



Trivia: Why were people hiding 3 potatoes under their bed at the end of 2017? (see page 4)

Anthea & Douglas Present:

BUSINESS BY DESIGN



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From: Anthea Mumby, Tuesday 10:07am, Mumby Insurance

Winter 2018 VIP Clients Edition

Marketing Success: Grow Your Business in 2018

Recently I was asked to present to a group of local women business owners about what marketing practices have worked well at Mumby and how these tactics can be implemented across other businesses and industries.

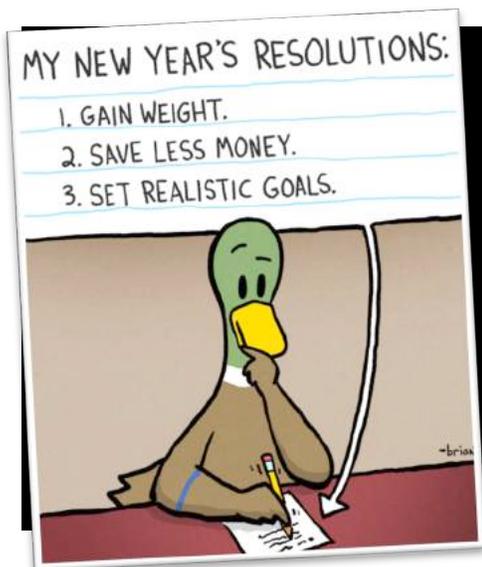
Marketing is my passion. It was hard for me to boil down all my ideas into one succinct presentation, so I chose 2 strategies that have been especially productive. Hopefully these will help grow YOUR business in 2018:



Getting a referral from a satisfied Mumby client is the best compliment we can imagine. That's why we send every referrer a handwritten thank-you card to go along with the free pizza gift card they receive. We LOVE referrals!

OBTAIN AMAZING CUSTOMER REFERRALS. If you're not actively asking for (and getting) referrals from your existing clients, now's the time to start. Here's how we do it:

Step 1. Create an Incentive: People will not take action unless THEY benefit. We offer a FREE pizza gift card + a chance to win cash in our annual draw for every referral we receive, whether or not that referral becomes a Mumby client. (continued on p2)



Are You Surprised By What's NOT Covered Under a Typical Homeowners Insurance Policy???

(See article on p.4)

Marketing Success: Grow Your Business in 2018 (cont'd)

Step 2: Promote the Opportunity. We include this offer in our monthly e-zine and send occasional reminder emails to our entire mailing list. The result = 325 submissions (referrals and testimonials).

Step 3: Deliver Quickly. For each submission, we promptly send a pizza gift card with a handwritten thank-you card. We over-deliver to build loyalty and to drive retention.

Referrals are low-hanging fruit. **Is there a new approach to gaining referrals that might be worth trying in 2018?**

USE VIDEO TO GROW YOUR BUSINESS

In addition to speaking about referrals, I explained why using video is such a powerful marketing tool:

Reason 1: Develop Know, Like, Trust. Video allows people to quickly “get to know you” even if you’ve never met.

We film quick, silly videos that help make insurance more interesting. In this video, Douglas comes in and steals a slice of pizza (see Mumby.com/pizza-video) – we use this to promote our referral program. We also film educational videos that prove our expertise within our niche.

Reason 2: Repurpose Your Work. Video is powerful because it can be repurposed so easily. We often have videos transcribed (using Rev.com) so that they can be used as blog posts, sales scripts, and even in podcasts. Create it once, use it over and over.

Reason 3: Speak People’s Learning Language. Some people learn best through reading, others by listening, and some learn best by watching. By offering video, we connect with everyone’s learning language.

How can you begin using video to connect more intimately with your existing clients and those prospects whom you’d like to add to your client list this year?



Are You Investing Your Time In What Matters Most?

People who spend their time doing more profitable work make more profits.

While there are endless ways to spend time, yours should be invested on only the most profitable activities in your business.

Let our team of experts take care of your insurance protection, so that you don't have to think twice about your coverage. This leaves you more time to focus on what you do best: running your business.

Call us at 1-800-446-5745 today.

