

# Rogue Risk Marketing Plan

**Rogue Risk: an agent-optimized independent insurance agency.**

“Agent-optimized,” means we lead with digital tools, communication, and automation, but will deliver human experience, expertise, and connection at opportune and optimized moments to develop the trusting relationships necessary to establish valuable and sustainable long-term clients.



In practice, this looks like Digital-Agent-Digital.

The initial attraction and engagements with insurance prospects are digitally oriented. The conversation is then transferred to a human agent who educates, advises and ultimately sells the insurance program. Once sold, digital automation takes over to provide customers with an easy, yet valuable service experience until a human service agent is necessary.

## Marketing Plan

At launch, our goal is early wins. Our initial launch push will both personal and commercial lines. However, as Rogue Risk matures, we'll rapidly tilt the mix of business towards commercial lines.

We'll attract our first wave of customers using our own internal resources to launch a targeted digital advertising, branding and content marketing campaign.

Once we get business in the door, we'll implement a dedicated and intentional cross-sell, referral and testimonial methodology (both through human and digital touches) to improve the breadth and depth of our relationship with each customer.

As a scratch (and quality-focused) agency Rogue will leverage carrier service centers for backend support of both personal and commercial lines customers.

## Digital Advertising

Our digital advertising campaign will consist of targeted Facebook and Youtube direct-response and retargeting video ads, driving high-intent prospects to corresponding landing pages.

Over time these campaigns will be iterated upon based on feedback from A/B testing of each campaign, landing page and conversion results.

The goal is not to base our business on digital advertising, but rather to use it as ignition fuel to launch Rogue Risk into sustainability.

## Branding Content

Branding content is meant to play to a wider audience and present a much softer call-to-action than direct-response digital ads. The purpose of this content will be to establish our presence in the local and niche markets we wish to work in.

This will be accomplished through video, text and image-based content distributed mostly through social media, (Facebook, LinkedIn, Instagram and Youtube).

We'll also leverage several local media and content outlets (podcast, video shows) for interviews and placements throughout the community.

## Content Marketing

Content marketing and SEO are incredibly valuable, yet longer burn marketing tactics. For this reason, content development on our website will roll out behind the initial digital direct-response campaigns.

That being said, we do see long-tail search engine optimization as blue ocean territory for Rogue Risk. While major top-level keywords such as “auto insurance” and “home insurance” remain highly competitive, location-based, local and niche keywords are very attainable in a relatively short period of time.

## Personal Lines

Our target personal lines customer will be families with a home value of \$300k and above. While this is a broad market, there are many sub-groups in terms of demographics and more interestingly, psychographics that will be targeted and tested for product-market fit.

## Commercial Lines

There are four segments of the commercial lines market Rogue plans to attack in its first wave of marketing activity:

1. Established Main Street Business
2. Professional Organizations
3. Contractors
4. Workers Compensation

Using Tarmika as our frontline commercial lines rating platforms we’re going to drive volume (while still focusing on coverage) into Rogue by A/B testing different classes of main street risks. This will involve a broader, more shotgun-esque approach to generating inbound business.

The approach for professional organizations (and their professional liability exposure), contractors and workers compensation will be far more targeted. Ultimately, the goal is to drive long-term profitability and revenue growth through market share domination in these classes.

## Carrier Partnerships

Rogue will partner with a small group of carriers (two to five direct appointments at most) whose methodology, technology and appetite match our own. All other markets will be reached through Indium, (wholesalers), or an E&S market provider that is yet to be determined.

When everyone else is going price, Rogue is going coverage (not that price isn't part of the equation). Coverage will be a hallmark of working with Rogue Risk. This means we want to attract package policy business (in both personal and commercial line) and partner with carriers who excel at writing package business in three aspects:

1. Ease of policy quote, customization, and binding.
2. Stable pricing.
3. Customer-first service and claims handling.

Rogue will be very discerning in the carriers we choose to place business based on their willingness to have open communications, share data and connect their systems to necessary technology solutions.

## Rogue Risk Growth Plan

The pace and sustainability of growth for Rogue Risk will be determined on three factors:

1. How quickly and reliably we can dial in profitable personal lines lead generation and automation.
2. How quickly we can align new business prospects with partner carrier appetite.
3. The hit rate on large targeted commercial accounts in professional lines, contractors and workers comp classes.

Rogue Risk is being built with sustainable profitability as its core directive. This means we'll be adaptable and opportunistic whenever and wherever necessary in order to establish a foundation for success.

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