflections
We're all in marketing. Let's get better.

Issue 22 | Apr 2011

How To Get Journalists To Tell Your Story

The Power Of Dormant Connections

Tips For Women To Succeed At Work

Your Logo and Address

Your slogan

THE WEALTH WORTHY MINUTE

Dear Kevin,

I would like to take this opportunity to introduce you to my new e-mail newsletter - the WealthWorthy Minute.

The WealthWorthy Minute is a short e-mail message outlining a useful financial planning strategy or tip. Some of the topics that will be covered by the WealthWorthy Minute include:

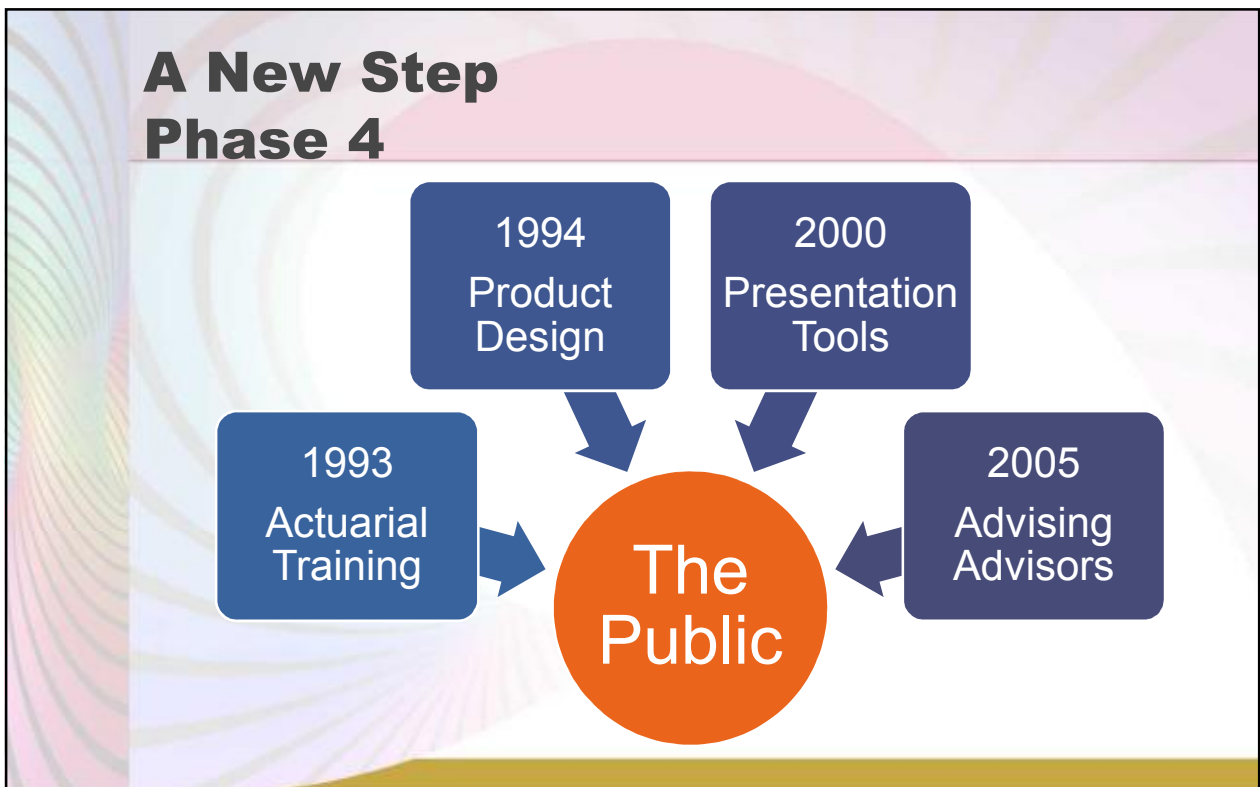
- Strategies to save tax
- Using Life Insurance to build wealth, save tax and protect your loved ones
- Protecting against unexpected illness with Critical Illness Insurance
- Investing with a "safety net" using Segregated Funds
- How Alternative Investments can protect you in down-markets
- Business succession planning and other ideas for small business owners
- Personal finance strategies including tips on budgeting and debt management

...plus many others.