“Mumby has been great for business, automobile and home insurance. Quotes have been very quick and thoroughly explained. The owner of the company even emailed directly.” -Jenny Kerber

mumby.com



Sad Story: You Get What You Pay For

When it comes to insurance, you really do get what you pay for. The following news story was reported by CTV news:

A Toronto woman's insurance claim for her totalled SUV has been denied because the company says the occasional deliveries she makes for her small company voids her policy.

"I was in shock because I didn't think I did anything wrong," said Adrienne Winterhelt, who was in an accident about two weeks ago on Hwy. 401 while on the way to visit a friend.



Winterhelt told a reporter that she has paid insurance premiums for 30 years without an accident but recently changed to an online insurance company to try to save money.

"I'm a widow with three kids. I've got to watch my pennies, so it seemed like a good idea to get better insurance rates."

When she signed up for auto insurance with Sonnet Insurance, she says she revealed that she uses her vehicle for work 30 per cent of the time. Winterhelt owns a small business selling heaters to kill bedbugs.

How Your Business Can Maximize Insurance Recoveries After Severe Weather Events

Severe winter weather can cause devastating damage to any business. Most businesses prepare with insurance policies that account for their unique needs and exposures, however, a "set it and forget it" approach to severe weather coverage can leave these same businesses out in the cold when disaster strikes.



Instead, follow these 4 steps:

1. Review your policies. Take the time to review, understand and retool your policies. When doing this, remember that different policies may respond to disasters in a variety of ways, so it's important to do the research upfront to ensure that you are prepared. In addition, remember that some policies may feature exclusions that void coverage in various scenarios.

2. Have a contingency plan. Once your insurance coverage is in place, you'll want to prepare for the worst and have a contingency plan for your business. These plans should include insurance policy files, inventories of all owned property, a list of suppliers and contact information of key stakeholders.

3. Be proactive. Once you are aware that a storm is imminent, you can mitigate potential damages by securing material assets. This can involve things like moving materials and property to safe locations and securing your facilities.

4. Notify your broker and insurance company. If your business is impacted by severe weather, it's critical to notify your insurance broker and company immediately, as this will ensure that your coverage will kick in. This typically involves providing specific details regarding the loss, so document any losses to ensure you are getting the most for any damages.

Using Your Vehicle For Business? *

Don't let this sad story happen to you.

Call our team of insurance experts at 1-800-446-5745 to find out if your vehicle use abides by the specifics of your insurance policy. It's better to find out now and not when it's already too late!



No More Nagging Doubts: Protect Your Most Valued Possessions

Most homeowners policies severely limit certain personal property items, and **many people have no idea they are NOT protected**. We want you to understand these restrictions so that you can make the decision that's best for you.



Typical Personal Property Limitations:

- \$200 for money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum, coins, medals, and stamps.
- \$1,000 for securities, accounts, deeds, evidences of debt, letters of credit, notes other than bank notes, manuscripts, passports, tickets, watercraft, furnishings, equipment, and motors.
- \$500 for trailers not used with watercraft.
- \$1,000 - \$2,500 (varies by company) for theft of jewelry, watches, furs, precious and semi-precious stones, and **business property of any type on your premises**. There may also be a limitation per article. "Mysterious disappearance" is NOT covered here.
- \$1,000 for theft of firearms.
- \$2,500 for theft of silverware, silver-plated ware, goldware, gold-plated ware, and pewterware.

Want to speak to an insurance expert about your coverage? **Call us at 1-800-446-5745 today!**



THANK YOU SO MUCH!

Your referrals are the best compliment we could ever get – thank you! Every time you refer another business owner to Mumby for a free business insurance quote, we'll send you a FREE "MOVIE NIGHT OUT" gift pack.

Visit www.mumby.com/business-referrals to get yours!

Which Potato Would You Pick?

In some cultures, Colombian in particular, tradition dictates that people put three potatoes under their bed — one peeled, one normal and one half-peeled — and draw one out without peeking. The more skin on your chosen potato, the more money you'll have in the new year.



Give it a try next year. Maybe it will be good for business!

CALL 519-885-5956 OR 1-800-446-5745 NOW!

Email Quotes: getaquotenow@mumby.com Fax Quotes: 519-747-2862 Weekdays: 8:30am-4:30pm
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