



COOPERATIVE EDUCATION REPORT

**Creating Digital Touchpoints for Customers to sell Property and Casualty Insurance in
Georgia and New York**

Written by

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**This report is submitted in partial fulfillment of the requirements of Cooperative
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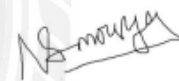
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Abstract

This cooperative report entitled “Creating Digital Touchpoints for Customers to sell Property and Casualty Insurance in Georgia and New York” highlights the details on the digital marketing activities for Covered by SAGE which is an insurance brokerage firm headquartered in Atlanta, GA, USA. Covered by SAGE is a tech-driven insurance brokerage licensed in over 40 states.

The major objective of this report is to understand how Covered by SAGE creates digital touchpoints to sell insurance in Georgia and New York. Through the internship period I got a very good insight on how the company operates in all level especially the marketing department. My main responsibility was to work as a Digital Marketing Associate to help Agent marketing team to handle the daily marketing operations for the agents working with Covered by SAGE.

Upon the completion of the internship, it was evident that Covered by SAGE has created a very strong digital touchpoints in the Georgia region as the agents working with Covered by SAGE. The company had very strong presence in Google My Business and had an average reach of five hundred potential customer per month. However, if Covered by SAGE can make an integrated marketing platform website for agents, the agents will have higher reach. And also, if Covered by SAGE can push the Domain Authority of its website to sixty or above.

Keyword: SEO (Search Engine Optimization), Google My Business, Domain Authority, Insurance

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I would like to extend my deepest gratitude to the Academic Faculty at Kathmandu College of Management for incorporating 14 weeks of internship as a part of our curriculum which has been a great way to learn about the business world. In addition to this, I would like to thank Mr. Narayan Mourya who guided me as my immediate supervisor and throughout my internship period at Covered by SAGE and I would like to thank Mr. Dhiraj Shrestha for making me the part of Covered by SAGE family.

Getting to work and learn in an international company to get in hands on work experience proved to be a very fruitful journey for me. As a digital marketing enthusiast, I got opportunity to explore all channels of digital marketing and I also got a chance to implement those strategies and use different channels for promotion. I also got a chance to be the part of strategy formation team and my team encouraged me to learn new things and be updated in the digital marketing scenario.

I cannot forget to mention my colleagues Mr. Lomush Adhikari, Mr. Jinash Shrestha, Ms. Vedika Agrawal who helped me to get well acquainted with the company culture and helped me to get well over all the SOPs of different projects. Lastly, I would like to thank my supervisor from Siam, Dr. Kanthima Kongsathitsuwan and from KCM, Mr. Baburam Devkota. They have guided me throughout the journey of completion of this project. I am grateful to all individual who have contributed for the completion of this project.

Thank You,

Rabin Shrestha

Class of 2021

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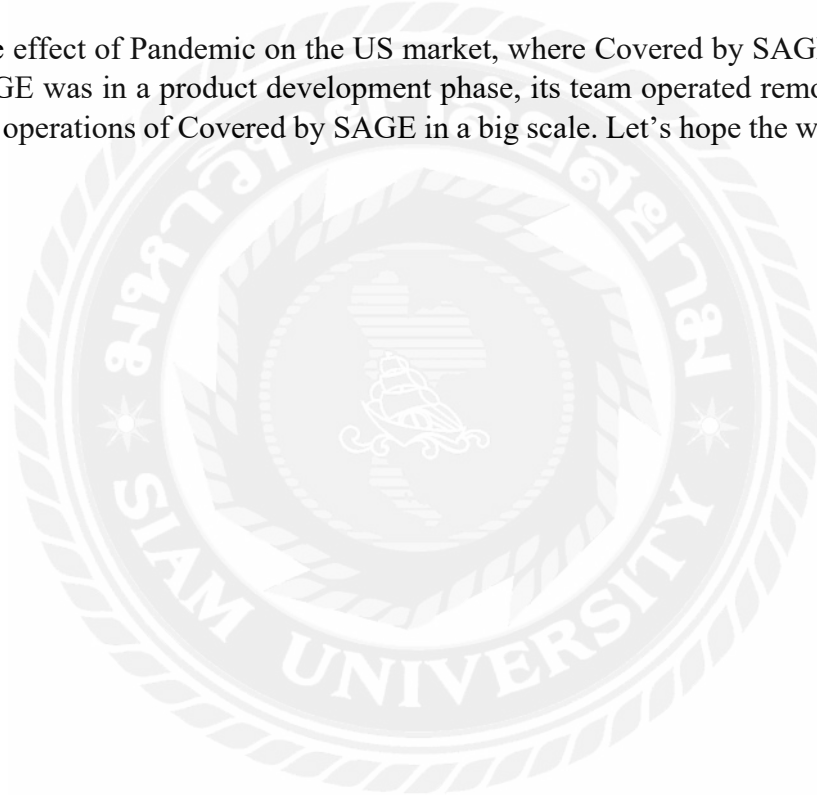
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Effect of the Global Pandemic

The novel coronavirus (COVID-19) originated from the Wuhan, China and it took a form of a global pandemic and brought the world to halt and slowed the pace of economic growth. Its effect in Nepal was seen from March 2020 and the government decided to impose the lockdown. As Covered by SAGE was a technology driven insurance company, they had no problem to adapt the work in a remote scenario.

I joined Covered by SAGE amidst the pandemic and started my professional journey in a remote setting. At first it was difficult for me to adapt to the working culture but eventually I became more comfortable working in a remote. My whole internship period was remote and I didn't have to visit the physical location of the office at any time. To sum up, the pandemic didn't affect my internship and work experience due to its flexible nature.

If I highlight the effect of Pandemic on the US market, where Covered by SAGE is based on. As Covered by SAGE was in a product development phase, its team operated remotely and hence it didn't affect the operations of Covered by SAGE in a big scale. Let's hope the world will be mask free very soon.



