

Generating Revenue with Lead Generation (and No Google AdSense) - With Frans Van Hulle

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Today's interview is about generating revenue from websites without having to use Google AdSense. We are going to learn about the models used at a couple of different websites, both in the Insurance Industry, but in very different areas. Stay tuned.

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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.

Today's guest was referred by a previous Domain Sherpa, Chad Fisher of WordsForLess.com. I only bring it up because Andrew Rosener, also a previous Domain Sherpa, shares an office with today's guest, but refused, for some reason, to recommend him. It turns out they have been working together on some projects, and I am suspecting that Drew wants to keep him all to himself, so I am calling Drew out. Thanks for nothing, buddy.

So, today is going to be an interesting show. How do you maximize the revenue you can generate from a website using lead generation and no Google AdSense so we are not beholden to the massive Google? That is the question today's guest is going to answer for us.

Joining us to talk about his lead generation website, strategy and platform is Frans Van Hulle, the CEO and Co-Founder of Revi Media. Frans, how did I do on your name?

Frans Van Hulle: Pretty good.

Michael: Oh, pretty good. Tell me one more time.

Frans: Frans Van Hulle.

Michael: So, Frans, let's start with, first of all, Andrew Rosener and you. How the heck did you two come to share an office together?

Frans: We both live in Panama, and actually, I had a property for sale in Casco Viejo - the old part of Panama - and Andrew was interested. And that is how we met, and then he asked what I was doing and I said lead gen, and certainly he was very interested because I think he saw like a potential customer there.

Michael: A potential customer of domain names that he could sell to.

Frans: Exactly. And since then, we have been friends.

Michael: So, how many years back does that go do you think?

Frans: Sorry, again.

Michael: How many years back does your friendship go?

Frans: About two years.

Michael: Okay. How long have you been sharing an office with Drew?

Frans: I think about eight months or so.

Michael: All right.

Frans: It feels like three years though.

Michael: Yeah, exactly. I would suspect. All right, so let's talk about the properties that you have. So, you have got fully developed websites that are generating leads for your business, ReviMedia.com.

Frans: Right.

Michael: Can you name a few of the websites that you own and operate?

Frans: Yeah. So, we have a couple of websites in different verticals, but our main sites are BestQuotes.com, AutoComparison.com, and PetPremium.com. And to a lesser extent, DisabilityInsurance.org.

Michael: Okay. All right, so if I look at those domain names just as domain names by themselves, without considering the websites or anything, DisabilityInsurance.org seems like a category-defining industry keyword-rich domain name.

Frans: Yeah.

Michael: And using .ORG, it automatically lends credibility. People are going to think that it is an information website that wants to educate them on what to do. It is a lead generation website. Is that correct?

Frans: That is correct. Yeah, it is a bit of a niche. It is a very small insurance vertical, so we still have to give it some attention, but it is starting to get some traction.

Michael: Okay, and give us a description of BestQuotes.com. What do you do on BestQuotes?

Frans: BestQuotes.com is actually the first domain Andrew sold me, only a couple weeks after we met, and we bought it because we had BestQuot.es, and we thought that that was really cool, but you know, now we know that was not that cool. That one got for sale coincidentally and I was immediately interested, and we bought it just because of setting up a brand for our affiliate marketing. So, not for development or anything like that, but purely for affiliate marketing, and that worked out really well.

Michael: Excellent. All right, so we are going to dig into a couple of case studies. We will look at BestQuotes.com. We will touch maybe a little bit on AutoComparison.com in some ways, but then we are also going to look at PetPremium. Most people probably do not even know that you can buy pet insurance. And you know, in terms of all of the different insurance verticals in the insurance category, pet insurance is way down here in the longtail, but people that love their animals want to protect their animals and buy them diamond-studded collars and all that sort of stuff, and they are willing to pay money for pet insurance, and so that is one industry that you are trying to capture as well. So, we will learn more about that.

Frans: Yeah.

Michael: So, let's start with BestQuotes.com. So, you acquired it because you had BestQuot.es.

Frans: Yeah.

Michael: Did you originally develop out BestQuotes for lead generation? Was it an operational website?

