

Corpora Service Scotle being Middle



INSTRUCTOR

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- XII. Influencer Marketing

#### 2-2023 slides

What's new in marketing (a journey to the future):

- Videos will be kept short.
- II. Brands will tap into micro-influencers
- III. Mobile optimization will become indispensable
- IV. Blogging will be here to stay
- V. Direct messaging will grow as a customer service tool
- VI. Storytelling will become more visual
- VII. Push notifications will allow brands to reach out to customers
- VIII. Featured snippets will become more important
- X. Social commerce will be a game-changer
- X. Email marketing will not die
- XI. Bonus session on SEO Basics







• The world of marketing is constantly changing, especially in the modern era of social media, automated ad tech and audience analytics. Brands need to stay on top of these changes to successfully reach their audiences, especially as consumers become savvier and more skeptical of advertising.

https://www.forbes.com/sites/forbescommunicationscouncil/2018/02/14/12-marketing-trends-to-take-advantage-of-this-year/#2e4a7c5d7401



## 1. Virtual Reality



 Virtual reality is becoming increasingly commonplace as a marketing tool for brands big and small. The challenge is using VR in a way that makes sense for your overall brand messaging and target audience. VR marketing is still emerging, so it's a great time to explore your options and get ahead of the curve.





### 2. Interactive Content

• Many brands, especially in the B2B space, have relied on blog content or PDF content (white papers and guides) to generate leads as part of their content marketing strategy. This year, you can expect interactive web experiences to take the lead in engaging visitors – experiences that display thought leadership content in more compelling, animated and visual ways.





### 3. Pinterest

 Though Pinterest is often seen as a niche social media platform, I predict it to be the next big thing. Using Pinterest Lens and its functionality to engage with customers and put your products, services and style in front of consumers will be a surefire way to capture additional marketing attention in 2018.





## 4. Artificial Intelligence

• Early adopters of AI have already found it to increase user engagement. However, integrating AI with a site's chat box or Facebook messenger will require perhaps even more creativity and understanding of the brand's target market. AI still has to address customer needs and problems just as aptly as a human agent, and it helps if the AI experience delights customers in a fun and lighthearted manner.





### 5. User-Generated Content

• In the next year, consumers will crave authenticity from brands. Forbes recent survey shows that 86% of consumers say authenticity is important when deciding what brands they support, and 60% say user-generated content (UGC) is the most authentic form of content. By integrating trusted and engaging UGC throughout their multichannel marketing efforts, brands can win consumers' hearts and wallets.





User generated content in the virtual world Second Life

User-generated content (UGC), alternatively known as user-created content (UCC), is any form of content, such as images, videos, text and audio, that have been posted by users of online platforms such as social media and wikis.

The term "user-generated content" and concept it refers to entered mainstream usage in the mid-2000s, having arisen in web publishing and new media content production circles. The BBC adopted a user-generated content platform for its websites in 2005, and TIME Magazine named "You" as the Person of the Year in 2006, referring to the rise in the production of UGC on Web 2.0 platforms.



#### **People Trust People**



92% of consumers trust online content from friends and family above all other forms of brand messaging



50% of consumers find UGC more memorable than brand produced content



of millennials have said UGC has influenced their purchasing decisions





When Coca Cola brought out their personalized coke bottles, the world went crazy for them. Dubbed the "Share a Coke" campaign, it took off all over the world with bottles named after people in every different destination.

To keep momentum going, customers were asked to share pictures of themselves enjoying a drink with their personalized coke bottle on social media. The result? Coca Cola's customers stepped into the role of advertiser.

This wasn't just a one-off campaign, or a fancy fluke.





