

PetPremium.com: From Lead Gen to Issuing Insurance Policies - With Frans van Hulle

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Most investors understand the benefit of diversification. It is an investment principle that can be summed up with the commonly known phrase 'don't put all of your eggs in one basket', yet I continue to see domain name investors relying on only passive domain name sales and parking revenue. Today we are going to investigate lead generation, how one company is launching ventures in the insurance industry and how you might be able to do the same in industries you specialized in with domain names you already own. Stay tuned.

I have three sponsor messages before we get into today's show.

First, if you have a great domain name and nothing to show when people visit, you're missing out on potential advertising revenue, leads and partnership opportunities. NicheWebsites.com can build you a site quickly with a price option to suit any need — but as their tagline says, they don't just build websites, they build businesses. NicheWebsites.com.

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Michael Cyger: Hey everyone. My name is Michael Cyger, and I'm the Publisher of DomainSherpa.com - the website where you come to learn how to become a successful domain name investor and entrepreneur directly from

the experts. Every business in the world needs customers. If your company needs customers, you can either spend time and money to create advertising campaigns that send traffic and generate leads, and then you can work to convert them to customers, or you can just buy qualified leads from someone who specializes in advertising and marketing.

If you own some great, industry defining domain names, you might already be getting traffic that you can convert to leads that you can then sell to other businesses, and that is the subject of today's show. Joining us to talk about his lead generation business is returning Sherpa, Frans van Hulle, CEO and Co-Founder of ReviMedia. Frans, welcome back to the show.

Frans van Hulle: Thank you. It is a pleasure. Hi Michael.

Michael: So, in May of 2014, Frans, your company put out a press release announcing that your proprietary lead exchange platform surpassed the seven million leads generated milestone. As of today, I went to your website, ReviMedia.com, and I see it is 7.4 million. Congratulations.

Frans: Thank you so much. Yeah, we are proud of that.

Michael: It is quite an accomplishment. So, are all of those leads that you have generated all through your own ReviMedia-owned properties or do they include third party properties as well?

Frans: Yeah, I would say it is from 95 percent through our own campaigns and properties.

Michael: Wow.

Frans: So, we have a couple of big publishers. They are integrated through an API and they use their own campaigns. Like for example, the (Unclear 2:36.5) who do not like iFrames or link outs and they have their own forms, but besides that, most of it is generated in our own (Unclear 2:47.0).

Michael: Got you. So, 95 percent of those 7.4 million leads are generated through your own properties, one of which we are going to talk about today.

Frans: Perfect. Yeah.

Michael: Great. And so, you have this platform and, as I understand it, you allow publishers - in other words, the domain name owners or website owners - who specialize in the industries that you serve to provide leads into your platform, which then real companies, "advertisers," can buy if they meet their criteria. Is that a good summary?

Frans: That is a good summary. We call it an exchange. So, we have invested a lot in building a backend, so we have, in the back of our exchange, I would say about 70 to 80 buyers in only car insurance, for example, and when you, as a publisher, offer your leads through one of our campaigns, our buyers are bidding on that lead. And depending on certain criteria and scoring and matching, we decide to which buyer that lead goes or multiple buyers.

Michael: Okay, and I am going to come back and ask you a little bit more about that because I do a little bit of lead generation on one of my properties, but the whole idea of customers bidding on it is a little bit different to me. But let me start at the high level. What industries does your lead generation exchange support?

Frans: Yeah, so we are active in insurance, auto, health, home, life, disability, and pet. Then a big vertical for us is home security, where we work with all the national providers, and then automotive. And we have some other verticals we are working on as we speak, but those are the three main vertical (Unclear 4:40.2).

Michael: Okay, so I understand all the insurance sectors and I understand home security. Those are like the little signs that you see outside the house that say this home is protected by, and that is a big install and a monthly fee. But what is the automotive? Do you generate new car leads?

Frans: Yeah, exactly that. A very little part of it is used cars, but for the majority it is new car leads. So, we have one property called AutoComparison.com and CompareCars.me, and some other very straightforward campaign sites. And we buy traffic, and we promote them

through our affiliate network, and generate new car leads. And those leads are distributed to dealers in zip code areas, so it is a pretty complicated setup actually.

Michael: Yeah, great. And so, for somebody that did not watch your first show that you did about a year ago, it is going to be linked below this one, Frans, but how long have you been in the lead generation space?

Frans: I mean I have been in affiliate marketing since early 2000, but specifically lead generation since early 2010. So, ReviMedia started in March 2010, and we started off straight in insurance. It has been an interesting run I would say so far with steep learning curves, but yeah, in lead generation for about four years now. A little bit more.

Michael: And you use the phrase 'affiliate marketing'. Is lead generation considered to be a subset of affiliate marketing?

Frans: No, affiliate marketing is basically one of the promotional channels there are. So, we do our own display buys. We do our own search. We do partly our own email marketing, and then affiliate marketing is basically the survey of all the publishers generating traffic to our campaigns, and those (Unclear 6:42.6) can be displayed traffic buyers or can have their own websites or can be search marketers. So, basically we use it as a summary term to define all the external traffic, which we do not buy ourselves.

Michael: Got you, okay. So, today we are going to talk about a subset, one small, little area of insurance and a website that you have, and it is interesting. I will speak for myself. Often times I am exposed to so much information that I cannot put two pieces together very well. I have got a very good friend here on Bainbridge Island that has looked at the insurance space and we have chatted about insurance and lead generation and how to make leads more qualified, which is what you focus on, but one of the interesting graphs he showed me was that insurance sort of, if you look at the biggest spend in insurance and go down the line, I am not even sure what the biggest is, but health insurance and home insurance and car insurance, and the very last one is pet insurance.

Frans: Yeah, that is right.

Michael: And most people do not even realize that pet insurance is an insurance product just like all the other ones that we have mentioned that are billions or trillions. I do not know the exact number, but pet insurance itself, relatively speaking, is a large industry. Do you know how big the pet insurance market is?

Frans: Yeah, it is not that big actually in comparison with auto. Auto, I think, is the biggest.

Michael: Right.

Frans: So, if you compare it with auto, do not ask me how big auto insurance is, but we are talking about multiple billions. But if you look at the pet insurance industry itself, it is about five hundred million.

Michael: Yeah, that is what I was going to say and I could not remember if it was the correct number. So, five hundred million is a pretty good, little niche. And so, the last time you were on Domain Sherpa, back in September of 2013, PetPremium.com, one of your websites, was mentioned, but it was very early in the development process, so we did not discuss it in detail. Today PetPremium.com is up and running, so we are going to use it as a case study on today's show. So, let me start by asking you this, Frans. How do you describe PetPremium.com to someone who has never visited the website that is maybe listening on the audio or iTunes right now so they cannot type it into their browser and go take a look at it?

Frans: It is a site where you can buy pet insurance, and it is as simple as that. Obviously we share a lot of information about pet insurance and how to compare pet insurance, what to look at, and product-specific information about the policies, but we are basically an insurance company with a property and casualty (P&C) license and we are able to sell our own policies. So the website is all about that.