Frans: No, I have to be honest. My background is affiliate marketing and media buying, and I had no affiliation with domain development whatsoever. And because BestQuotes.com was our first domain, to answer your question, no, we did not develop the site before. We purely used it for affiliate marketing, so we built landing pages in different styles, mobile, zip code submits, email submits, and all kinds of different things. And we used the name BestQuotes and, later, BestQuotes.com.

Michael: Got you. So, the whole idea behind BestQuotes.com was to have different landing pages that you could buy advertising or set up affiliate campaigns, or provide a commission, or something to encourage other people to send traffic in. Am I understanding the business model of BestQuotes.com correctly?

Frans: Completely, yeah.

Michael: Okay, and do you know when you launched BestQuotes.com roughly?

Frans: Early 2012 I would say. We used the name in 2011, but 2012 it really took off.

Michael: Okay, so you have had it up and running for about a year and a half. Do you have any idea of how much revenue you have generated in whole from BestQuotes.com campaigns?

Frans: Yeah, multimillion.

Michael: Multimillion.

Frans: Yeah, so that is our main campaign. So, what happened is actually that when we bought BestQuotes.com and we used that brand, we immediately gained traction and we attracted more traffic. So, we immediately showed a positive effect to our affiliates as well as to our advertisers.

Michael: So, tell me about that. So, let's back up for a second. What was the first thing you did with BestQuotes.com?

Frans: The first thing we did was put our landing page on it, and it was a very ugly landing page.

Michael: Okay, so all you needed to do was have a single webpage on BestQuotes.com that did what?

Frans: People could apply for a car insurance quote.

Michael: Okay, so that is the focus of BestQuotes.com. It is just car insurance. So, somebody would go there, they see a picture of a car, maybe a family, maybe something, and your whole purpose is to get them to fill out a lead generation form. Name, address, telephone number, and email address.

Frans: Exactly. Well, we have different campaigns. We have long forms with about fifteen to twenty fields. We have short forms. We have mobile forms. And now we also offer health insurance, home insurance, and life insurance under the same brand.

Michael: Got you. So, right now they could come into a general form that offers many different products or they may just hit one of the landing pages that is only auto insurance.

Frans: Exactly.

Michael: Okay. So, when you first launched, it was just auto insurance, so I want to understand just when you first launched, because I think a lot of domain name investors think: "Hey, I have got a domain name. It is related to insurance. Maybe I should generate a lead generation website from it."

Frans: They should.

Michael: And so, if they develop a lead generation template and they collect the leads, let me back up. So, they develop a lead generation template, like you did a year and a half to two years ago.

Frans: Yeah.

Michael: How did you get people to the website to fill out that form?

Frans: Initially pure affiliate marketing. So, that is our background. We have been in affiliate marketing for over ten years, so we have our affiliate offer on different networks and we work directly with a lot of publishers. So, I think, right now, we are getting about twenty to thirty thousand visitors a day on that site.

Michael: Twenty to thirty thousand?

Frans: Exactly, yeah.

Michael: Wow. And we are going to talk about Revi Media and the power that you bring and can help out people that want to do this, but let's say that I just have a website. I do not know about Revi Media. Can I go to like WarriorForum.com or something and say, "Hey, everybody that comes to fill out my form, I will track you coming in and I will pay you a commission. I will give you ten dollars for every lead," or something? Can I do something like that?

Frans: Yeah, you can, but it is a little bit more complicated, because, first of all, there is a lot of science in building out a form or picking the right offer. For a form, there is so much in the form built-in, which you do not really see, which is all in the back. In the perfect case, in the leads (Unclear 11:22.8), and then the matching with the right buyers and negotiating the right price for the leads, and maximizing your optimization with pop-unders, pop-ups, click listings in the back, thank you page optimization - you name it. So, yes, you can go to WarriorForums and I am sure you will find some offers to promote, but it is probably not the best way to go. I would say the best way to go is to call me, but I will not say that.

Michael: We do not want to make it completely self-serving. So, my idea here and the audience knows what we do here - we educate them on certain aspect, and so if they wanted to, they can go do it themselves, and then we also present an option. You are an expert on affiliate marketing and setting up these lead generation forms and sites, and you are sharing your information

with our audience. And if people want to use your platform, they can. If they want to go try and develop it themselves, they can.