What inspires you? #inspiresmallbiz #S8VV2014



What inspires Michael Jaurigue? **Winspiresmalibiz** 



What inspires Rick Girone? Winspiresmallibiz



What inspires Eric Jacobson from (Qnection? #inspiresmallible



What inspires Jane Moore? **Winspiresmallbiz** 



What inspires Susan Hansen? Winspiresmallibiz















63



What inspires Jen Phillips April + Rick Toone? #inspiresmallbiz



What inspires you? Winspiresmallbiz



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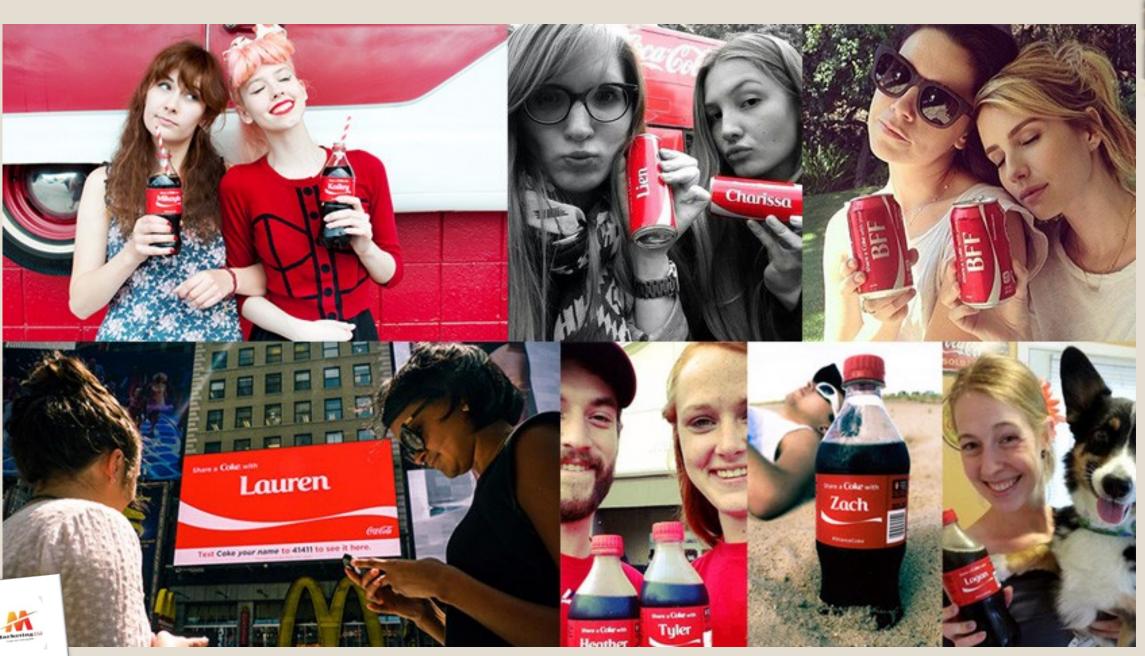
Had a blast with Bucks County businesses at CBCC Expo. Lots of inspiring peeps took part in our





Personal connections in business when it's about more than just a transaction Inspire me. Winspiresmallbiz

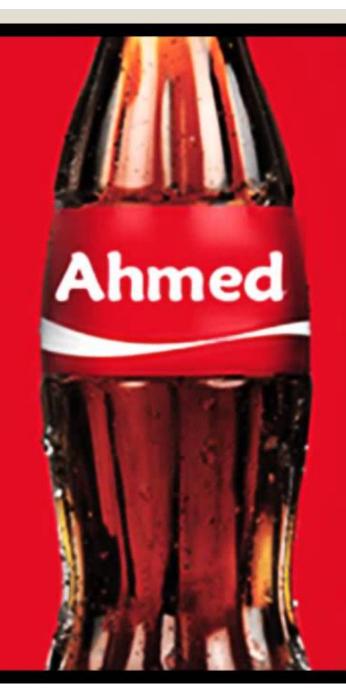






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### 6. Voice Search

Voice search is one of the most rapidly adopted technologies in recent history and it's changing the way consumers interact with the world around them. When you ask a question, you don't get 10 links back; you get one direct answer. Marketers should ensure the main voice providers (Google, Apple, Microsoft) have the correct facts about their businesses so they can provide the correct answers.







## 7. Brutal Honesty

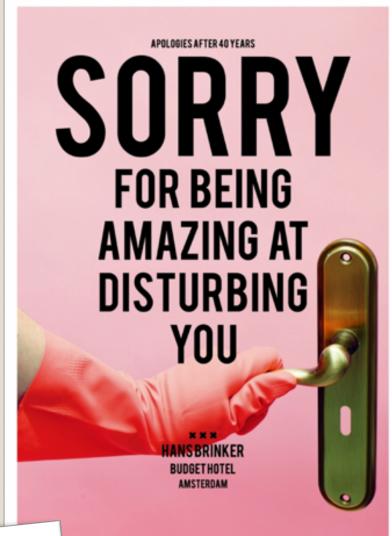
• Brutal honesty is a current trend that has been gaining steam, and we should all expect it to continue in 2018. Marketers can take advantage by clearly stating what their products and services are good at and where they need improvement. These statements can be backed up by objective customer reviews. This honesty translates to brand integrity, leading to trust and sales.



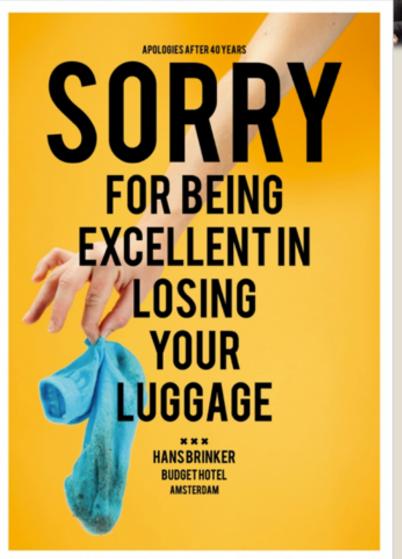
















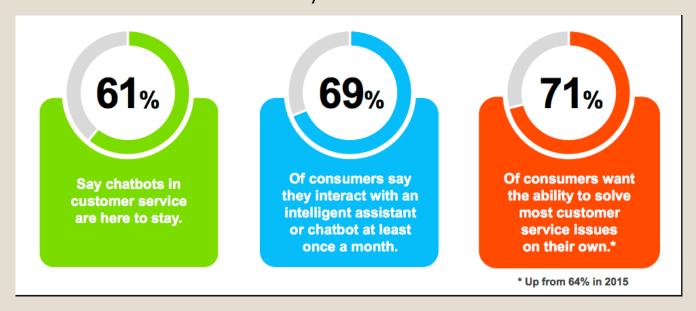






#### 8. Chatbots

• Chatbots are popping up everywhere, both in Facebook and other live chat solutions. As chat-based AI takes off, I expect to see more chatbots being utilized in everything – answering FAQs, placing orders and getting in touch with customer service. Marketers should be on the front lines embedding sales material and messaging as their company rolls them out to ensure they drive real value.