Chapter 1

Introduction

1.1 Company Profile

Covered by SAGE is the intersection of insurance and technology. Gone are the days of struggling to find the right insurance agency or spending days deciding on the best policy to cover unexpected losses to your homes, cars and other valuable assets. We understand how stressful the whole process of purchasing an insurance policy can be. As a solution-oriented insurance broker, we take a regulatory approach. We follow the latest InsurTechs, integrate them into general insurance processes and help our insurance agencies deliver a smooth customer experience.

Either way, purchasing insurance policies has never been boring. And we are changing that. Our insurance experts keep you simple, from understanding your needs to choosing the best possible insurance policies at reasonable prices. We match our clients with the most suitable insurance agent to provide convenient customer service. Customers can easily communicate with our experts. The advantage of the Covered by SAGE family is that our services are just a click away. No matter where you are in Atlanta, we've got it for you.

1.1.1 Mission of the Company

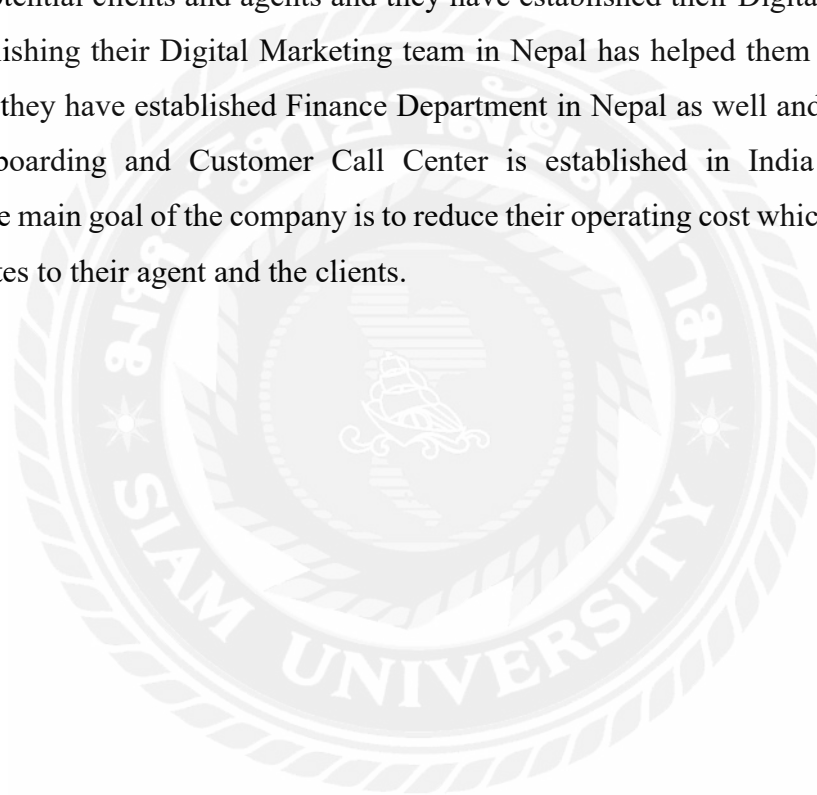
To simplify insurance, improve transparency and match the right customer with the right insurance partner.

1.1.2 Vision of the Company

To be the leading online insurance brokerage platform in Georgia and New York region expanding it to further states like Florida, Texas and Kansas.

1.1.3 Strategies of the Company

Covered by SAGE can be termed as a tech startup company in the insurance sector. It started its operations in the year 2018 and its core strategy is diversification and digitalization. Covered by SAGE believes in remote working culture and has established its marketing and agents onboarding employees in different part of the world like Nepal, Philippines and India. Establishing such culture has helped Covered by SAGE acquire employees in lower wages which helped them to cut their operational cost which results to better margins. Covered by SAGE focuses only on Above the Line inbound marketing strategies. Covered by SAGE is currently using only digital channels to reach their potential clients and agents and they have established their Digital Marketing team in Nepal. Establishing their Digital Marketing team in Nepal has helped them to reduce cost as well. Similarly, they have established Finance Department in Nepal as well and other operations like Agent Onboarding and Customer Call Center is established in India and Philippines respectively. The main goal of the company is to reduce their operating cost which will allow them to give better rates to their agent and the clients.



1.2 Organizational Structure

Covered by SAGE is led by Mr. Rashik Adhikari. He is the co-founder and CEO of Covered by SAGE. He is assisted by Mr. Akhil Ramolla directly and the other department heads report to him. There are total of six departments as of now and I work under the Digital Marketing department and I report to Mr. Narayan Mourya on a daily basis and I report to the manager Mr. Dhiraj Shrestha on weekly basis.