Michael: Got you. The tagline, or the main promo, on the homepage says, "Keep your furry friend happy, healthy, and protected. Find the right pet insurance with our flexible coverage options."

Frans: Exactly.

Michael: What kinds of pets do you cover through this website?

Frans: Dogs and cats.

Michael: Okay.

Frans: And they have to be a minimum of eight weeks old, and you can insure your pet up to 12 or 14 years old, depending on if it is a cat or a dog.

Michael: Okay. So, I'm going to jump back to the statement just before that question, where I want to find out if you actually provide the insurance policy or do you gather the customer interest - the lead - and then sell it to a partner company or to the company that will bid the highest for that lead?

Frans: That is a good question, and actually it reminds me of how we started because we definitely moved out of our comfort zone with PetPremium, because we started as a lead generation company at pet insurance. So, we had contracts with about six or seven (Unclear 11:06.3) pet insurance companies and we built out our campaigns, so we had PetsInsuranceComparison.net and PetInsuranceReviews.net, and some other domains, and we built up some affiliate marketing campaigns and started to buy some traffic, but it was just not very scalable because the pet insurance companies were not very familiar with buying leads from third parties concept.

And I am talking a little bit back, beginning early 2012, but we had quite some demand from our publishers and we saw a great opportunity in the potential traffic, so that was the moment where we started thinking of setting up our own pet insurance company and basically that is where we are right now. So, to answer your question, we are a white label of an existing pet insurance company, but we are fully licensed in all states except Washington.

Michael: So let me see if I understand this correctly. You developed the ability to take leads for pet insurance, which is the smallest niche of the insurance industry, but still a relatively good niche. Five hundred million. Half a billion dollars per year in sales, in policies written let's say. And you developed these leads through your own properties and through third party properties, but you did not have the ability to sell that number of leads to the major insurance providers in the industry. So, you had to go out and form a relationship with one of those companies and say, "We will sell your insurance and deliver it ourselves." So, we will take the leads, we will sell it, and we will take some portion of the sale.

Frans: Yeah, well, we have a big difference that we have our own product, so we have our own license and we are a white label of Hartville, which is number two in the pet insurance market. So, we have their products, and so we are a full white label of their product basically on our own license.

Michael: And that is Hartville you said.

Frans: Yes, correct.

Michael: Okay, excellent. So, I had Chris Rodde on the show back in 2012. He is the CEO of SeniorHomes.com, and he discussed lead generation, and he said that he earns a 20 percent commission, if my memory serves me correctly. When you launched PetPremium and you had the six to seven insurance companies lined up to buy leads, even though they were not processing them fast enough at the pace that you were producing them, were you earning about a 20 percent commission as well or were you selling them on a cost-per-lead basis at that time?

Frans: Yeah, at the time, cost-per-leads. That is always a sensitive topic in insurance because insurance companies are not allowed to pay per sale or give commission to a non-licensed agent.

Michael: Got you.

Frans: So, you have to stick to a per-lead basis and you cannot even charge on a per-quote basis. So, it is always per click, CPM, or per lead.

Michael: Hmm, okay.

Frans: And that is across the board for all insurance verticals basically.

Michael: Got you. And when you started, what kind of CPL range were you able to collect from the insurance agencies?

Frans: The insurance companies.

Michael: The insurance companies.

Frans: Yeah, and it was part of the issue. In lead generation you have the shared lead model and the exclusive lead model, so am I going to sell a lead, which I generated on my page multiple times, or exclusive? Exclusive has a certain advantage for the lead buyer, for the advertiser because he is the only one who gets a shot on closing a policy on that lead, but obviously has to pay more for it, or am I going to buy a lead, as a lead buyer, of which I know it is going to be sold four or five times? So, obviously the price differs a lot. So, you are talking, for a shared lead, I would say 30 cents to 50 cents, up to perhaps a dollar in some occasions, and exclusive leads can go up to ten dollars, between, I would say, 2.50 and ten dollars, really depending on the traffic source and obviously a search lead has much more value than a social media lead.

So, as a lead buyers now, we do not make a distinction in the traffic source and we just take an average and we try to make it work for the publisher. And if it is very good quality, obviously we will pay more for it.

Michael: Yeah, all right, I am going to come back and ask you about that, because I would think that lead quality would make a tremendous difference and you would want to pay a higher amount of a higher quality lead and lower amount for a lower quality, and who understand the quality better than you, so let me come back to that.

Frans: Yeah.

Michael: Let's me back up and say, before we get into the details of the business, I want to ask you about the domain name. When did you acquire the PetPremium.com domain name?

Frans: It was in 2012. Do not ask me the month because I did not check the month, but it was in 2012.

Michael: Okay, so some time in 2012, so just a couple years ago. Do you remember what you paid for it, Frans?

Frans: Yeah, one thousand dollars.

Michael: One thousand dollars.

Frans: Including the broker fee for Andrew.

Michael: Drew Rosener brokered for you and he charged you a fee on a thousand-dollar sale?

Frans: Well, you know. Every bit helps, right?

Michael: It does.

Frans: So, he is in business to make money, so.

Michael: I am just giving him a hard time. Drew was just named, I think, Brokerage or Broker of the Year. Media Option was just named Best Brokerage in the Domainer Choice Awards.

Frans: Yeah, I saw that.

Michael: So congrats to Drew.

Frans: He deserved it.

Michael: So, Drew got you the domain for a thousand dollars, and you bought it from an individual or a marketplace or a company?

Frans: I bought it from, I think, an individual. I was not sure. It was guy (Unclear 17:30.6) entitled and it was a funny story because the guy did not have email, so I am not sure if he made so much money in domaining that he did not have to work anymore and he lived somewhere on this resort somewhere in the middle of the tropics, but every time we sent an email out, we had to wait for like a week before he would respond, so I thought that was a funny story.

Michael: Yeah. So, I see that PetInsurance.com is owned and operated by Nationwide Insurance.

Frans: Yeah.

Michael: Nationwide, of course, is one of the largest insurance and financial services companies in the world. They focus on domestic property, casualty insurance, life insurance, retirement savings, and asset management. Is 'pet insurance', that phrase, considered to be the industry-defining phrase?

Frans: Yeah, it is.

Michael: Okay.

Frans: And together with pet health insurance, that is the second keyword. Actually Nationwide deserves a bit of a background story. The first pet insurance company in the US was Veterinary Pet Insurance (VPI), and they started in the late '80s. I think was '88 or '89, and they were the very first. I mean they were literally, I would say, the trendsetters. A little later than Europe, but in the US definitely the first, and that is the number one pet insurance provider at this point and Nationwide acquired them a couple years ago, so that is why it is a Nationwide company.

Michael: Got you.

Frans: And they own PetInsurance.com and PetHealthInsurance.com.

Michael: So they have got the two big ones.

Frans: They have the two big ones. They were the first, so what can we say?

Michael: Yeah, I see the phrase 'pet insurance' has 60,500 exact match searches per month just in the United States in Google AdWords, and the suggested cost-per-click bid is \$9.47, whereas the phrase 'pet premium' has a search volume of 110 and a suggested CPC bid of \$2.72. Why did you select PetPremium.com as your lead generation website?