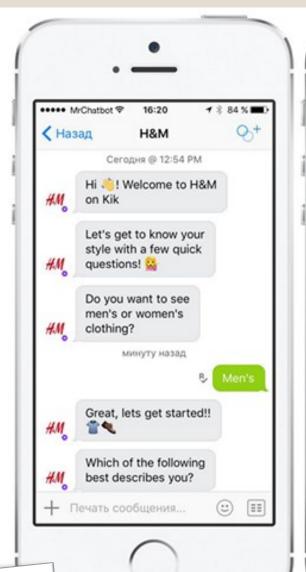


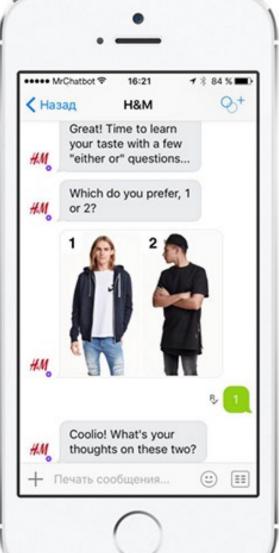
A chatbot (also known as a smartbots, talkbot, chatterbot, Bot, IM bot, interactive agent, Conversational interface or Artificial Conversational Entity) is a computer program or an artificial intelligence which conducts a conversation via auditory or textual methods. Such programs are often designed to convincingly simulate how a human would behave as a conversational partner, thereby passing the Turing test. Chatbots are typically used in dialog systems for various practical purposes including customer service or information acquisition. Some chatterbots use sophisticated natural language processing systems, but many simpler systems scan for keywords within the input, then pull a reply with the most matching keywords, or the most similar wording pattern, from a database.

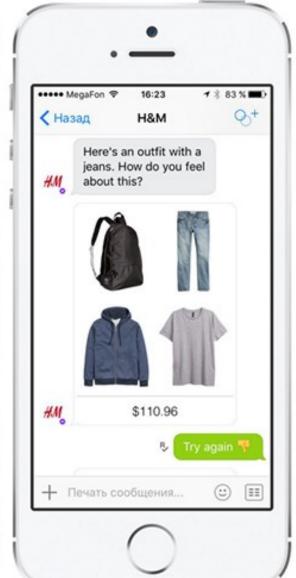
The term "ChatterBot" was originally coined by Michael Mauldin (creator of the first Verbot, Julia) in 1994 to describe these conversational programs.

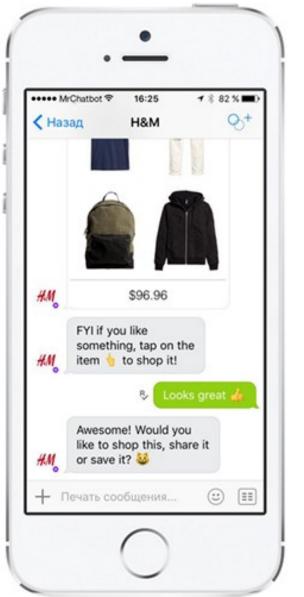
Today, most chatbots are either accessed via virtual assistants such as Google Assistant and Amazon Alexa, via messaging apps such as Facebook Messenger or WeChat, or via individual organizations' apps and websites.

Chatbots can be classified into usage categories such as conversational commerce (e-commerce via chat), analytics, communication, customer support, design, developer tools, education, entertainment, finance, food, games, health, HR, marketing, news, personal, ductivity, shopping, social, sports, travel and utilities.





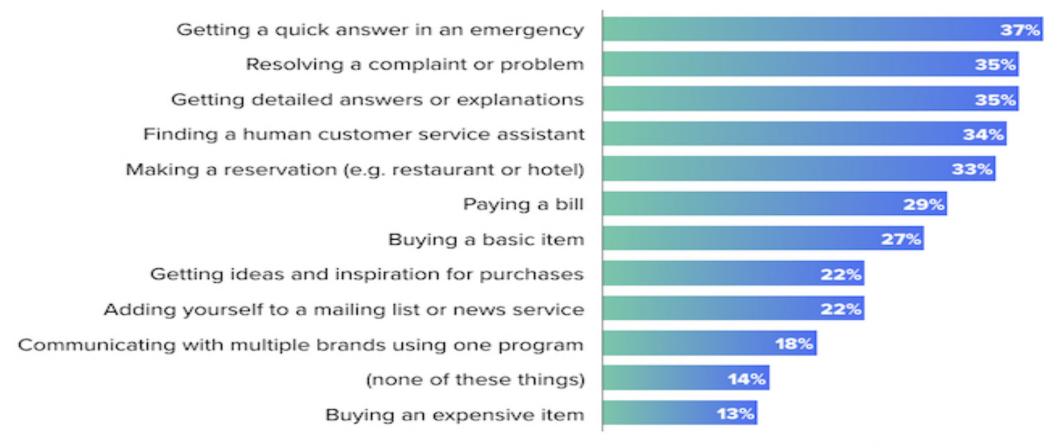






#### Predicted Use Cases for Chatbots

What do you predict you would use a chatbot for?



















