

**Agenda Item 7(c)**  
**April 27/21 EOC Meeting**

**EOC-Endorsed (March 30/21 EOC Meeting) CAFII Website Blog As Ongoing CAFII Website Initiative**

**Benefits to CAFII Of Having A Website Blog**

One of the most effective ways for CAFII to build awareness online is through blogging. A regular blog can help drive traffic to the CAFII website, reinforce CAFII as an industry authority, and ultimately create more awareness around the association and its work.

**4 Key Ways Blogging Can Provide Value to CAFII:**

**1. SEO** – Blogging can help drive Search Engine Optimization (SEO) value on a website. Essentially, SEO involves creating content around specific keywords and topics (e.g. CPI and travel insurance). When a user searches on a search engine (Google, Bing, Yahoo, etc.) about these topics, the CAFII website appears in that list of results. Blogging about topics and keywords relevant to CAFII is a good long-term strategy to drive traffic and growth to a website and association.

**2. Public Engagement** – Sharing knowledge and information online with the general public, media, industry employees, etc. is a great way to build engagement. Everyday, consumers are searching keywords and topics that are relevant to our industry and association; blogging gives us the opportunity to capture their attention. A blog provides people with an extra reason to visit our website and stay up to date on association news.

**3. Build brand as a thought leader** – Blogging about industry issues and providing the public with useful product information is a great way to further the association's reputation for thought leadership. As consumers, regulators, media, etc. discover and follow an association's blog, it helps to enhance that association's reputation as an authority on the topic. This may even help in efforts to recruit new members to CAFII.

**4. Drive long-term results** -- Let's say we sit down for an hour and write and publish a blog post today that nets us 100 views. We get another 50 views tomorrow as a few more people find it on social media and some of our followers get caught up on their email and RSS. But after a couple days, most of the fanfare from that post dies down and we've netted 150 views. It's not done. That blog post is now ranking in search engines -- for days, weeks, months. In fact, about 70% of the traffic each month on the average blog comes from posts that weren't published in the current month. They come from old posts. These types of blog posts are referred to as "compounding" posts and they help to build long-term search results.

**How does it work?**

Think about the ways people can find our website: They could type "CAFII" right in to their browser, but that's an audience we already have. They know who we are, and that doesn't help us get more traffic on top of what we are already getting. So, how can we drive more traffic? *In short: blogging, social media, and search engines.*

Think about how many pages there are on our website. Not a lot. And think about how often you update those pages. Not that often. (How often can we really update our About Us page, or our product descriptions?)

Blogging helps solve both of those problems. Every time we write a blog post, it's one more indexed page on our website, which means one more opportunity for CAFII to show up in search engines and drive traffic to our website in organic search.

Blogging also helps us to get discovered via social media. Every time we write a blog post, we're creating content that people can share on social networks -- Twitter, LinkedIn, Facebook -- which helps expose CAFII to a new audience that may not know us yet.

### **How often do we need to blog?**

When it comes to the number of blog posts, quality is more important than quantity. So instead of letting the volume of work overwhelm us, we should start small. Say 6 to 12 blog posts a year. Each of these posts will drive extra traffic to the CAFII website, and the compounding factor of each blog will continue to add to search results long after it is first posted. Each post would have the byline of Keith Martin and/or Brendan Wycks. We could also have guest blogs from our Chair person.

### **Sample CAFII Blog Post #1 (470 words)**

#### **New video helps explain insurance products**

By (name of CAFII executive)

CAFII recently posted a new motion-graphic video to its website and on YouTube that explains the features and benefits of critical illness credit protection insurance and disability credit protection insurance.

The two-minute video describes how these insurance products work, and how they provide protection against different types of risk.

For example, disability insurance will pay all or part of an insured person's monthly debt obligation to their bank or credit union while they are unable to work due to disability.

In contrast, critical illness insurance is not related to ability to work, and an insured person can receive a benefit regardless of their employment status. This type of insurance can pay off all or a portion of the insured debt obligations in one lump sum, thereby freeing up money for other uses.