Frans: Yeah, good question. I mean we spent. I own, I would say, 80 percent; maybe more of all the exact match keywords of the top hundred pet insurance related terms. So, we have PetInsurance.info, PetHealthInsurance.net, DogInsurance.net and DogInsurance.org, and DogHealthInsurance.com, etc. So, we have a lot of exact match domains, but I just felt that it should be more a broader term and also a domain, which I could use for, perhaps, other products than only pet insurance. So, the whole theme is pet health, and obviously with pet insurance being our main product, but the name allows us to also add other products in the future.

Michael: Makes perfect sense. So, you wanted to a brand, not an exact match domain because you might offer more products in the future.

Frans: Exactly, and the other thing was the trademarks. It is almost impossible, if not impossible, to get a trademark for the term 'dog health insurance', but you want to be able to protect your brand and build up some IP as well.

Michael: Yeah. So, when you launched in 2012, Frans, if PetInsurance.com was available, it would probably be worth - I don't know - six figures. Let's call it two hundred thousand dollars for arguments sake. Would you have paid two hundred thousand dollars for PetInsurance.com in 2012 or would you have purchased again PetPremium.com to have a broader brand, pay less and spend more on the development? If you had to look back, what would you do?

Frans: At that time I would have definitely gone for the PetInsurance.com deal. If you ask me now, with all the Google updates, how hard it is to get

rankings and to build out a property, and also now get the (Unclear 21:52.6) of the exact match is perhaps a little less than at that time. I know some people are not in agreement with that, but I think it is. The exact match is just a little less value in terms of SEO because other (Unclear 22:09.3) became more important. Right now I would not. Well, two hundred thousand for PetInsurance.com is a very good deal, so I would still do it.

Michael: You would still do it. If it were two hundred thousand, you would do it today.

Frans: Yeah, but if I would have the choice. Let's say it is eight hundred thousand, I definitely would put it in development and not in the domain itself. And that is with the experience I have right now, just because I now know how much it costs and what investment it takes to develop your own property.

Michael: Right. Well, at a dollar per lead for multiple sales, if you were not an expert in lead generation and you were thinking about getting into it, two hundred thousand dollars is a lot of money. Eight hundred thousand dollars is probably a deal killer.

Frans: Yeah.

Michael: Even yourself knowing how much you can generate. If you sell one lead for ten dollars, that is a lot of leads you have got to generate in order to pay back that domain name.

Frans: Well, and there is where you touch the organic, the evolvment we have made because when we started with lead generation, we were like okay. Well, we can make an average at, say, two dollars revenue per lead. It costs us, let's say, \$1.50. The 20 percent of senior homes seems a little lower for me. I could run my business on a 20 percent gross margin, but around that number, and then you have a business model. You buy traffic and you sell the leads, and you make a margin. But it was just not scalable, so when we moved from a lead generation model to selling insurance, the whole business model changes, and that was the reason. The reason was that the margins were relatively low. The volume was relatively low, so there was just not a

business to build there, while the potential of the market is huge, but as a lead generation company, it is in my opinion. And I mean you mentioned the 60 thousand search on the pet insurance term, I remember the first time I did that. There was 40,500. So, the market is growing, right?

Michael: Yeah.

Frans: And so, right now it might be a little different and now a lead generation model might work because the advertisement and lead buyers are also a little more savvy, I think, and more familiar.

Michael: More sophisticated, yeah.

Frans: More sophisticated, and also looking for more volume, but that was, for us, a reason to say you know what. We need to move to selling policies, and then you end up in an insurance model, where basically it is all about building up a book of business and manage your retention and maximize your average revenue per user. And when you do that calculation, then suddenly you might end up obviously in high acquisition costs than just two dollars per lead, but that is for us, at that point and still is, a much more interesting business model.

Michael: All right, I have got that note to come back, because that is your business model for PetPremium.com. Your book of business, your retention of customers, and then your revenue per customer.

Frans: Yeah.

Michael: But I want to ask you a couple more domain name questions before we get into how the business operates.

Frans: Sure.

Michael: So, PetPremium.com. Clearly it is a .COM domain name. You mentioned you own 80 percent of your portfolio for pet insurance is exact matches like I think you mentioned DogInsurance.net. Do you always prefer to build out domain names on the .COM?

Frans: Yeah, especially when it is for branding, so I have been looking for those domains, which are an exact match and which have branding character to it. So, for example, we have BestQuotes.com. BestQuotes is a term with three hundred thousand searches plus. AutoComparison, which I thought was pretty brandable. We just acquire HomeRenovation.com, HomeSafety.com, RefinanceCalculate.com, which still has to be developed, but I am always looking for those nice, catchy names, which reflect an industry, which have some brand characteristics, and which also have search.

Michael: So, do you lock up the .NETs and the .INFOs of the exact matches just as defensive play to prevent others from being able to buy those and build something on them?

Frans: Well, for PetInsurance, it was definitely a combination of both for PetInsurance, because we knew we were going in with everything we have got. We just wanted to make sure that we have access to those domains and can use them for specific campaigns, for Google campaigns, and also a little bit defensive just because I mean, to me, it was so surprising that in 2012 I started to do the keyword analysis and started to look for those domains. Michael, I mean almost all the keywords were still available and some of them I had to pay a little bit more and some of them were just there available, even some of them I even registered for the first time. So, I was just very surprised and that also reflected the industry. You cannot find it anymore in home insurance or car insurance. That is gone.

Michael: Yeah.

Frans: All of the names are gone.

Michael: But you brought up a great point. I had the CEO of CarLoans.com.au on and he talked about how his cost-per-click on AdWords are reduced significantly and his conversation rate increased significantly when he switched from Beep.com.au to CarLoans.com.au. So, it is interesting that you are saving your, for example, DogInsurance.net, and using those as campaigns on, say, Google or other sites where people could see the keyword phrase in the URL and that might lead to higher conversions.

Frans: Exactly.

Michael: Interesting.

Frans: And the last point, so defense for specific campaigns. And I have to say that in 2012, just before the Panda and all the other animals, my play was that I was going to develop all those sites, make it separate sites, do very basic link building, put 30 to 40 content articles on it, and then link them all to the subdomain, build up some authority and then link them to the main domain and, in that way, build up the authority of PetPremium.com. But I shut down that strategy because that is over. That is just gone.

Michael: Yeah, all right, last question about domain names, Frans.

Frans: Yeah, go ahead.

Michael: When .Insurance is released, and I do not know when it is going to be released because it is still in contention, but .Insurance. Will you try to acquire any domain names in that space, do you think, such as Pet.Insurance or Cat.Insurance or Dog.Insurance?

Frans: I am going to keep that one for myself, Michael, because there are too many smart domainers out there, so they might try to get the name and then try to sell it to me.

Michael: All right, so you do not want them. That is what I am hearing.

Frans: I do not want it.

Michael: All right.

Frans: Any value.

Michael: And it is funny. In my research, I typed in CatInsurance.com to see who owned it, and it is actually Caterpillar, the large yellow equipment, heavy equipment manufacturer.