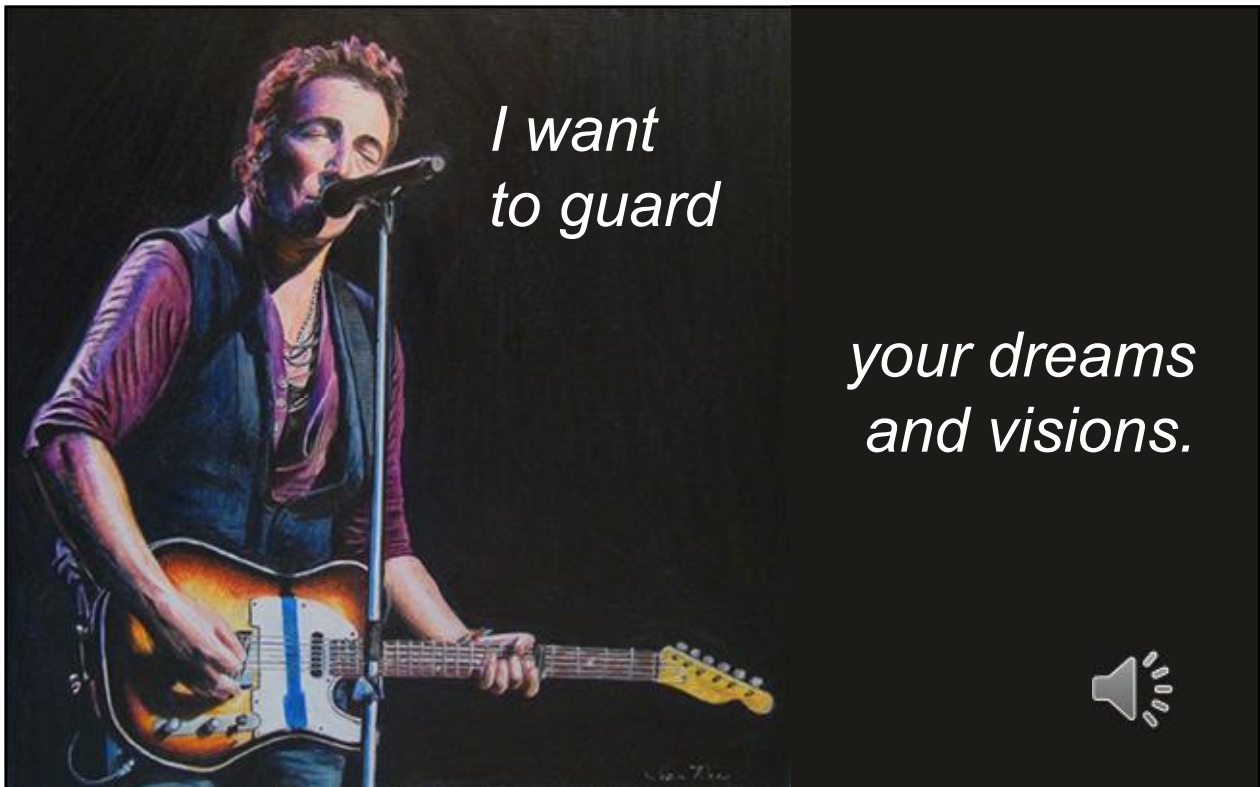
REUSE 5 TWEETS (and self-promote)

Where read: 78% in Ontario

22+ ISSUES SINCE JULY 2009



Building Trust With Social Media



2010

TAXEVITY
RISK MANAGER TO THE WEALTHY

HOME CLIENTS TEAM FAQ CONTACT

When you were a child, golf meant hitting a ball with a stick. Chess was moving a piece to any square you'd pick. Gardening meant watering a seed you covered with dirt. As you got more experience, the rules became more complex and specific. Much of life is like that. The exception is science.

As you get better at science, the rules become simple and universal. You get the elegance of $E=mc^2$.

As an adult, you face the financial risks of living too long, dying too soon and especially overpaying taxes. What can you do? Conflicting advice complicates your decisions.

What if you could get simple solid solutions with science?

You can. Taxevity uses actuarial science to squeeze out complexity for **successful entrepreneurs, wealthy families and generous donors** who are **healthy, wealthy and wise**.

Successful Entrepreneurs **Wealthy Families** **Generous Donors**

Einstein said, "The hardest thing in the world to understand is the income tax." If he got stumped in his day, what hope have we? Taxes are even higher and more complex now. We're fortunate that insurance provides overlooked tax advantages.

Taxevity collaborates with your specialists in accounting, investment and law to solve the tax mystery for your unique situation. If you aren't satisfied with your current team, here are **more choices**.

How will you tame your financial risks?

PS NETWORK

MARKET BETTER

- Twitter
- Blog
- Newsletter

SPARK INSIGHT

- Website

GRASP RISK

- Twitter
- Blog
- Podcast
- Website

TAME RISK

- Taxevity

Toronto: 416 938 3711
Toll Free: 1 877 337 3711
Email: info@taxevity.com
[Schedule a meeting](#)

[Spots to meet](#)
[Live events](#)
[Site map](#)

Building Trust With Social Media

The collage consists of four distinct sections:

- Top Left:** A page from the Toronto Star newspaper. The headline reads "Making a pitch for online marketing". The sub-headline says "Love that idea? Canadian small business have a variety, Google says - and there that you can attract their customers".
- Top Right:** A screenshot of thestar.com website. The main headline is "Small businesses follow customers online". There are several small thumbnail images below the headline.
- Bottom Left:** Another page from the Toronto Star newspaper. The headline reads "California teachers' pension fund faces \$58B deficit".
- Bottom Right:** A screenshot of the Metro newspaper website. The headline is "Social media mean business". There is a small image of a man sitting at a desk with a computer monitor.



Building Trust With Social Media