Frans: No, do not worry. And actually, I can enforce that statement a little bit more by saying that you should try different offers.

Michael: Yeah.

Frans: So, there are several networks. For example, W4, Clickbooth, and probably CJ, who is more linked to advertisers directly. You will find strong affiliate offers in insurance, and probably many of the viewers will probably know how to find those offers.

Michael: Right.

Frans: And he should split test those, and then I am coming back to my statement about the form. There is so much difference between the offers. And at the end, the conversion and your revenue per click is all depending on how the traffic is monetized in the back. And you cannot see that by just picking an offer from a network. You have to test it.

Michael: Yeah, there is a lot to it, so I am going to dig into that. The one thing I want to point out is starting to get a little bit darker on your side, which is totally cool, but you are not in Panama. You are actually in a different country, filming this today. What country are you in, Frans?

Frans: I am in my home country, Holland. And my sister is getting married tomorrow, so she decided to do it in a little castle in a little bit of the countryside in Holland, and I am actually sitting in a 18th Century farm, in a very small room. Do you want to see it?

Michael: I do. I want to see the small room, because it looked like you were in a garage beforehand.

Frans: So, here you see like we, Dutchmen, are famous for small beds.

Michael: You stay warm that way.

Frans: Yeah, and a beautiful garden. I do not know if you can see it.

Michael: Oh yeah, it does look beautiful. And we did a test checkout earlier, and I had the pleasure of meeting our mother via Skype, so that was cool.

Frans: Yeah, it was actually. Yeah.

Michael: Awesome. Well, thanks for taking time out of your personal travel schedule to record this interview. All right, so lead generation can be complex. You build a site, you send traffic to it, you convert that traffic into a lead, and then you need to figure out what to do with that lead. How do you monetize it? We have had different lead generation companies on here. We have had Braden Pollock talking about his lead generation companies. We have also had lead generation companies that are focused on elderly healthcare. So, lead generation is great and you can make a lot of money, but the key is to know who to sell it to and for them to trust you. I do lead generation in an educational area that I specialize in and the leads come in great, but if I did not know anything about the industry, I would not know who to contact - what companies and who within the companies. So, that is really the tough part. Would you say that is the most difficult part of running a lead generation site, Frans?

Frans: Yes, actually I completely agree. It took us a couple of years to collect sufficient buyers and to really be able to monetize the traffic. And it is pretty hard. I mean there are aggregators and brokers out there, which a broker offers, which are like the middle men, but at the end, you want to have direct connections with the advertisers that are paying the big bucks. And that is harder and it is a little bit, as we say, the chicken and the egg. You cannot get those big advertisers who are paying the right value for the leads if you do not have the traffic.

Michael: Right.

Frans: And that is the circle you have to break through to be able to do it all yourself.

Michael: Yeah, and that is one of the benefits of joining a platform like Commission Junction or Clickbooth, or your company, Revi Media; is that you already serve those customers. You are already making money. They already know you have good leads coming in because you do certain things, and I am going to ask you about that. So, adding more to the pool is just a much easier process.

Frans: Absolutely.

Michael: So, let's talk about your lead verification. I have got a form on my website and I verify that the field are filled out and I verify that there is an email address, but I actually modify the telephone. The form plugin I use on WordPress is terrible and I cannot require a telephone number because it either has a US phone number format or an International format, and it does not do both. And so, I had to turn off the validation so then people just type in prefer email only, and I do not get paid unless I give an email and a phone number that are valid.

Frans: I mean I do not know about education, but in insurance, the telephone number is the most important, and you get paid based on contact rates and based on conversion in the back.

Michael: Exactly.

Frans: So, we have three telephone validations on it.

Michael: How does that work?

Frans: Well, we have three different suppliers and we pay a little bit more. For each verification, we pay three to ten cents, so it is a little bit expensive, but having a very good check in place also makes the quality of the leads just better.

Michael: Definitely.

Frans: We have learned it the hard way and in the sense that if you have medium quality or less quality that is a short-term game. So, it is all about

quality lately in insurance. If you talk about legal or education, especially education with all the changes, it is all about quality.