Frans: And I offered them 20 thousand dollars. So, I started with five and they were like: "No, I am not interested." Then I went to ten and I went up to 20 thousand. They were not really interested, but they are not doing anything with it.

Michael: Yeah. Well, I thought it resolved to a page where you could actually buy insurance for your Caterpillar heavy equipment.

Frans: Well, maybe now, but at that time no. Let me check because now you made me curious.

Michael: And then DogInsurance looks like it is owned by a company that I could not quite figure out what they did. At first I thought they were doing lead generation, but then, if I clicked down further, the website is just a holding page basically. A thin website.

Frans: Yeah, I do not know. I mean this is also a relatively new site. I do not know the owner to be honest. I tried to get it. CatInsurance.com is redirected to Cat.com, their main site, maybe because I am outside the US.

Michael: Oh, that could be it. All right, so you bought the domain name in 2012. How long did it take you to launch the website that people can now see at PetPremium.com?

Frans: Yeah, so we started with putting up some general pet insurance content as a lead generation site, just because I wanted to build up authority and the first index pages.

Michael: Right.

Frans: And parallel to that, we were working on getting our licenses, getting our agreement in place, and so the site was up and running, and I would have to check the exact date, but somewhere in mid-2012, I would say.

Michael: So it took you a few months to get the website up and start the process.

Frans: Yeah.

Michael: Now, you mentioned get your licenses. If you were just selling leads in the beginning, why did you need a license? At that point, did you realize that you needed a license for some reason?

Frans: No, no, no, so that was exactly part of the progress we have made. So, at that time, when we decided to setup our own website, we were still a lead generation company. We still had those deals in place. So, we kept doing that and, parallel to that, we worked on setting up our own pet insurance company, and that in total took us about 14 months. It was a pretty long process. You have to go through due diligence. You have to get your licenses. You need to jump through a lot of hoops to be able to get that far, and we went live in October 2013 as a pet insurance company, and that was also the day where we put our new website live and shifted from a lead generation company to an insurance company.

Michael: Got you. When you put up your website, the first generation of your website; and if people want to see it, they can go back through the Wayback Machine and take a look at that. It loses the CSS, but you can see what it looks like. When you launched the first version, do you remember how long it took you to get your first lead through that website?

Frans: No, and to be honest, the organic traffic we got was not substantial. And that was the frustrating part for me. Not very experienced in web development. I mean we are experienced in developing campaigns. The technical part we are very experienced in, but to really develop a content site with the objective to generate organic traffic was a new thing for us. And my team here, we are really focused on learning as team and really try to get a grip on all the aspects relating to building out a site. So, in 2012, I think the organic traffic was relatively low. We did some link building. We got some leads, but definitely not substantial.

Michael: Did you buy traffic through Google or some ad network at the time to send more people to the website?

Frans: Yeah, we did. Yeah, we did, but a very small scale, again, because the lead model in pet insurance was just so limited. So, if you see that pet insurance has a nine-dollar-per-click, which, by the way, it is in practice a little bit lower than that, but at nine dollars per click, you get two dollars per lead. I mean that does not make any sense, so it is definitely a longtail game, and so we did that, but with relatively low volume. On our peak, we did about two hundred leads per day.

Michael: Buying traffic, converting it into leads.

Frans: Yeah, exactly.

Michael: And at two hundred leads per day, you found that you could not sell all of those leads that you had, even to the six or seven companies that you had relationships with.

Frans: Exactly. So, that is exactly right, and we were like: "Yeah, okay." So, we spent money to generate the lead.

Michael: And then you could not get your money back up. Yeah.

Frans: Yeah, but we already had the agenda to setup our own insurance company, so we learned a lot from it and it was relatively low volume and relatively low investment, and we were basically break even, I would say, at that time, but it was just not scalable. It was not that thousand dollars per month business.

Michael: So, you are licensed to sell pet insurance. Is it all insurance products or just pet insurance, Frans?

Frans: No, so pet insurance is part of P&C. So, basically pet insurance is for the insurance law, Department of Insurance. Pet insurance is seen exactly the same as home and car insurance. So, you have to comply with exactly the same regulations. The license is exactly the same.

Michael: So, where are you licensed? You are located in Panama. Is that where your business is licensed?

Frans: No. So, we have an office in Panama, correct, but we also have an office in New York, and our pet insurance operations is all done from our New York office.

Michael: Got it. So, you are licensed in the United States as an insurance agent or company? What is the technical?

Frans: As a company, yeah.

Michael: And so, what countries on PetPremium.com? If I am in China or India or Canada, and I fill out a lead form on there, can you service all countries with your insurance products?

Frans: No, I wish. Thinking about it already gives me a headache, Michael. No, it is so complicated. Let me start again. We have an International aspiration. Let's put it that way. So, there are a couple of markets, emerging markets; China could be one of them, but it is not on our short list. Definitely some Asian companies. There are some European companies where pet insurance is not really covered yet. Latin American is very interesting. So, we are preparing for that, but very on the longer-term, so our trademarks, our domains. So, that is definitely our roadmap, but to get up and running in a country, first you need to have an underwriter. You need to have your products. You need to have your licenses. That is all arranged per country. And to make it more complicated in the US, it is per state, which basically, in our case, is 49 different countries to deal with.

So, no, it is very complicated. Definitely. Pet insurance is growing everywhere, in (Unclear 38:08.8), Sweden, UK. It is a very mature market. We are talking about market penetration of about 16 or 30 percent versus US, which is around two percent.

Michael: Wow.

Frans: And then there are some countries like Germany, France, and Italy, which are definitely less developed than, for example, the UK.

Michael: So, when you say penetration, is that an understanding that there is a product that can cover and can insure pets?

Frans: No, penetration is measured by taking the total number of dogs and cats, and taking a count of which are actually insured.

Michael: Got you, and only two percent in the US is insured.

Frans: Yeah.

Michael: So that is a great number because you are licensed in the US. It is your job to educate people and then get them insured.

Frans: Exactly, and I wish it was that simple, but in a nutshell, that is correct.

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Michael: I am sure people have visited PetPremium.com now and they have seen how you are presenting the site. How many unique visitors do you have per day, would you say, on average to PetPremium?

Frans: I did not check yesterday yet, but we have between a thousand and 17 hundred visitors per day.

Michael: Per day.

Frans: Yeah.

Michael: Wow. And so, how do people find PetPremium.com? Those thousand to 17 hundred visitors per day. Are they mostly coming from organic search traffic or are you still buying a lot of traffic from third parties or ad networks like Google AdWords?

Frans: Yeah, so it is a combination of all of those. We started off with a pretty strong social media strategy, so I would say about four to five hundred visits are coming from our social media channels. Facebook, Twitter, and Pinterest. That was bigger, but we can come back to that if we wish. But I would say about 100 to 150 is organic, so that is still our challenge to get more organic traffic. It is a pain in the you-know-what to build that out. I find it extremely difficult to start to rank on the terms you would like to. Looking at the competition, companies have been in business for ten to 15 years. PR5, PR6. A thousand plus links. I mean it is just very hard to get your spot there.

Michael: Yeah.