 ABCM will help B2B companies target unique personas as individuals within a company. Marketers now have the opportunity to steer away from a one-size-fits-all advertising approach to a highly targeted, unique user experience, leveraging a customized content journey with micro-sites, landing pages, images and/or calls-toaction.

ABM can also be applied to key prospect accounts in support of the first sale. For example, Northrop Grumman employed ABM to aid in the completion of a successful \$2 billion deal

By treating each account individually, account-based marketing activity can be targeted more accurately to address the audience and is more likely to be considered relevant than untargeted direct marketing activity.





## 5 Steps to Account-Based Marketing













Identify Accounts



Profile Accounts



Create Content



Launch Campaigns



Measure & Analyze





#### **Choosing the key account**

Key accounts are accounts that are identified within organizations as being a focus for account-based marketing. Not all accounts meet the requirements to be designated as a strategic or key account and organizations need to be careful about which accounts to focus on for their account-based marketing efforts or risk losing a valuable client. When choosing, organizations should look at revenue history, account history, margins and profitability as well as the viability that the client in question would be interested in a long-term relationship. Lastly, asking what the client and the company have in common helps in solidifying the approach that the client cannot find this kind of service anywhere else.

There are also some red flags that help recognize that a relationship with a key account is about to change:

business that regularly would have come to the company goes elsewhere a re-organization within the company forces a change in relationship both involved companies aren't seeing ROI from the relationship mutual goals are not achieved







## 10. Educating Consumers

• As decision makers are being inundated with data – and we all know that data is different from knowledge – we must as marketers strive to be educators. Buyers are creating their own paths to purchase, and we have the opportunity to showcase and highlight key objectives and knowledge base points for the end consumer. By making content easy to understand and locate, we can capture mindshare.







# 11. Experiential/Event Marketing

• Experiential and event marketing are seeing a big resurgence, and brands will lean in even more to those types of marketing activations. I think that music tour sponsorships will have new life because of this – brands can do even cooler venue activations that audiences interact with, and they'll get broadcast out to a much larger digital audience.





Engagement marketing, sometimes called "Guerilla Marketing" "experiential marketing", "event marketing", "on-ground marketing", "live marketing", "participation marketing", or "special events" is a marketing strategy that directly engages consumers and invites and encourages them to participate in the evolution of a brand or a brand experience. Rather than looking at consumers as passive receivers of messages, engagement marketers believe that consumers should be actively involved in the production and co-creation of marketing programs, developing a relationship with the brand.

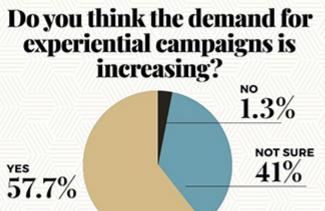
Consumer Engagement is when a brand and a consumer connect. According to Brad Nierenberg, experiential marketing is the live, one-on-one interactions that allow consumers to create connections with brands.[1] Consumers will continue to seek and demand one-on-one, shareable interaction with a brand















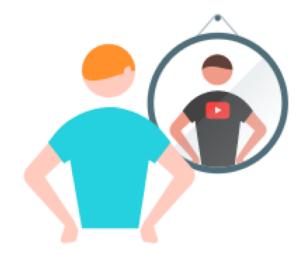
## 12. Influencer Marketing

• Influencer marketing has been trending up and was the marketing buzzword and hot topic in 2017. In 2018, I expect job openings to surface specifically for in-house influencer marketing, and for influencers to act as the new media buy at a more efficient cost. It will take some time to nail it, but you might as well start now.





YouTube creators listen to and interact with their fans, resulting in communities that look more like friendships than fanships.



**70**%

of teenage YouTube subscribers say they relate to YouTube creators more than traditional celebrities.



4 in 10

millennial subscribers say their favorite creator understands them better than their friends.<sup>2</sup>





Marketing has changed over time because the access to greater audiences and larger target markets has increased and changed with new forms of media tools.

The change in marketing has also gone from:

- consumer-based specific to buying
- to consumer-based-loyalty and brand desire

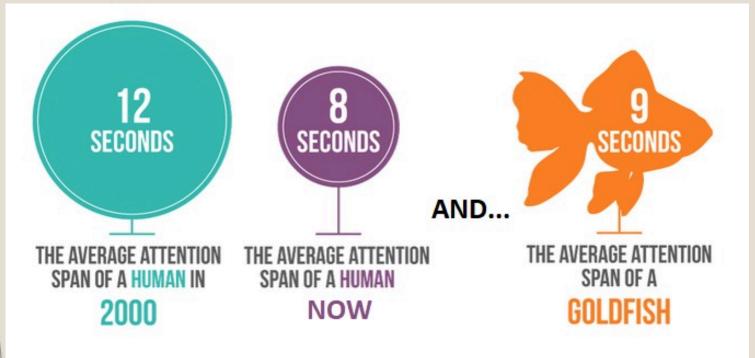
## Is Marketing Changing?