The video is the latest in a series aimed at simplifying insurance products and services for Canadian consumers. It supplements five other educational videos already on the website that explain how popular consumer insurance products such as Mortgage Life Insurance, Travel Insurance, Travel Medical Insurance, and Credit Protection Insurance work. There is also a video that explains who CAFII is and how we are trying to make insurance simple, accessible and affordable for Canadians.

Our consumer-facing website was created in 2017 to help Canadians become more aware of the range of insurance options available in Canada and to understand more about them. Since then, we have added definitions and explanations for more than a dozen types of insurance, a series of frequently asked questions, vignettes about the benefits of various insurance products, and information with links for making an insurance claim to a CAFII member financial institution. We even have details about consumer research commissioned by CAFII, and news about the Association.

As an Association, we have made consumer education a priority because our members believe that informed consumers can make better insurance choices to fit their personal circumstances, and that they are ultimately more satisfied with their experience when they choose the right products.

That's one of the reasons we continue to add new content to our website each year. For example, we recently added some new product definitions, consumer situation example vignettes, and FAQs to the website, and we are planning to add another three new videos and some new consumer research later this year.

To date, our efforts have been well received by consumers who find surfing the web a convenient way to get information, especially during a pandemic. For example, our website attracted 28,000 visitors last year, a 34% increase over 2019.

While we're pleased that a record number of consumers came to our website last year to learn more about insurance, we hope that even more will discover us in 2021!

### **Sample CAFII Blog Post #2 (550 words)**

#### **What types of insurance should homebuyers consider?**

*By (name of CAFII executive)*

Spring is the time of year when many Canadians think about buying their first home or selling and trading up to a better one. And, when they start thinking about the many issues that come with buying a house.

The first two questions potential buyers need to ask themselves is "How much house can I afford?" and "What size mortgage will I qualify for?". Luckily, most financial institutions can help answer those questions if a customer shares information about their financial situation and how much of a down payment they would like to use for the purchase.

Insurance is another topic a home buyer will want to consider, and that consideration should include at least three products; Mortgage Default Insurance, Mortgage Life Insurance, and Home Insurance. The first two of these products – Mortgage Default Insurance and Mortgage Life Insurance – are sometimes confused by consumers, especially with first-time buyers.

Mortgage Default Insurance allows borrowers to obtain a mortgage on a property with a lower down payment (as low as 5% for homes under \$500,000, and 10% for the portion up to \$1,00,000) than for a conventional mortgage. This type of insurance is required on all mortgages with down payments of less than 20% of the purchase price and is known as a high-ratio mortgage. The premium is calculated as a percentage of the mortgage, and the maximum available amortization for a high-ratio mortgage is 25 years.

This insurance provides a “safety net” for federally regulated financial institutions, such as banks, that lend money on the security of residential real estate, and increases the number of Canadians who may be able to qualify for a mortgage. Premiums for Mortgage Default Insurance are based on the amount of the mortgage and can be added to the mortgage amount and repaid over the full duration of the mortgage.

Conventional mortgages, which require a minimum down payment of 20%, do not require Mortgage Default Insurance. Any home over \$1,000,000 requires a 20% down payment.

Mortgage Life Insurance is a type of optional Credit Protection Insurance that pays out your mortgage balance (up to the maximum specified in the certificate of insurance) in the event of your death, making it affordable for your surviving spouse and/or family to remain in your home without financial duress. If your family relies on your income to make their mortgage payments, Mortgage Life Insurance is one way to protect their financial future.

Consumers who purchase Mortgage Life Insurance usually have the option to add disability, critical illness, and job loss coverage, to protect their family further against not being able to make their mortgage payments.

Home Insurance can provide valuable financial protection against incidents that can cause damage to the property you own—including fire, lightning strike, wind and hail, explosions, falling objects, vandalism, theft, and other risks or “perils.” This insurance typically covers both property damage and liability exposure, including medical payments in case someone gets hurt on your premises.

If you get a mortgage to purchase your home, your lender will require that you have Mortgage Insurance to cover these types of risk.

When contemplating the cost of buying and maintaining a home, Canadian consumers should think about whether they will need these three types of insurance or more, and what the cost will be.