Frans: And then we are on a couple of review sites and we are doing some promotion right now through a couple of selected publishers. We are taking it slow because when you are a lead generation company, you can generate high volume and you pass them through to your lead buyers, and obviously you want to keep them happy, but there is less of a risk involved. Right now we are actually the ones who have to close the leads, so we have been investing a lot in optimizing the sales process, the follow-up, the email, how to call and when to call. Are we calling two times, three times, five times, or five times, so we are constantly fine-tuning that process. It is a long process, but we feel we still can make huge improvements in that whole sales process. Until then, we do not want to blow it out of the water.

Michael: Right. You do not want to turn on the funnels until you have got your process down.

Frans: Exactly.

Michael: So, you have about half your traffic coming from social media. You have got maybe ten to 20 percent coming from organic. The rest coming from modest ad publishers, ad networks. Do you have an affiliate program where people who send you leads or who use your lead form can generate some sort of affiliate commission?

Frans: Yeah. Yeah, we have. You can find a link on the homepage of PetPremium.com. So, we have a range of different campaigns, so we have mobile campaigns. We have direct campaigns. We have some white label opportunities.

Michael: And is that a significant flow, or is the pet insurance industry so small that there are not that many affiliates that want to be a part of it?

Frans: No, I think it is significant. That is really our main strategy to find those publishers. And we have been in conversation with a lot. We just are very careful in scaling it up, just for the reason I just mentioned. But there are many pet-related sites with beautiful traffic. There are a bunch of very good blocks of real pet lovers. They have been writing and talking about their pets for ages with very targeted traffic, so that is definitely a big opportunity for us, so it is just a matter of gradually scaling it up.

Michael: Right. So, you have got a couple conversions. People in the lead generation space talk about conversation rate optimization. They want to try and get high conversion rates. So, you have got traffic coming to PetPremium, and then your first conversion is taking that traffic and having them fill out a lead form so you understand more about who they are and what their need is. What kind of conversion rate are you seeing from your own traffic to a lead form?

Frans: Yeah, so that really differs a lot from source. So, if someone comes from Facebook, obviously it is not going to convert as well as someone coming from Google.

Michael: Why do you say it is not going to - I'm sorry. The phrase you used was obviously. Why is it obvious that it is not going to convert as well from Facebook as from Google?

Frans: Well, again, it depends how you promote it on Facebook; so let me rephrase it. If you go to PetPremium Facebook page, we have about 330 thousand friends.

Michael: Yeah, a lot.

Frans: Yeah, and if we post there like: "Click here and get a free quote," then you have obviously people clicking on it, but that is completely different. They have a completely different mindset than someone who is actively going to Google, typing 'Pet Insurance', and we are on position three or four, and oh yeah, because he is actively looking for pet insurance. So, it is a different mindset. So, we definitely see a difficult version between those two, but if you have, for example, someone on Pinterest and they happen to click on PetPremium because he curious about what PetPremium does, and that sets a low conversion to actually someone who is requesting a quote. That is close to one percent, I think.

Michael: Yeah, so you have got a really cute picture of a kitten batting like a yarn ball on Pinterest, which is known for pictures, and it clicks through to a lead form. Somebody may click on it because it is just so darn cute, but they are not going to convert. Your conversion rate is almost nil, compared to Facebook, where maybe you have a cute, little picture of a kitten, and then you say something like: "Insure your kitten from things that may happen in life." Somebody may be like: "Oh, that is cute," they click through, and they are probably a little bit more interested in pet insurance than the Pinterest, but not really looking for it. You sort of put it in front of them. They clicked, but they were not interested at the time.

And then, on the far end, you have Google, where somebody is actively searching for kitten insurance or pet insurance or cat insurance, or whatever the case may be, sees you close to the top of the organic listings and clicks through. They are likely to convert at a higher rate.

Frans: Exactly, and you see that across the board. All the verticals. That is just the difference in traffic. And I do not mind that Pinterest visitor on our website because we have a strong social media strategy because I believe that we need to be in the center of the pet owner community, and that might be through very useful content like our Pet Health Center or that might be through cute pictures on Facebook or Pinterest. Every eyeball we get and every eyeball seeing our logo, I hope it will help with the conversion in the longrun. So, it is a big branding strategy and, as you said earlier, pet insurance is, a big part, a matter of educating the pet owners because a big part of the pet owners have never heard of pet insurance. They do not even know that it exists.

So, every opportunity we get to show them that pet insurance exists we will take. And it might not convert, but that is okay for us. That is a long-term strategy.

Michael: Yeah. So, on the high end of your conversion from traffic into pet insurance leads of interested customers, what kind of conversion rate do you see on the high end?

Frans: From click to quote?

Michael: Yeah, click to quote.

Frans: Yeah, on average, I would say I am happy with 20. Our target is more close to 30.

Michael: 20 or 30 percent. So, basically if I go to Google and I type in 'pet insurance' and I click on your organic listing, 20 to 30 percent of the time, me doing that path, is going to convert into a lead.

Frans: Yeah.

Michael: Wow, okay. Can I expect 20 to 30 percent in other industries as well, or do you just do it really well?

Frans: Well, I think we are doing it pretty well, but I do not think it is extraordinary well. We have to realize that pet insurance is a little different breed than other verticals perhaps because that group who did not know about pet insurance and they come on your page want to know what it costs. So, there is an extra driver there, which you do not see in car insurance or home insurance because most people know, more or less, what it costs. And this is an assumption. I do not have hard numbers, but if you look at our other campaigns, for example, home security, on our good traffic sources and taking an average, we are above 20 percent on our campaigns.

Michael: Wow, okay. All right, note to self: I need to talk to Frans about my lead generation site that only gets four percent conversion. We will come back to that.

Frans: I mean it depends on your traffic. That is my point. If you give me insight on your traffic, I might be able to say something useful. And you are a smart guy.

Michael: I do not know. Not as smart as you. So, let me ask you this. So, we know that it could be as high as 20 to 30 percent conversion from click on Google to filling out a form. It could also be zero if it is just coming in from Pinterest or something.

Frans: Yeah.

Michael: But then, since you are actually a licensed insurance company now, what is the conversion rate from somebody who fills out the lead to actually paying you money for an insurance product?

Frans: So, that is, unfortunately, information that I cannot share, but I can give you like an indication. So, our target is that we should be able to close ten percent. Again, there is a big difference where the leads come from. Is it inbound? Is it outbound? So, across the board, we need to convert ten

percent. We are not there yet and that is where our focus is right now to train our agents, to improve our scripts, and to fine-tune the model before we can scale it up.

Michael: And that makes sense. And so, previously you mentioned you have got to book the business, you have got to retain the customer, and you want to look at the revenue per customer. So, booking the business is that conversion rate from the lead generated into a customer who actually paid for your policy. Of course you do not want that customer to cancel at the end of the first year or cancel six months in. You want to retain them as a customer, so looking at the retention rate is important.

Frans: Exactly.

Michael: And then also, once you have them as a customer, because you are licensed to sell all insurance products, you then want to move them up the food chain. You want to move them from only getting pet insurance to maybe doing pet and home or pet and car.