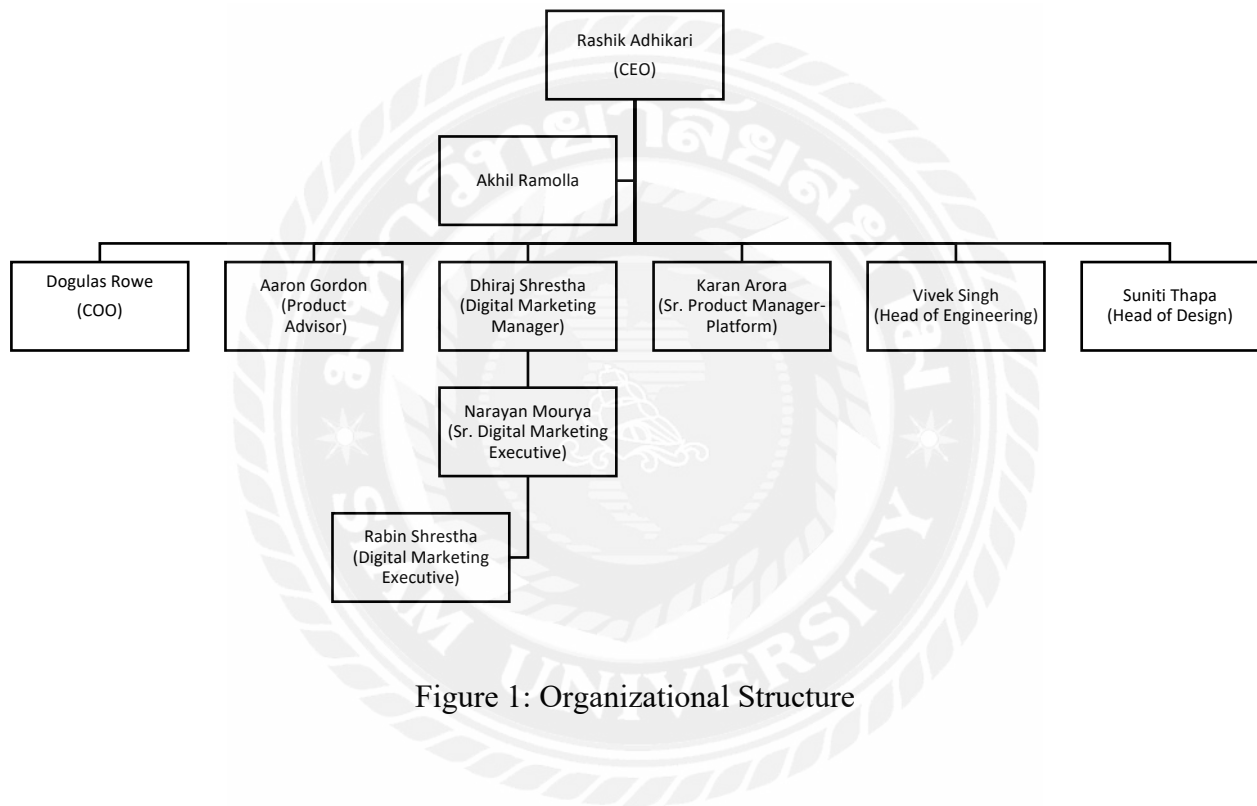


Figure 1: Organizational Structure

1.2.1 Job Position of the Intern

I interned at Covered by SAGE as a Digital Marketing Executive. Due to my prior experience in digital marketing, I was able to get a paid internship in the company and I was involved in other decision-making activities as well. I was assigned with the profile of eight insurance agents just like other regular employees of the company. In the first week I was just asked to have virtual meeting with every employee in the organization, so that I could fit and adapt better. After the first week I was assigned with regular tasks. I was handed employee handbook which mentioned the rules and working norms of the company. I followed all the rules and Standard Operating

Procedures to complete my task. I got to learn about project management and different work approach throughout my internship journey.

1.2.2 Job Position in the organizational structure

I worked as a Digital Marketing Executive in the company. I worked in Local Search Engine Optimization, Search Engine Optimization, social media and paid ads for my assigned agents. My regular task was to write content for Google My Business Posts, do keyword research for new post and contents, performing link building activities to increase the domain authority and create social media campaigns for different agents. I was also responsible for web designing and paid ads.

1.2.3 Intention to choose the company

The main intention to choose Covered by SAGE was to gain international work exposure in a remote working culture. I always wanted to be a remote working digital marketer and Covered by SAGE was the perfect opportunity for me. I got adapted to remote working culture and learning was great at Covered by SAGE. I was provided access to various online training to build up my technical and leadership skills and it proved to be very beneficial for me as an intern in the company.

1.3: SWOT Analysis of Covered by SAGE

<p><u>Strength</u></p> <ul style="list-style-type: none"> - Funded by various venture capitalist and a very financially stable company - Mentors from Unicorn Companies like Airbnb - Strong reputation of co-founders - Highly Skilled Manpower from different part of the world. - Use of latest technology for faster and reliable operations 	<p><u>Weakness</u></p> <ul style="list-style-type: none"> - Infant Company - Communication delay due to all virtual working environment - Technical issues with some software - Lack of authority sites
<p><u>Opportunity</u></p> <ul style="list-style-type: none"> - Growth of the market in various other states like Florida, Texas and Kansas - Onboard as many agents to reach wider population - Enter into life insurance sector as well - Go public by issuing Initial Public Offering for better brand building. 	<p><u>Threat</u></p> <ul style="list-style-type: none"> - Very strong and old players in the market - Aggressive Competition - Slow business growth due to the COVID-19 - Ever changing technology and customer interest

Table 1: SWOT Analysis of Covered by SAGE

1.4 Objective of the Study

The main objective of this study are as follows:

- To understand the roles of digital marketing channels to create a sizeable market in the insurance sector
- To understand the process of marketing strategy formulation
- To understand the hierarchy of a company
- To understand the corporate working culture



Chapter 2

Internship Activities

2.1 Job Description

I worked as a Digital Marketing Executive and I was handed the job of optimizing websites, Google My Business Profiles, do keyword research, perform link building activities using various techniques like Web 2.0, Senuke Campaigns, Google Programmable Search Engines and social bookmarking. I also wrote various contents for six websites and optimized the website for on-page, off-page, and technical part of the websites. Some of the websites I created were agencyheight.com and localinsuranceagentsnearme.com. I also created different podcasts, presentations and videos to describe the products of the company. At the beginning of the work, I was asked mainly to understand the company culture and know other employees from the various departments like marketing, finance, product and human resources. Then I was given a basic training to understand the insurance market and then slowly I was asked to perform the task of content writing and optimization. I also wrote image captions and geo-tagged the images to increase the proximity of the search results in search engines like Google, Yahoo and Bing. After some week of content creation work, I then performed the task of content optimization task which included setting a web link, creating a website and generating articles from article forge to upload the contents and choose an anchor text to give do follow links to the money sites. I also did the task of SEO checklist, where I had to follow around forty on-page, off-page and technical SEO checklist. That task included optimizing the website for its speed and performance. I also ran an email campaigns using tools like Mail Chimp, sendinblue and active campaign. I drafted emails, created various email templates for reaching out, following up and signing up, collected emails from different lead magnets and other sources and scheduled the mails to the sender.