#### 1. Videos will be kept short

- Short, snappy content will win in 2023. The prevalence of TikTok, Instagram Reels, and YouTube Shorts shows consumers want fastpaced, easy-to-digest content from their favorite brands.
- Micro-stories will give brands the chance to connect with their customers where they're already spending time and increase reach through punchy content.



# What is the future of marketing?

increasingly shorter consumer attention spans), brands will need to hook viewers inside the first three seconds of the video.





#### 2. Brands will tap into micro-influencers

Influencer marketing has been the talk of the town for years.

- Micro-influencers (with around 100,000 followers or less) are now being taken seriously by brands. Where big-name influencers charge upward of \$10,000 per post, micro-influencers generally cost much less: a few hundred dollars to nothing more than a freebie of your product.
- Micro-influencers also tend to have more engaged audiences than bigger influencers relative to their total following—sometimes doubling the average engagement rate of 5% for megainfluencers.
- In 2023, brands will be forging long-term connections with relevant micro-influencers as part of their influencer marketing to build bigger communities and increase customer trust and loyalty.









sperry . Follow

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**2** 

sperry @@aaricanichole is her name, relaxed classics are her game. Swipe to view our ambassador's top picks for the holidays, where timeless silhouettes are on the nice list. #SperryStyle

Edited - 6 w



brookederosa I am very disappointed. I ordered some shoes for my husband for Christmas and the box they arrived in (not the shipping box the actual shoe box) is completely demolished. I would be embarrassed to send something that looks like this to a customer

6 w Reply

- View replies (2)



thechiccedit Love how she styled them 🖤

6 w 1 like Reply









172 likes

NOVEMBER 22, 2022



Add a comment...

ost

### Example

Clothing brand
Sperry works with
micro-influencers
like Aaricha
Nichole, who has
37,000 followers on
Instagram.



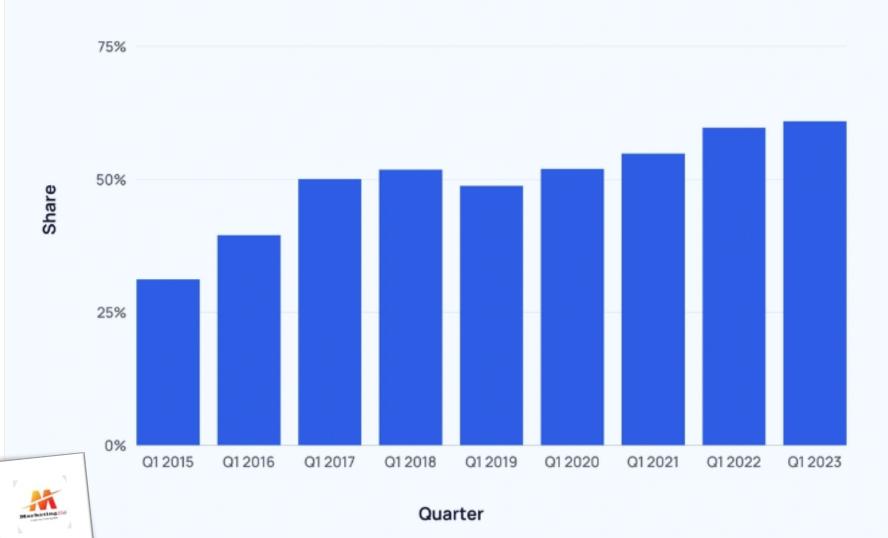
#### 3. Mobile optimization will become indispensable:

- Consumers are glued to their phones more than ever—and an increasing number are not just spending more time on their devices, they're spending more money via them too. Research shows that more than half of annual online website traffic comes from mobile devices. Brands that invest energy into optimizing their mobile sites will win out in 2023.
- This is also a huge must-do for brands that want to target millennial and Gen Z audiences. As their buying power grows, these audiences will demand slick mobile experiences that allow them to make quick purchases on the go
- What Percentage of Internet Traffic Comes From Mobile Devices?
- As of August 2023, people using mobile devices contribute to 56.96% of all website traffic. Back in Q1 2015, this figure sat at less than one-third (31.16%). In other words, mobile device internet traffic increased by around 75% since 2015





## What percentage of internet traffic comes from mobile devices?



### **Statistics**

What Percentage of Internet Traffic Comes From Mobile Devices? As of August 2023, people using mobile devices contribute to 56.96% of all website traffic. Back in Q1 2015, this figure sat at less than one-third (31.16%). In other words, mobile device internet traffic increased by around 75% since 2015



#### 4. Blogging will be here to stay

- Blogging isn't going anywhere anytime soon. Not only does content marketing help increase brand credibility and drive conversions, but it's one of the most common ways for consumers to discover new brands.
- Seventy-seven percent of people read blogs on a regular basis and 56% have purchased something from a brand after reading one or more blog posts.
- On top of this, brands own their blogs, so they aren't at the mercy of changing algorithms or social media trends. They provide a consistent hub of educational, entertaining, and engaging content that keeps consumers on-site and loyal.
- 76% of content marketers use content to generate leads (Parse.ly).
   There are more than 600 million blogs out of 1.9 billion websites worldwide (Web Tribunal). 77% of internet users read blogs (Social Media Today), and nearly 26% of people in the U.K. aged 5–18 are reading blogs