Frans: Yeah, I mean that is, for PetPremium, not the strategy.

Michael: Oh, it is not.

Frans: No, because the thing is that pet insurance is such an on its own industry and product that it is hardly comparable with home or car. And the other thing is that, as I said early in the conversation, we really stepped out of our comfort zone by doing this with PetPremium, but my core business is still lead generation. If I would move into selling home and car insurance, yeah, I mean first of all, it is a very saturated market and a very aggressive market, and I believe you have to stick to your core competence.

Michael: Yeah, your core competency, right.

Frans: Competency, yeah, exactly.

Michael: I am going to ask you, Frans, if you are comfortable saying. What is your revenue run rate per month on PetPremium?

Frans: I cannot give you the revenue, but we have sold over six hundred policies so far.

Michael: Six hundred policies.

Frans: Yeah, and we started October 2013. It took us a couple of months to get up and running where we hardly did any sales, and it is slowly picking up and, again, we are taking it slow in the sense that we want to do it smart. But we are pretty proud of it.

Michael: Six hundred is a lot. So, these are people that you have taken the money for and you are servicing them. They get some paperwork that says PetPremium.com on the top.

Frans: Yeah, correct.

Michael: So, I have got an eight-year-old Doberman pinscher. I live in Washington State. Roughly what would I pay for pet insurance on my Dobbie?

Frans: I cannot insure you, my friend, because you are in Washington State. That is the only state.

Michael: I mean to say a Daschund. A lot of people will not insure. Oh, but pet insurance should be okay for a Doberman.

Frans: Yeah. No, I mean I wish I could.

Michael: For some reason you cannot insure in Washington State.

Frans: No, I mean Washington State is one of those states where it takes longer to get your product approved and where you get your license approved, so it is just a longer process and we should have already gotten it by now, but it just takes longer than expected.

Michael: What is the average cost of a dog policy in the United States, would you say?

Frans: So, there are three levels, and so you have accident only, you have accident and illness, and then you have illness, accident, and wellness. So, those are, generally speaking, the three levels there are. And I would say average is from 15 dollars per month for accident only, and these are very rough numbers. I am not a licensed agent, so I am not allowed to give any specific quotes, but from 15 dollars to, I would say, 80 to 90 dollars per month if you have the whole package. And on average, it should be around 25 dollars for the accident and illness.

Michael: Got you, so anywhere from like two hundred dollars per year up to a thousand dollars per year. Somewhere roughly in there.

Frans: Exactly, and then it is all breed specific. So, a French bulldog is known for some conditions with the flat nose and the (Unclear 55:18.8) for certain things. It is more expensive to insure than a Labrador.

Michael: Definitely. I get it. Are you cash flow positive on this venture, Frans?

Frans: No, and it is going to take some time. So, when you are building up your book of business, your investor acquisition costs are relatively high and before you make the money, it takes you some time to recoup that money. So, it is all about building up a book of business, and when you reach a certain level, you get your recurring revenues.

Michael: It is like an annuity. You just continue to get it year after year.

Frans: Exactly. So, it takes an average for any insurance company, I would say, about two years before you can become cash flow positive, and that is just the nature of the business. But when you do, it is a very interesting business.

Michael: Yeah. So, you made an investment initially. You continue to invest every month in social media, in your licensed brokers, in your overall process

to convert leads into customers of course, and then eventually you will get to cash flow positive, where, every month, the amount of money that you bring in exceeds the amount of money that you spend. And then, later on in the business life, you will get break even. Right? So, right now the revenue has equaled all of the expenses that you have paid to date. Do you have any idea when break even will be based on the fact that customers become an annuity if you can maintain them and retain them?

Frans: Yeah, so our point is at the end of 2015 we want to be able to reach that. And if we reach that, then that is a big accomplishment.

Michael: Yeah, definitely.

Frans: Big achievement, and we will see. We are working hard on it, so it is all about optimizing your acquisition costs, keep your costs under control, and grow your book of business at a certain speed. And that is the whole challenge, but it goes well. It is tough. It is not easy, and especially developing the domain and building up your traffic and brand, and I can send ten thousand visitors a day to PetPremium.com. That is not an issue if I would put a link on our car insurance and home insurance campaigns. So, getting the traffic, just traffic, is not the issue, but getting organic traffic and building up your brand just takes time, and much more time than I anticipated to be honest.

Michael: Yeah, it is not easy building a real business. I want to ask you about building good landing page forms for leads. If I go to PetPremium.com right now and any webpage on the website, I can see in the Get Your Free Quote box that the first question you ask me - there is only one question - is: "What is your pet's name?" So, you do not start with a whole list of form on the right-hand side. You just say like: "Hey, what is your pet's name?" Why do you do that?

Frans: Well, I mean we have two guys in the company that do nothing else except split testing, and it is a little bit based on common sense in a way and based on experience we have built up in other verticals and developing landing pages. But actually the asking pet name was not based on any sophisticated split testing. It is just we want to put the pet centrally. It is all

about the pet, and we felt that asking the pet name, if you do that and you fill in the pet name, then on the next page you will see that we use the pet name, like: "What breed is [pet name]? How old is [pet name]?" So, just to make it a little personal, and it works well and the conversion has gone pretty well.

Michael: Yeah, okay. So, does your split testing show you that asking for the pet name first leads to a higher form fill-out conversion rate than just having the full form or asking some of the first questions?

Frans: So, asking the pet name alone, we did not split test that against like showing three or four fields or the whole form, but we did split test when you go to the next page and you have the pet-specific questions. We saw clear difference when you made the questions more personal and you used the pet name in the question, so that definitely gave a boost. And when you go to the second page, you also see the specific breeds in the right corner, so we have, by far, the biggest breed database I would say. So, we have over five hundred dog breeds. And when you select any breed, you will see a picture in the right corner. That definitely helped with the conversion as well, because people relate to it. They say, "Hey, that is my dog."

Michael: Yeah, and that is more content that is on your website because you probably have a page for each one of those breeds. Correct?

Frans: Exactly. Exactly. So, we tried to use the content we have, and we are still not there. There is a lot on our roadmap we still need or we want to do to make it even better.

Michael: Got you. You mentioned to me in the preinterview discussion that the launch of PetPremium.com was not without any issues. What were some of the most significant issues that you faced in launching it?

Frans: Yeah, so that is purely related to SEO and to the technical things we have done with the website; is that we just made some really stupid mistakes. And I wanted to take the opportunity to share those mistakes because you never hear those. You always hear the success stories, like: "Oh, I have this domain. I put two pages on it and I changed the title of the (Unclear

1:01:36.8), and I was ranking number one." Well, I never experienced it, and you always hear those stories, but yeah.

So, when we setup PetPremium.com, again, we are not very experienced in domain development. We have been learning a lot and I dare to say that now we are starting to understand what it is about and we are starting to get a grip on what is needed to develop a site, but we made some stupid mistakes. Like for example, one of our lesser experienced developers left the test environment open. So, there was no link to it, but somehow Google was able to index it. So, when we launched the site, we had a bunch of double content and double titles, which hurt us a little bit in the first two to three months.