2.2 Job Responsibilities

I will list out my job responsibilities and elaborate them in details. My job responsibilities were:

- Create Content for Local Search Optimization, Search Optimization and social media
- Schedule Social Media Posts using HubSpot
- Optimize Websites for technical SEO

- Optimize websites for On-Page SEO
- Optimize websites for Off-Page SEO
- Social Bookmarking
- Email Marketing
- Create and manage paid ads in Google Display, Yelp ads and Facebook
- Monitor the performance of the campaigns
- Report the performance of various campaigns in weekly and monthly basis
- Generating Leads from various campaigns

2.2.1 Create Content for Local Search Optimization, Search Optimization and social media

I was responsible to create different forms of content like blogs, videos, podcast and presentations. I used to create two contents for one keyword in a single day and ten contents for local search and ten image captions. I also created eight contents daily for social media posts.

2.2.2 Schedule Social Media Posts using HubSpot

After creating content for social media, I used to schedule the post in Facebook, Instagram, Pinterest and Twitter in a specific time of the day.

2.2.3 Optimize website for technical SEO

Optimizing website for technical SEO helps the search engines to crawl and index the website easily and helps to build authority of the website by limiting the depth of the website not more than two pages. I used to check one website per day and repeat with another website the next day and look for any issues in the website and fix the problems. I also used to update any plugins or themes for better performance.

2.2.4: Optimizing website for On-Page SEO

Optimizing website for on-page SEO simply means optimizing the content according to the keywords and optimizing the speed of the website and also focusing on User Interface and User Experience to increase the dwell time to increase the authority of the website for better reach and

increased traffic and conversions. For on-page optimization I used a tool called Yoast SEO and sassy social. I also designed the landing pages according to the user intent and checked the performance using heatmaps to optimize it better.

2.2.5 Optimizing website for Off-Page SEO

Optimizing website for off-page SEO means to build backlinks. There are various ways to build links to the website. The most common technique I used was Web 2.0. In web 2.0, I used to generate 500 words articles using Article Forge. Article Forge is an AI based article generating tool. After generating the articles, I created different emails and created twelve web 2.0 sites for one keyword and uploaded content in the web 2.0 sites. And from that site, I used the primary keyword as an anchor text to give link for the money site and secondary keyword to give link to the following site. I also ran Senuke campaigns for link building purpose. In Senuke I used to upload one article for one keyword and it would automate the process of link building. Another interesting link building activity was done from expired websites. I used to search for relevant expired websites with higher domain authority and purchase those websites. After purchasing those website, I used to scarp the older contents and redirect the link to the money site. I also reached out to various website owner by mail and requested them to give links to my site. I also reached out to 'HARO' portal in hope of building links to my site. The final method of link building technique I used was Google Programmable Search Engine. I used to redirect my sites from google microsites to money sites to increase the domain authority.

2.2.6 Social Bookmarking

After building different web 2.0 sites I used to do social bookmarking for those sites, meaning I used to share the site links in different social sites for indexing purpose. It was done to let search engines know that our website exists and to give signal to crawl and index our sites. I also manually sent those sites to be indexed using an indexing tool.

2.2.7 Email Marketing

I used to collect an email from different sources and reply to them for informing about my blogs to give feedbacks and send an email to prospected agents and customers as well.

2.2.8 Create and manage paid ads in Google Display, Yelp ads and Facebook

I used to make strategy along with my team members and with the approval of my supervisor and digital marketing manager. I used to publish the paid advertisement campaigns in different channels like Google Display Network, Yelp, Facebook and Pinterest.

2.2.9 Monitor the performance of the campaigns

After publishing the ads in various platforms, I used to monitor the campaigns and check its reach and performance. I used to do any necessary changes to improve the campaigns performance. I would evaluate the performance using factors like website traffic, page views, most visited pages, bounce rate and session duration.

2.2.10 Report the performance of various campaigns in weekly and monthly basis

Every week I used to evaluate the performance of every campaign, website, social media sites and other channels like Google My Business, Yelp Business, Bing Business and other citation sites and prepare the report to present it to my supervisor and manager. We then used to discuss the results on why the performance was better or was degrading and then used to make new strategies to try and test.

2.2.11 Generating Leads from Various Campaigns

My main goal in the company was to generate enough leads for the company. I was given a set Key Performance Indicator as an individual and I achieved the targets every time setting the milestone.

2.3: Process Diagram for each Job Responsibility

The job process flow can be seen in the following flow chart:

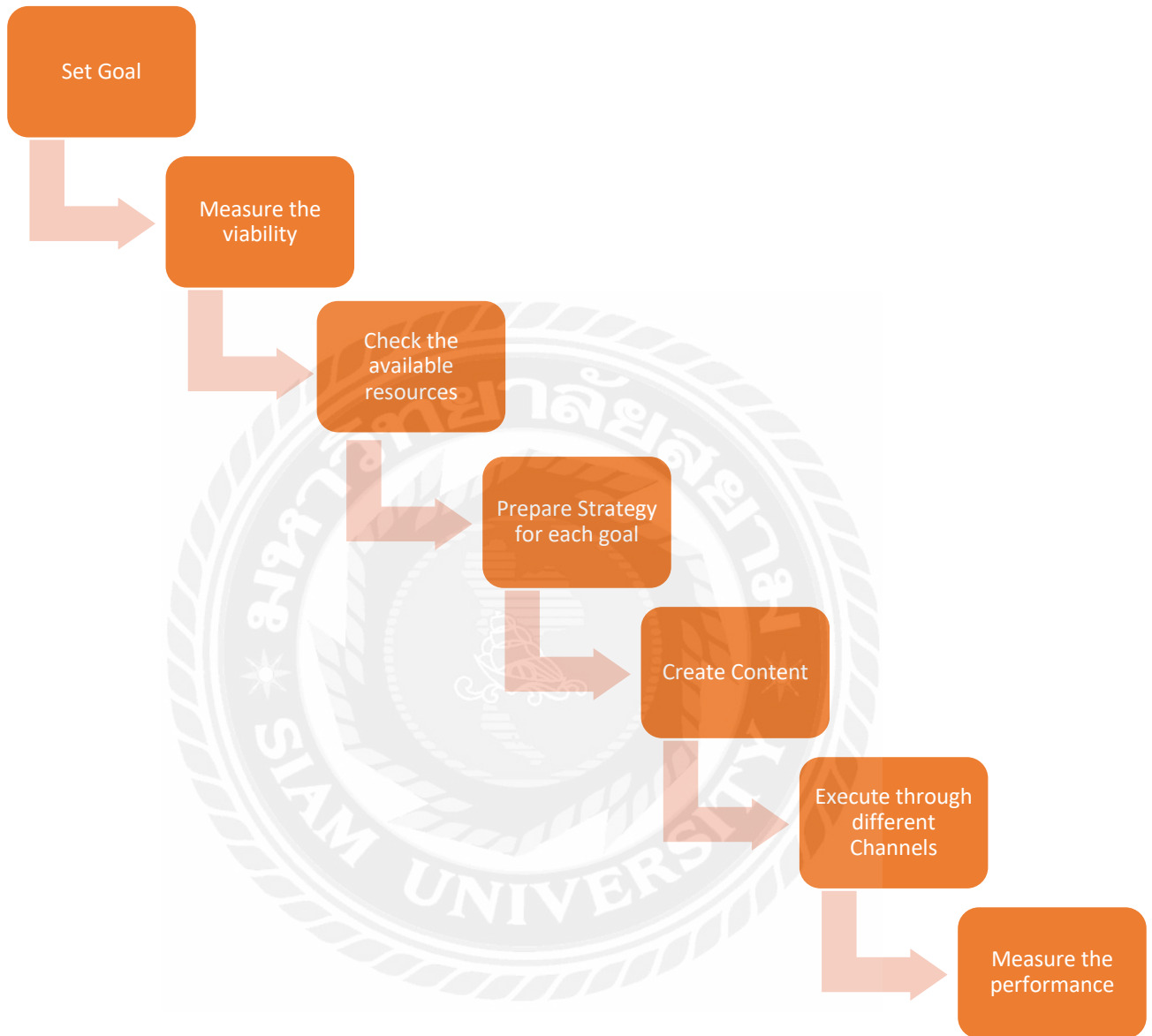


Figure 2: Job Process at Covered by SAGE

2.4 Contribution as an Intern

Working with the core team was one of the best experiences I had. I was not treated as an intern rather was treated as a regular full-time employee at the company. I was involved in decision making process, creating strategy and research work. Still, as an intern I contributed with my research work in the field of Digital Marketing, I got regular updates on algorithm updates and other strategies that would help us generate maximum number of leads. I also executed different tasks like implementing Schema Markups in the Websites, tested the schemas in the Google Bot and completed the task in timely manner. I helped the whole organization to become the brick in the wall. I also guided my colleagues on new techniques and skills on digital marketing. I helped them with learning resources and helped them to complete SEO checklist and perform Web 2.0 tasks. I helped the organization to rank in number one position in local search results for different agents and taught my colleagues on the same.

2.5 Example of some special skill learnt

My internship tenure at Covered by SAGE was very fruitful as I got to learn various skills like Email Marketing, Search Engine Optimization and Social Media Management. The special skill I learnt was On-Page Optimization and reporting the performance using Analytical tools like Google Analytics, Clicky and Ahrefs. I also got certified in Google Analytics, Google Display Ads and Local Search Engine Optimization during my internship period.

Chapter 3

Learning Process

3.1 Problem faced during internship

In spite of all the facilities provided by the organization, there were still some problems that I faced during my internship period and some of them I noticed in the organization.

3.1.1 Work is not appreciated or not noticed

Anyone seeks recognition for their work but not getting one in spite of all the hard work and proven results was discouraging at times. I worked hard to bring new ideas and strategies with my research and learning but I was hardly appreciated for my efforts.

3.1.2 Supervisor was not cooperative

Internship learning largely depends upon the knowledge and cooperativeness of the supervisor or mentor. I found myself in a position where my supervisor was focused more on clerical work and couldn't help in new and emerging issues.

3.1.3 Time Management

As it was my first professional work experience, it was hard for me to adapt to new situation and completing regular task would also take tremendous amount of time due to my pace. At the same time, I was also involved in learning different skills, it also made me difficult to find a balance between my work and life.

3.1.4 Trivial Work

I was expected to be working on creative dynamics in the organization but as I was assigned mainly clerical task. It was demotivating to work.

3.1.5 Workload and Pressure

Due to maximum workload, I felt pressure and burnout at times. I was doing all the task in a daily basis and it was difficult to take time out for personal space.

3.2 Mini Research Topic

“How to improve a performance by creating Digital Touchpoints for Customers to sell Property and Casualty Insurance in Georgia and New York?”

3.3 Mini Research Inclusions

3.3.1 Problem Statement

Decreased traffic in the agent’s website

3.3.2 Significance of the study

The findings of this report will provide insight on how it has been difficult for insurance agents to get traffic in their website. Due to less traffic in their website, their lead generation and conversion has decreased significantly. This report will help the agents to get insights on improving the performance of their website by creating digital touchpoints.

3.3.3: Literature Review

All companies want to have a higher traffic in their official website and it is necessary to put question that if the increment in traffic will also increase the customer conversion. However if the matter of the fact is website traffic, the business should consider redesigning the website. The most simple way to increase official website traffic is its reengineering by change of its design. This change was realized also by analyzed official business website. (Radovan Madleňák, 2015)

Established insurance carriers are under pressure from new disruptive market entrants that are using new technologies to become digital native providers (Ismail, 2016). Since the outbreak of Covid-19, outbound marketing activities for property & casualty insurance have decreased significantly. It is very important for insurance carriers and insurance agents to know about the ways to create digital touchpoints to increase their conversion rates. Building a proper website

with Best Practices conventions and submitting it locally will help with local web searches, making it easier for your prospective clients to find you over your competition (Nielson Marketing, 2014). This helps business to create touchpoints in local proximity areas.

The primary purpose of this report is to ascertain if there are viable ways to build credible touchpoints among customers.

The first study is directed towards the usage of social media and secondly, the usage of different web directories. Social media presents an opportunity for insurance companies to really understand their target audience, which is essential when it comes to creating compelling and quality content. (Nicholson, 2020).