#### Key Blog Statistics You Should Know



Tumble is the biggest blog hosting platform in the world Total number of blogs by hosting sites:

Source: SoftwareFindr

Sources: Orbit Media







Tumblr

WordPress

Joomla

Drupal

Others

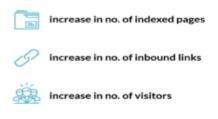
Word length of a typical blog post Blog length in words by year:

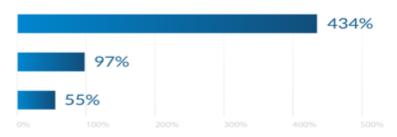




Key benefits of running a blog for your business







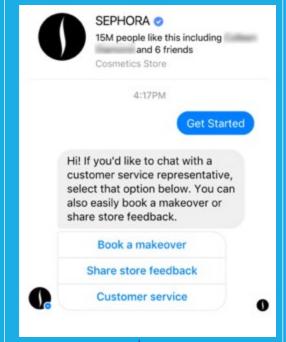


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#### 5. Direct messaging will grow as a customer service tool

- Consumers are spending an increasing amount of time on messaging apps. As a result, these apps have evolved to allow more than just an ongoing back-and-forth between friends or a way to make impromptu dinner plans.
- Facebook Messenger, in particular, is now a viable customer service channel at the forefront of conversational marketing. It offers a more authentic line of communication than email and is often faster than picking up the phone.
- While chatbots enable automation and the ability to create tools and games within the context of a conversation, it's the one-toone human interactions where conversational commerce shines.







#### 6. Storytelling will become more visual

- Consumers prefer visual content to plain text, plus it is more memorable. The success of visual platforms like Instagram and TikTok proves this, with 62% of millennials saying they are more interested in visual search than any other type of new technology. This trend is being reflected on search engines, with Google serving more and more images and videos in its results.
- In 2023, brands creates rich visual experiences on their sites by adding product videos, infographics, user-generated content, and interactive images.





#### 7. Push notifications will allow brands to reach out to customers

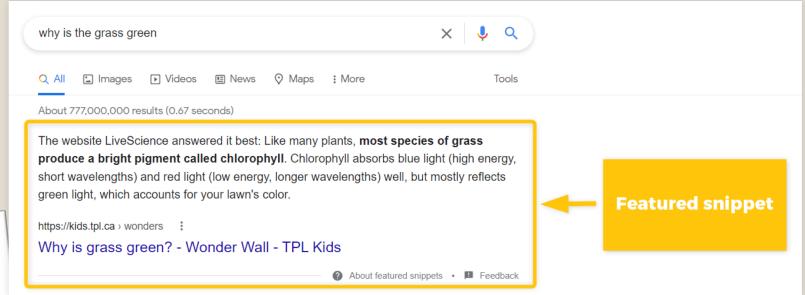
- If a customer can't get the information they want, when they want it, there's a good chance they'll go elsewhere.
- Automation has made it possible for brands to answer customer questions in real time, whether it's a query about an existing order or a request for additional product information.
- Giving customers instant answers to their purchasing questions removes any friction from the buying journey and provides them with personal touchpoints that gently push them through the sales cycle.





#### 8. Featured snippets will become more important

- The recent announcement of Google's continuous scrolling on desktop means there's no first page, second page, or 10th page anymore. As a result, everyone is clamoring to be positioned as high as possible in search results.
- Traditional search results, however, are no longer shown above the fold. Instead, they're tucked away beneath the featured snippet and the People Also Asked section. This will force brands to ensure their content ranks in these highly visible sections so they can stand out and capture the attention of consumers.



# What is the future of marketing?

What is a featured snippet?

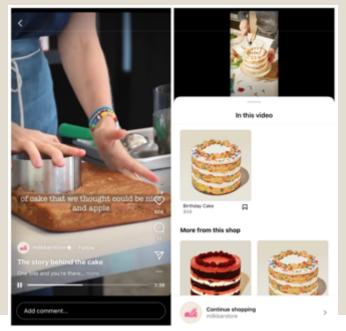
Featured Snippets and Your Website | Google Search Central ...

Featured snippets are special boxes where the format of a regular search result is reversed, showing the descriptive snippet first. They can also appear within a related questions group



#### 9. Social commerce will be a game-changer

- Social commerce isn't a new concept, but it's becoming a mainstream way for consumers to shop. Features like Instagram Checkout and Tik Tok Shopping allow shoppers to buy directly through their favorite social media platforms while also allowing brands to create a consistent and cohesive shopping experience.
- More brands will connect their social media channels with their ecommerce sites and sell their products directly through these platforms. Shopify has a host of social integrations you can tap into to connect your store with your favorite social channels.



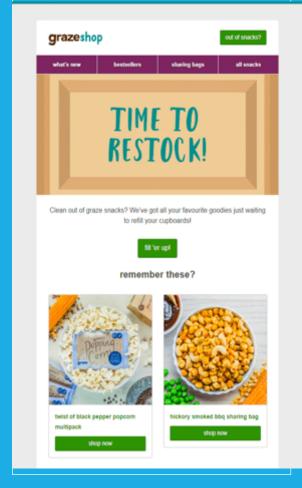






#### 10. Email marketing will not die

- Contrary to popular belief, email marketing isn't on the decline.
- It's one of the only digital marketing strategies brands are totally in control of—unlike social media channels that can change on the whims of the platform providers, brands have complete ownership over their subscriber lists.
- The growing need for personalization, however, means brands will have to enhance their email marketing strategy to create powerfully unique experiences. This will be done through automated and triggered sequences, like abandoned cart emails and personalized product recommendation emails.