Michael: Well, and you never know how Google is going to treat that when you have got two different environments with the same content and maybe your test environment was up first, and who knows how their algorithm is going to interpret it. Yeah.

Frans: Yeah. At the time, I hoped that they would see that it is the same main domain and it is a different subdomain, so they would treat it really as hardcore double content, but it definitely does not help. Let's put it that way.

Michael: Yeah.

Frans: Then we moved from an HTTP to an HTTPS environment to be able to show the green bar and to gain a little bit more trust, but we did the redirect wrong to the HTTPS. And Google just changed a couple months ago, where they treat the HTTP version the same as the HTTPS in Google Webmaster. Now they have combined those two, but before it was two separate sites.

Michael: Oh, so, again, you had two separate sites running in Google's eyes.

Frans: Yeah, not completely, but in some respect. And when we did the three-year-old redirect, we suddenly got like a bunch of 404 errors because apparently the old site had a couple of non-existing pages. I do not know the details anymore, but we went from one escalation to the other and, at a certain point, a couple months ago, we really took Google Webmaster and

some good SEO tools, and we started to clean up in Google Webmaster, which, to me, was relatively new. I am sure for a big part of your audience probably not, but like the removal tool in Google Webmaster and the fetch tool to be able to fetch new pages helped to manage the cleaning up the content that, even with the removal tool in Google Webmaster, it took, in certain cases, two to three months before those pages actually got removed from the index.

Michael: Wow.

Frans: Which was interesting. And the other thing is like the importance of homepage optimization. I mean when I look at my competitors without mentioning any names and I do an analysis and SEO analysis of their site, it is one big mess because those sites are so old. They have been growing. They have ten thousand plus pages. So, their homepage optimization is not that great, but they have so much authority built up on links that it does not really affect them that much. But we noticed huge differences in which title we used and the H1 and the H2 and how we used the keywords on the site. So, to manage improvement, we actually started focusing on that much more than we did, because I did not give too much importance, but when you just stick to the basics, it actually works pretty well.

Michael: Yeah, a lot of people claim SEO is dead and it has changed, and they try and look at all these gray hat items. If just stick to the blocking and tackling, the H1s, having good content on the website, having the pictures that match the content, yeah, everything else falls into place. You cannot gain the system. You need to have good content.

Frans: Exactly.

Michael: So, it sounds like your primary marketing strategy right now is social media and organic, and you might actually consider the organic to be higher value than the social media. Is that fair to say?

Frans: Yeah, absolutely, and forgive me for saying it, but the organic is such an uncontrollable thing. So, we will keep investing in it and hopefully it will

grow, but it is very hard to control it, so I do not want to put all my eggs in the organic basket of our friend of Google.

Michael: Right, so you are diversifying. As we started the top of the show, you are diversifying your marketing strategy because Google could flip a switch in an algorithm and suddenly you do not get any traffic.

Frans: Exactly. And the other thing is that if you look at the pet insurance related keywords, it is relatively limited in the sense that there is not huge volume there. So, you will always need additional traffic sources, so it is definitely not our number one strategy to be dependent on organic traffic. I will still keep trying to build it up though, but we will see.

Michael: Yeah, sure. So, I want to point out, Frans. I want to be respectful of your time. I want to point out we have already been in discussion for 70 minutes, and so I want to try and wrap up this interview in another ten minutes or so, but I want to ask you about Facebook because we talked about organic and how it does convert better when people are searching for something specifically and maybe it is related to pet insurance or related to pets versus Facebook, let's say. I bring up Facebook because you have 329 thousand likes on your Facebook account. First off, how did you get so many likes in the period of just a couple of years? How is that possible?

Frans: When we started, the whole idea was to really reach the pet owner. So, we started to generate content and cute pictures and funny, and we have done that for the last two years or so, so there is a healthy flow of natural likes, but obviously to get the page going, we invested quite a bit in ads and promoting our posts and promoting the Facebook in general, so promoting PetPremium.

Michael: Got you. So, you bought advertising on Facebook to get more likes.

Frans: Yeah, exactly.

Michael: So, how did you feel a few months ago, when Facebook changed their policy and algorithm and said that now all these three hundred thousand plus people that said they wanted to get everything from your company that you were posting, now you only reach a fraction of them and you have to

now pay again to reach those same people that have already said they wanted to get your content?

Frans: I am extremely pissed about it, and I wrote a guest blog actually last week about it because I think it is, in essence, so incredibly wrong, and on top of that, I read yesterday that they did that secret psychological test of seven hundred thousand people by manipulating existing content and stuff. Yeah, my opinion is that I think it is wrong to, first, motivate companies and brands to build up their communities on Facebook and ask them to promote it and spend money on it, which we did. Then by saying like: "Yeah, but now we are going to limit your reach, and if you want to reach your own friends, which you paid for yourself and which voluntarily liked your brand; if you want to reach them now, then you have to pay us." So, in essence, it is very wrong, and I did not ask for those ads on my timeline. I did not ask for those ads at the right side of my Facebook page. So, basically Facebook, to me, becomes like an ordinary big advertisement platform, and I think we should treat Facebook like that.

Michael: Yeah.

Frans: So, they grew their revenue from 1.3 billion dollars in Q1 2013 to 2.5 billion in 2014, so that is an 82 percent growth in one year. Most companies would dream of such a growth. We are talking about billions, and I think that they have the reach; they have the people. I am treating Facebook right now as I am putting my ads on Facebook and I redirect all the traffic to my own site. I am not going to promote my Facebook page anymore.

Michael: So, no more paying for likes on Facebook, where you then have to pay again to reach those same people. You are directing people. It is just an ad network. Just like Google. Just like paying for banners on other pet-related websites, you are just directing people to your website.

Frans: Exactly. The downside of that is that if everybody starts to see Facebook like that and the end user might be less and less engaged with the content on Facebook, and I notice it myself. I am a little tired of reading about that someone slept so well the night before of my friends. The danger, the downside is that it becomes indeed purely ads and the content is getting

less and less and less. So, what we are doing right now, and I read that Audi's reach was dropped 94 percent and Audi has a big, big fanbase.

Michael: Wow, yeah.

Frans: I mean I cannot imagine that they are investing the same amount in creating content for the Facebook page. It does not make any sense. So, if we all start to stop generating content and direct traffic to our own sites, what is left about Facebook?

Michael: Yeah. So, why do you still have a strong social media aspect to your marketing campaigns for PetPremium.com? If we assume that Twitter and Pinterest and Google Plus are going to go the same way as Facebook, where they are just going to be a content source like a newspaper and you are just going to pay to advertise, why build any fanbase on any of those social media channels? Why don't you just buy advertising, redirect them to your website, and get them on a newsletter list, where you control when you contact them?

Frans: Well, to be honest, this is something true and I agree. If someone asked me now, like: "Would you invest in social media like you did the last two years knowing now what Facebook has been doing," no way. I prefer to spend it on ads and just redirect it to my own site. So, it is a little different for Twitter. At Twitter, we will see how that will evolve with their ads. I think they have been smart about it. I think they have been really smart and only open it for brands, but the traffic from Twitter actually is pretty engaged and pretty good. Pinterest is obviously a tremendous opportunity because there is so much traffic. It is not very valuable traffic, but for branding and for the sake of volume and reaching eyeballs, I think Pinterest is a very interesting channel. Google Plus.