This research tries to find the best solution for insurance companies and insurance agents; however, the scope of this study is limited. Currently, insurance agents in Georgia and New York face problems due to lower conversions because of less interaction with possible clients.

3.3.4 Methodology

I used primary sources to complete this report.

Primary sources included google analytics report, google search console report and google my business reports from respective agent's profile.

3.3.5 Expected Results

My research will benefit both the employees and the management team at the Covered by SAGE. As this report will give insight on how the traffic has been decreasing on the client website and ways to increase it using different touch points. On the other side, the management will benefit from the increased sales while the agent's enjoy increased conversions. The management will have more motivated employees due to positive growth and hence it will yield better profitability for the company with top notch work.

It is clear that the website traffic has decreased due to Covid-19 outbreak. This research expects to find the possible solution to increase the website traffic from different digital touchpoints. The expected solution for the problem statement would be to list out all the social media and web directories and find out their active daily and monthly user along with the demographic data. Doing such will help the insurance agents to choose the desired platform to promote their business accordingly.

This will help solve the issue of insurance agent's getting lesser traffic and conversion. They will be further motivated to work as they see the growth rate in this field and help reach out more people with quality insurance services.

Chapter 4

Conclusions

4.1 Conclusions

Covered by SAGE is a mixture of modern and traditional way of working or let's say an intersection of technology and insurance. Covered by SAGE has insurance agents working for them but they use modern technologies to facilitate the work process. At Covered by SAGE, I was exposed to the real-world working scenario and an international working culture. Collaborating with teams across the globe helped me to become more confident on my presentation skills and made me more vocal. Due to cultural exchange my vision got broaden and I could see the development of my emotional intelligence. As I joined the organization, I was welcomed by all the team members from across the globe and it was a really joyous moment for me and it gave me a hint of the company culture and its working environment. Though, I had prior knowledge of Digital Marketing I lacked experience and execution. But when I started working in the projects, I got hands on experience and I got new dynamics of Digital Marketing trends and updates and it also helped me to shape into a good pot from a clay. I got to know the vastness of the marketing world and marketing concepts. I joined Covered by SAGE with various objectives and those objectives of mine were fulfilled. I had an objective to understand the roles of digital marketing channels to create a sizeable market in the insurance sector, to understand the process of marketing strategy formulation, to understand the hierarchy of a company, to understand the corporate working culture in remote scenario. After the fourteenth week on internship, I could feel more confident on my objectives. I did have some limitations to understand and dive into those topics deeply like time bound.

Working at Covered by SAGE helped me to learn about the insurance industry in the US market and also introduced me to Digital Marketing Scene globally. I learned to adapt on fast pace working environment and execute my learnings into the project effectively.

Covered by SAGE has a team of experts in each field and working directly with them helped me to gain insights on real world scenario and I got the chance to apply the knowledge I gained from academic learnings at Kathmandu College of Management and Siam University. I would like to thank my supervisors, colleagues, managers and all the team members at Covered by SAGE and my intern supervisor at Kathmandu College of Management and Siam University. Though this 14 week of internship was a partial fulfillment of IBBA of Siam University but this was more than just a part of this course. It was a great learning opportunity for me and knowing the working culture of an American Company. It was an online internship so I also had an experience of remote working and I am confident to work in any company in the digital marketing department from any part of the world.

Covered by SAGE is a technology driven insurance company and the team is led by young enthusiasts Wall-Street professionals. It helped me to be more competitive and my learning horizon expanded.

4.2 Limitation of the study

While interning at Covered by SAGE, I faced some limitations which affected the outcome of this report. Some things were out of reach even though I put in all my efforts. Some of the limitations are:

- The time limit of 14 weeks was not enough to learn the marketing activities completely.
- Due to the recent presidential election happened in the USA, the tech companies had many restrictions on promoting the business online.
- Due to the company policies and budget constraints, I couldn't execute my strategies fully.

4.3 Recommendation for the company

a) Directly from the internship

I got the opportunity to be the part of Covered by SAGE as an intern but they welcomed me and gave me a better position as a recognition for my skills. Covered by SAGE is a startup which saw a massive growth and is soon going to be a billion-dollar company. Covered by SAGE is also hiring in a very fast pace than other companies. As I worked there for fourteen weeks, I saw some flaws as well. Covered by SAGE should set realistic goals and growth approach. Insurance is a century old business and there are already big players in the market with a larger customer base, the competitions are like a big bull of the market and covered by SAGE should be well aware of it and set realistic goal. Setting unrealistic goals like acquiring customers at more than the average market growth can be frustrating for a startup running on a small capital compared to those large established giants. In terms of human resources, Covered by SAGE should focus more on employee satisfaction, in recent period there is a high rate of employees leaving the companies and agents too leaving the company for better work environment and better pay rates. Employees always wants a better pay and wants to work in a better work environment for their sanity. Due to excess work load at Covered by SAGE, there is a trend of employees leaving the company and joining their competitors. Ex-employees joining the competitors can be very dangerous to Covered by SAGE and it can just be there as employee training organization for its competitors. Therefore, Covered by SAGE should focus more on creating healthy work environment for their employees.

b) From the mini research

I used primary method to conduct my mini research and found that many agents experienced decreased website traffic. My study also found the reason for lesser impressions and decreased traffic to be the US elections on November, 2020. I would suggest the company to explore more channels like Facebook, LinkedIn, YouTube and other directory sites. I also recommend the company to use paid advertisement rather than only focusing on organic source of traffic. It is advisable for the company to give social media management trainings to the agent's so that they can create content on their own which will be unique to every individual and builds up credibility for those agents.