### SEO & SEM







#### Snickers - You're Not You When You're Hungry

While it's common practice in the PPC world to target misspelled search terms, Snickers took this to a whole new level. With the help of AMV BBDO ad agency and Google, they were able to obtain a list of the top 500 search terms. Then, using a clever algorithm, they generated a list of 25,381 different misspellings.

Jessica Langdell from AMV BBDO reveals the list of incorrect spellings that brought a surprising amount of traffic for this Snickers campaign.

[wether] [gool] [ness] [amazin] [definately] [wierd]

[vacum] [moonsoon] [publically] [facw]

In just two days Snickers reported 558,589 ad impressions. With a click-through rate of 1.05%, 5,874 visitors made their way to the campaigns mini website

yourenotyouwhenyourehungry.com









- Google Searching 4,285,199,774 web pages
- 28% of Google searches are for a "product/service name", 9% are for a "brand name" and 5% are searches for a "company name".
- 85%\* of all Web site traffic and 70%\* of all online purchases originate from a search engine. (\*Jupiter Research)
- Micro Commerce opportunities for new products and services will generate an estimated \$60 bln in revenue per year by 2015 according to Gartner. A micro purchase is a purchase valued at less than \$5 and conducted electronically, where the settlement can be either prepaid, by subscription, on-the-spot, or invoiced.



### **Definitions**

- SE = Search Engine is a tool that enables users to locate information on the World Wide Web. Search engines use keywords entered by users to find Web sites which contain the information sought.
- Web Directory = a search service that arranges the web pages it knows about into categories and subcategories. Often picked by human beings for inclusion in the categories.
- SEO / SEM = A form of online marketing, Search Engine Optimization / Search Engine Marketing is the process of making a site and its content highly relevant for both search engines and searchers. Successful search marketing helps a site gain top positioning for relevant words and phrases.





## Definitions

- PR = Page Rank a system for ranking web pages developed by Google - http://toolbar.google.com
- PPC = Pay Per Click online advertising payment model in which payment is based solely on qualifying clickthrough.
- CTR = Click Through Rate advertising term indicating the percentage of viewers who click on a banner advertisement and follow the link
- BLOGS = a frequent, chronological publication of personal thoughts and Web links
- **RSS** = Real Simple Syndication





### Key internet marketing strategies

- Search engine optimization (SEO)
  - no cost per click
- Search engine marketing (SEM)
  - cost per click





## Search engine optimization

#### What is SEO?

SEO is the act of modifying a website to increase its ranking in organic (vs paid), crawler-based listings of search engines

#### How do organic search listings work?

- A spider or crawler which is a component of a SE gathers listings by automatically "crawling" the web
- The spider follows links to web pages, makes copies of the pages and stores them in the SE's index
- Based on this data, the SE then indexes the pages and ranks the websites
- Major SEs that index pages using spiders: Google, Yahoo, AltaVista, MSN, AOL, Lycos





## TOP Search Engines and Directories

### ∘The TOP 8:

- 1. Google
- 2. Yahoo
- 3. MSN
- 4. AOL
- 5. Altavista
- 6. Infoseek
- 7. Lycos
- 8. Excite

represent 88.86% of all search engines.





### SEO strategies/techniques

- 1. Domain name strategies
  - domain names are traffic magnets
    - > 63 million domain names registered
    - > 4.7 million domain names registered 1st quarter 2004
  - choose a domain name that will increase your search engine ranking. How?
  - use keywords, location, advertising terms, product names
  - choose a keyword that is important for your business





#### 2. Linking strategies

the text in the links should include keywords
the more inbound links the higher the SE ranking
if the site linking to you is already indexed, spiders will also receive your site

quality of inbound links is critical
how to increase links: a) creative content / copywriting b) good outbound links c) target a list of sites from which you can request inbound links
links for the sake of links can damage your search rankings

"Link relevancy is critical in getting your site indexed by search engines"

"A small number of inbound links from high-quality, relevant sites is more valuable than many links from low-traffic, irrelevant sites."



• 3. Keywords

- the most important in optimizing rankings
- research what keywords are people searching for using tools e.g. Wordtracker (www.wordtracker.com)
- keywords are words that appear the most in a page
   the spider chooses the appropriate keywords for each page,
   then sends them back to its SE

- your web site will then be indexed based on your keywords
  can be key phrases or a single keyword
  do not use common words eg 'the' 'and' 'of': spiders ignore them

- write keyword-rich text
  balance keyword-rich and readability
  always have text in your page: at least 100 words





### 4. Title tags

important in optimizing rankings
the first thing that a search engine displays on a search return
must keywords in title to be ranked no. 1
should have the exact keyword you use for the page
every single web page must have its own title tag
you can use up to 65 characters - example
http://www.ebay.com/ (title is littered with keywords)

- 5. Meta description tags
   displayed below the title in search results
   use dynamic, promotional language
   use keywords





- Meta keywords tags
   no longer carry weight with major SEs
   a myth that meta keywords alone affect rankings

### 6. Alt tags

- include keywords in your alt tags
- 7. Submit your website to SEs for indexing
   submit your site to search engine directories, directory sites and portal sites
   indexing takes time (~ 3 months)





SEO - what is NOT recommended

Flash and shockwave - spiders do not pick up these files Image only sites - spiders do not pick up images
Image maps - spiders cannot read image maps.
Do not use them on your home page or critical pages.