Michael: You use it because you want search engine optimization.

Frans: That is basically what it is.

Michael: Yeah. All right, here is the last question I have for you, Frans. You mentioned in the preinterview conversation that we had that trademarks were

terribly important to your PetPremium.com business. Why are trademarks so important?

Frans: Well, and it was pretty new for me. When we opened our Facebook page, we started with Facebook.com/PetPremiumInc. And obviously when people are searching for you on Facebook or Twitter or Pinterest, you want to be found on your actual brand.

Michael: Your exact brand, yeah.

Frans: And I was able to obtain, because PetPremium was an existing page on all the channels, and I was able to get that account based on my trademark. Besides, the only one where it did not work was YouTube. So, when you go to YouTube in the US, it is restricted, so you will not the existing PetPremium page in the US, but all the others were able to get the page and the page was owned by a Brazilian company, but we did not do anything since 2011. Without the trademark, I would not have been able to get those pages.

Michael: Right.

Frans: Which I think has some value.

Michael: Oh, definitely. I personally think it has a lot of value. That was one of the key decisions I had when I was figuring out what I was going to name DomainSherpa. And I saw that I could get the social media handles of DomainSherpa in Twitter and Facebook and YouTube, so that people could find me easily rather than DomainSherpaCom or DomainSherpa_Com. Like I just wanted simple.

Frans: Yeah, definitely. The hashtags in Twitter, and it just helps to have like a memorable name, but my message is that if you have the trademark, it does not cost that much. I believe it is like nine hundred dollars in total, including the registration fees. If you have it, you actually have a big chance of obtaining the pages even when they are already existing and owned by somebody else.

Michael: Right. The way I understand it is that they are like domain names. If somebody owns them before you and they are in use and they are not stepping on your trademark, then they continue to use them. But because they were not being used and you had a trademark, then companies like Twitter and Facebook are more likely to give them to you.

Frans: And what I also understood is that if it is in the same category as your trademark is and it is actually a conflicting service, then even when used, you have a chance to be able to get the page. But at that point, I am not sure and it differs a little bit per social media channel.

Michael: Sure, and each of those social media channels - companies - have their own rules and make their own decisions, and it is not necessarily public. So, you are beholden to them, you make your case and they review it, and determine if it should be. Hey Frans, last question. For somebody that wants to learn more about lead generation - rather than just setting up a website and displaying affiliate links or setting up a website and showing Google AdSense, they want to actually generate leads - aside from watching this show and your previous one and a couple other shows that we have on DomainSherpa about lead generation, what do you recommend that somebody do if they want to learn more about lead generation?

Frans: Yeah, it depends a little bit on their background obviously and what traffic they have access to, so let's stick to the domainers, which I am sure is the big spot of the audience here. You have a domain. You have type-in traffic. The best way to learn is read about a couple of lead generation specific sites, not many though.

Michael: What are they? Do you remember offhand?

Frans: Yeah, so LeadsCouncil.com is like the overall lead generation organization I would say. We are a member of it as well. They have a pretty good site. Some of it is hidden and only for members, but they publish nice content there. There is PerformanceInsider, where you can always find some nice content. But my message would be that do not reinvent the wheel. Do not try to do everything yourself. Use partners around you, especially creating a form that. So much effort and hours going into building a good

form and, again, it is depending on the traffic. If you have search and people are really motivate, so you have a unique product or unique service in a unique niche, the form is less important. But when you are talking about car insurance, home insurance, the competitive verticals, if your form is a little bit off, you will not be competitive or you might be competitive in terms of conversions.

Michael: Yeah.

Frans: So, in terms of lead quality, spend a decent time on trying to verify your leads before you send it to your buyer and use platforms like us or my competitors. We have good systems as well.

Michael: Yeah, so let me ask you about your platform. Last point. If somebody wants to learn more about your platform because they have domain names that are in the insurance, the home security, or the automotive sectors, do they just go to ReviMedia.com?

Frans: Yes, exactly. And if you want to learn more, just click on Become a Publisher or the Affiliate Registration link. Fill in the form and one of our guys will follow up with you and see how we can help.

Michael: Great.

Frans: So, since our last show, we have improved that a lot. I had gotten quite some requests after our first interview. At that time, certain traffic, I was not able to really do something with. In the meantime, we have progressed quite a bit, so do not hesitate to contact us and we will follow up in 24 hours and see if we can get something going.

Michael: Excellent. All right, if you are watching this show and you have additional questions about PetPremium.com, how Frans built his business, or lead generation practices, please post them in the comment section below this video and I will ask Frans to come back and answer as many as he can, as he has time. Frans, if someone wants to contact you to say thanks for coming on the show, clearly you said that they can go to the website and they could fill out a form to become a publisher or an affiliate, but if they just want to reach

out to you and say thanks for coming on Domain Sherpa, is there a best way that they can do that?

Frans: Yeah, of course. I will give my email. My email is Frans@ReviMedia.com, and they can always email me. I will come back to them. Actually at the end of the week, I am going to be in Brazil to visit some games there of my Holland team, so I might be a little slow in responding, but next week definitely.

Michael: All right, and we are wishing Holland good football. I want to take a moment to read an excerpt from an email that I got from an audience member named John. John wrote, "I love the reviews and discussions, as having insights into the industry from proven investors is priceless, but I LOVE the interviews with proven entrepreneurs because we find out exactly what they are doing, how they are doing it, and the pitfalls to avoid and shortcuts to take advantage of." He goes on to say thanks to all the Sherpas and keep up the great work.

I bring that up for a reason, because I believe that for every person that takes the time to comment on the show or to send an email, I firmly believe that there are like tens or maybe even hundreds of other people that watch a show, get benefit, and do something great as a result. They have the same feeling, but they just do not voice it. But Frans does not get to see all those great things that you are doing, so all I ask is this. Take a moment. Post a comment of thanks to Frans, or use the blue button below the interview and publicly make a post to Twitter to your followers so that Frans can see it publicly and other people can see it publicly, and we can all do something great together.

And then, when you have implemented some of Frans' techniques and ideas, you can contact me through the form in the upper left-hand corner of DomainSherpa and pay it forward. You can help by helping somebody else. It is a cycle of thanks and benefit, and it all starts with thanking Frans today. So, I will start.

Frans van Hulle, CEO and Co-Founder of ReviMedia. Thanks for coming on the Domain Sherpa show, educating us about lead generation as a business

model for domain name investors, and thanks for being a two-time Domain Sherpa.

Frans: Yeah, no, it is my pleasure, Michael. I really enjoy it, and I am a big fan of your site and I think this format is great to share experiences and I watch the other videos as much as I can, and there is always useful information there. So, keep up the good work, I would say.

Michael: Thank you. Thank you all for watching. We'll see you next time.

Watch the full video at:

<http://www.domainsherpa.com/frans-van-hulle-petpremium-interview/>