Annex

Images Related to My Work



Figure 3: Identity card

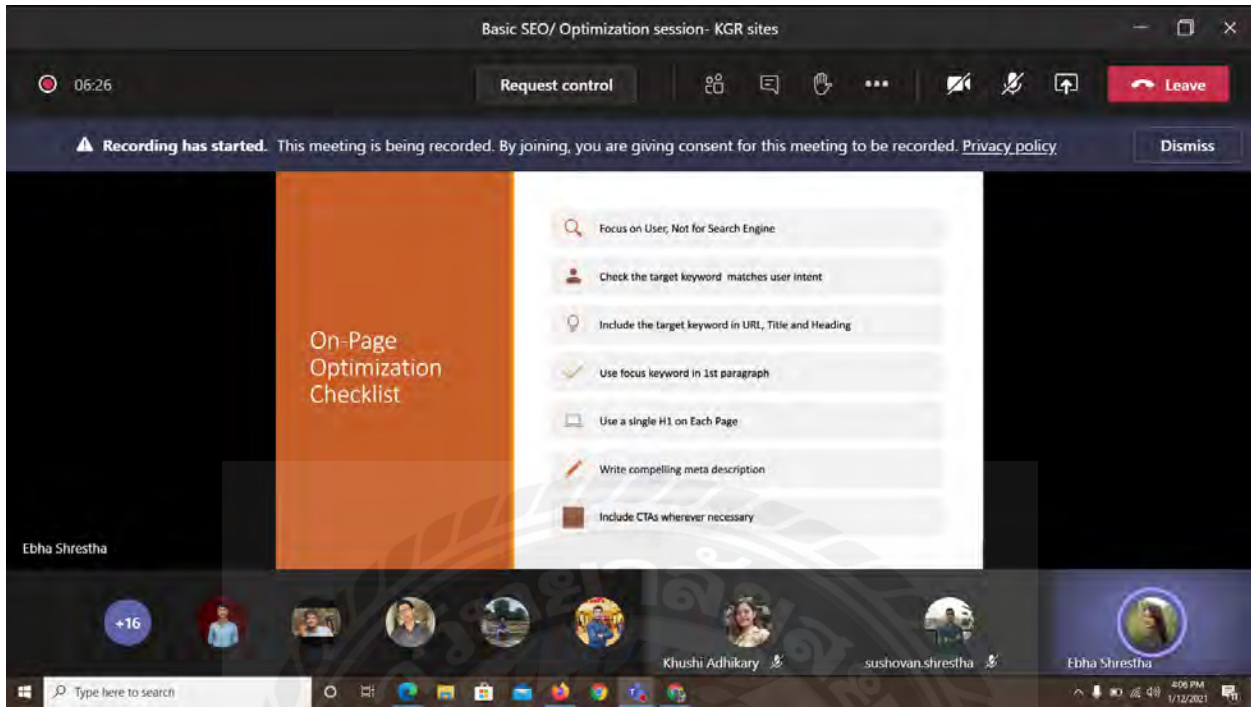


Figure 4: Virtual Presentation on Knowledge Sharing Session

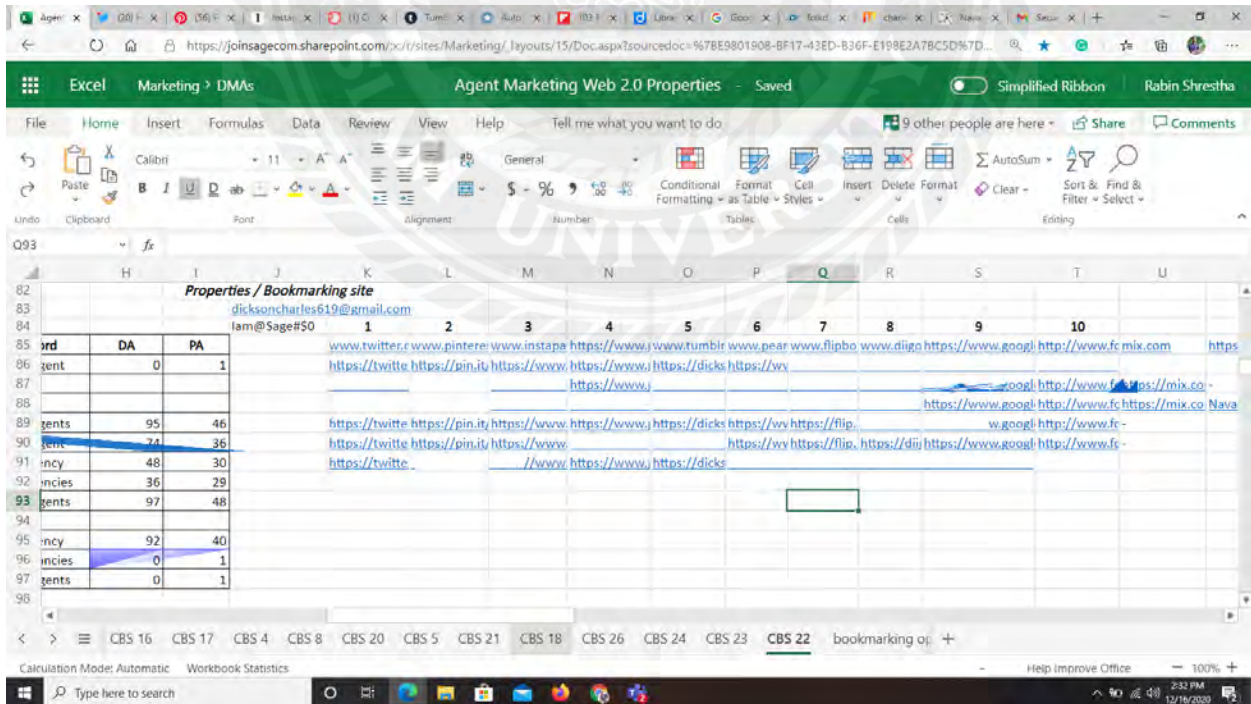


Figure 5: Social Bookmarking task

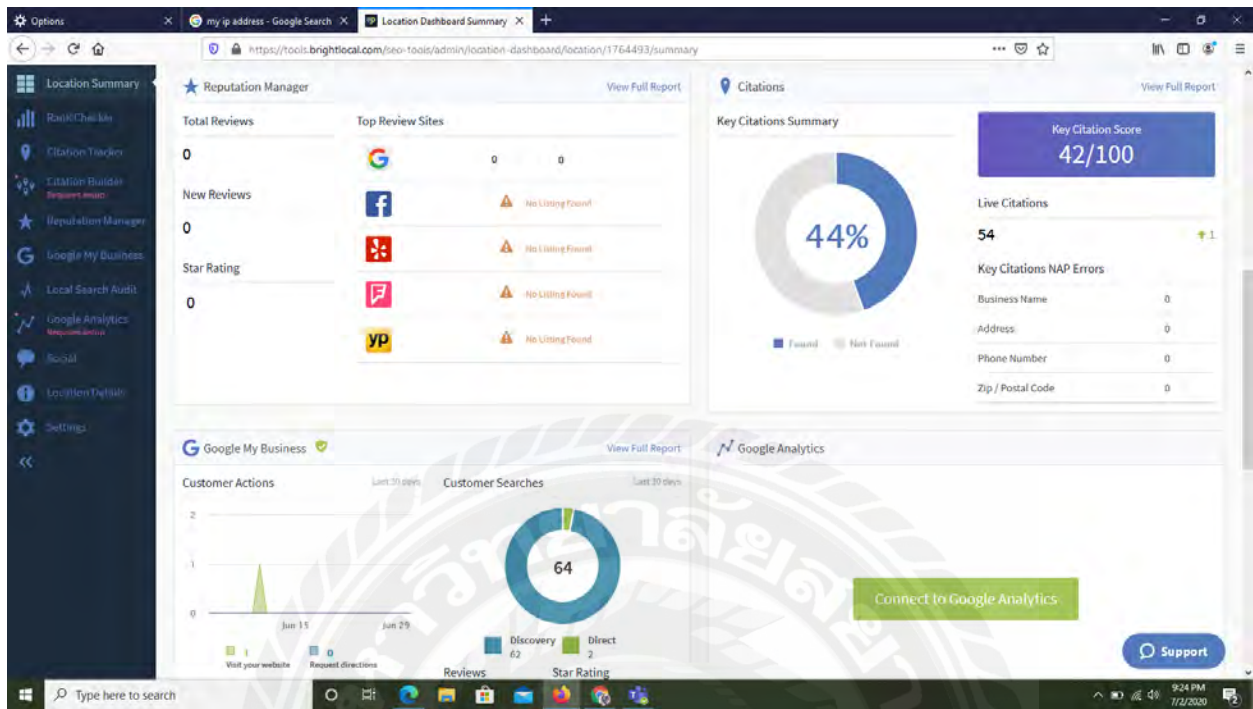


Figure 6: Report Tracking tool

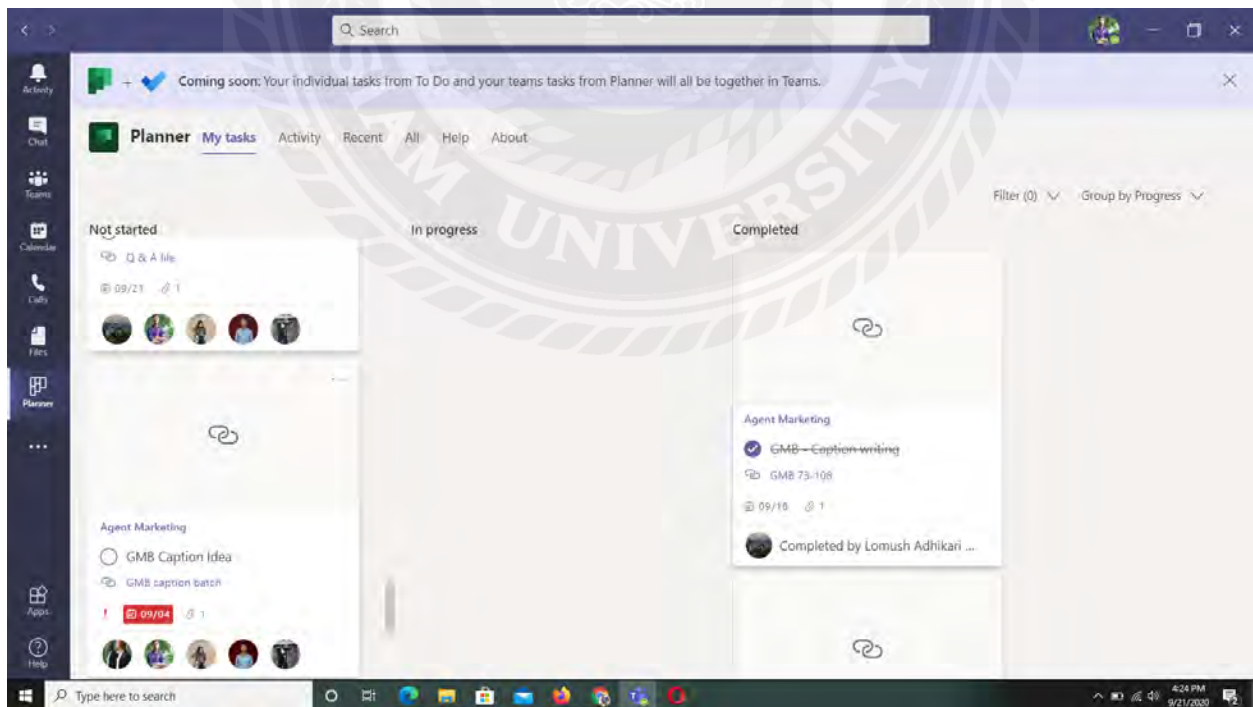


Figure 7: Daily Planner on Microsoft Teams



Figure 8: Marketing Team meeting



Figure 9: Social Media Post Design

Website I worked on:

- www.coveredbysage.com
- www.agencyheight.com
- www.localinsuranceagentsnearme.com
- <https://covington.localinsuranceagentsnearme.com/>
- <http://snellville.localinsuranceagentsnearme.com/>

- <http://atlanta.localinsuranceagentsnearme.com/>
- <https://insurancemanufacturedhome.xyz/>
- <https://insurancecareers.xyz/>

Social Media Profile I handled

- <https://www.facebook.com/CoveredbySAGE>
- <https://www.facebook.com/AgencyHeight>



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