Frames - only one page can be titled (titling is critical in search rankings) - If the spider cannot read the complete page (because of the frames), it will not be indexed properly.

- Some spiders may not even read a frames web site

Misspellings, JavaScript or HTML errors (validate your code)





PDF files - Although some search engines can index them, the pages must be interpreted into HTML and can lose much of their content.

- place PDFs lower down in your site

Drop down menus – spiders cannot read them therefore make sure you have a SiteMap





In summary... Make Search Engines work for you!!!

### Critical elements

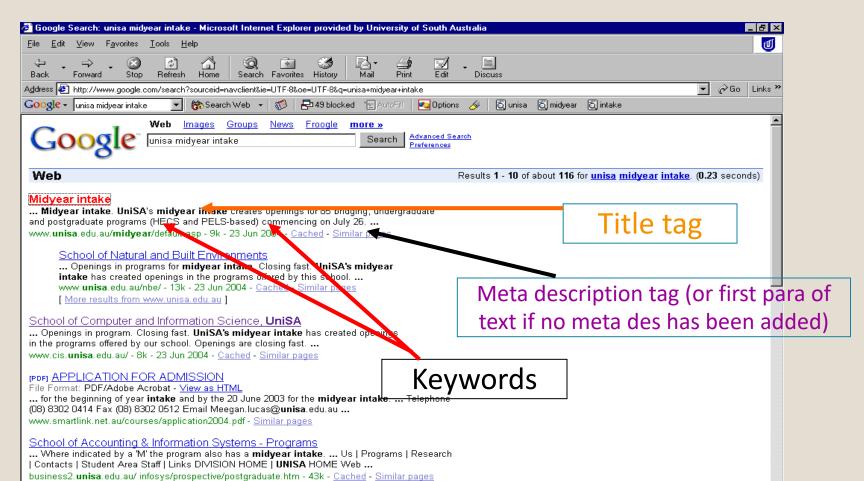
- domain name, links, keywords, title, meta description, alt tags, submitting your website to SEs
- keywords galore: include in page copy, title, description, domain name, ALT tags

### No-nos

- flash, image-only sites, image maps, frames, password protected pages, code errors



How SEO elements affect organic listings







## Search engine marketing

What is search engine marketing (SEM)?

SEM is the act of marketing a website via search engines by purchasing paid listings

What are paid listings?

These are listings that search engines sell to advertisers, usually through paid placement or paid inclusion programs. In contrast, organic listings are not sold.





## Search engine marketing/cont'd

#### Paid listings:

- 1. Paid inclusions
  - Advertising programs where pages are guaranteed to be included in a search engine's index in exchange for payment
  - no guaranteed ranking
  - payment made on a Cost Per Click (CPC) basis Advertisers pay to be included in the directory on a CPC basis or per-url fee basis with no guarantee of specific placement





## Search engine marketing/cont'd

### 2. Paid placements

- Advertising programs where listings are guaranteed to appear in organic listings
- the higher the fee, the higher the ranking
- eg sponsored links and Google's Ad words
- can be purchased from a portal or a search network
- search networks are often set up in an auction environment where keywords and phrases are associated with a cost-per-click (CPC) fee.
- Google and Overture are the largest networks



## Search engine marketing/cont'd Paid placements - Google





Internet

Web Images Groups News Froogle more »    health insurance   Search   Advanced Search   Preferences	
Web Results 1 - 10 of about 19,600,000 for health insurance [definition]. (0.13 seconds)	
Compare Health Insurance www.iselect.com.au Compare 2,000 Policies & Many Funds Get Cheaper & Better Cover Here!  Australian Unity www.australianunity.com.au Simpler, smarter health cover and 30 day bonus! Cond'ns apply	Sponsored Links
News results for health insurance - View today's top stories  Truce agreed on health payments - Taipei Times - 1 hour ago  Grocer At Forefront Of Health Movement - Hartford Courant (subscription) - 22 hours ago  State-run health insurance plan passes first Assembly test - San Jose Mercury News (subscription) - 23 Jun 2004	Sponsored Links  Health Insurance  Need private health insurance? Join by July 31 & receive 1 month free! www.ahmhealth.com.au
Health Insurance, online quotes for all your health plans Your one stop resource for all your health insurance needs. Family Plans. Individual & Family - Health Insurance - Quotes & Rates www.quotemonster.com/ - 11k - Cached - Similar pages	HCF - Health Insurance Health insurance made simple! View our New Starter Packs. www.hcf.com.au/starterpacks
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# Q&A









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INSTRUCTOR

Dr Ahmed shamaa Head of Marketing