Michael: Yeah. So, what other checks do you do when you are verifying a lead coming in? What fields and how do you check them?

Frans: Well, first of all, we are US only at this point. That means that we do an IP check. By the way, let me put on the light because it is getting dark in here.

Michael: Yeah if you can. If you have a light, that would be great. Let's do that.

Frans: I apologize.

Michael: No worries. Ah, much better.

Frans: It now becomes also a little bit more romantic.

Michael: I know! Just you and me, Frans.

Frans: Yeah.

Michael: Much better. Okay, so we are talking about lead scoring and lead validation. You only handle leads in the United States, so that narrows the pool because it is much more difficult to validate people from outside the US in every single country.

Frans: Yeah, but I wanted to say we start off with an IP check. From an IP check, of course there are smart guys out there who mask the IP (Unclear 19:10.4) or fake it.

Michael: To show that they are coming from the US, even though they might not be in the US. So, they might be trying to game the system.

Frans: Exactly, and that is something that happens of course, but at least the IP check is a good start. And then the IP (Unclear 19:26.8) we use to match

the zip code if possible. There is an accuracy discrepancy of course, so it is not completely accurate, but at least it gives some indication. And our algorithm takes all the checks IP versus zip code and IP versus area code of the telephone number and it takes it into a count. So, it is not a hard verification, but at least, if we score, we verify also a source. So, based on, for example, in one hundred leads, how much percent is the IP actually matching, and matching also the number and the zip code.

Michael: Okay. So, the zip code, the telephone number, area code, and you use the address to match those. What about email address? You do basic validation on whether it has a top-level domain.

Frans: Yeah, so we do inbox checks.

Michael: Oh, so you do an inbox check, so you actually verify. How do you do that? Do you send a check email and make sure it does not bounce?

Frans: No, there are actually external servers for it. There are companies like BriteVerify who are pretty good in it. It also costs money, but if you have the economics in the back and you have sufficient volume and buyers, it just makes sense.

Michael: Sure.

Frans: We measure the time someone fills in a work. We take a lot of data from that as well.

Michael: So, a bot that is going through and trying to populate it and trying to game the system to get paid if they are an affiliate might fill it out in like five seconds, where a human would actually take ten seconds or thirty seconds to fill it out. The human might actually put an extra space in a field or forget a period, or something like that.

Frans: Exactly. And our algorithm actually puts a score on that as well. So, we have about thirty different algorithms, and all those algorithms together are calculating a score. And based on the score that is including validation and other things, we decided and predict the chance that this is a good lead or

not. And based on that, we decide to which buyer we are actually going to sell it.

Michael: Got you. So you run it through. You gather all the data and you run it through your algorithm. Does it spit out a score between like zero and a hundred, a hundred being 100% valid - you are pretty confident - and zero being this is just a fake?

Frans: Exactly.

Michael: Got you, and then what kinds of score do you use to validate whether you should sell it to an acquiring company or not?

Frans: You have to repeat that question, I am sorry.

Michael: I am sorry. Yeah, it was not a very good question. So, if one hundred is you know the score valid, what score do you typically use to know that you can sell that lead?

Frans: Well, it needs to be at least twenty. And we are very transparent with our buyers, so we actually share, in many cases, that score as well, so buyers know what they are getting into. And that score is just an indication, because they are buyers that are just interested in the email address, or there are buyers that are a call center and they do big outbound call campaigns and they are just interested in the telephone number. So it depends a little bit on the buyer, but for the tier one buyers - and I am talking about insurance carrier and the top aggregators - it needs to be at least fifty.

Michael: Got you. And do you sell them for lower price per lead if the score is lower on the lead?

Frans: Well, that is a natural thing, and so our buyers automatically also big lower, because what we have built is a real time auction of leads. So, we have a lead, a certain score, and we decide to which tier of buyers it goes, and then the buyers in that tier are actually bidding on the leads. So, it is basically the buyer decides for how much he will buy the leads. The only thing we put is

floor pricing and we have certain bottom prices for we prefer not to sell the leads. That does not happen a lot though.

Michael: How many times do you sell a lead that comes in through BestQuotes.com?

Frans: We have, in that sense, a unique model. We only sell it exclusively, so we do not have shared lead model, but that is for insurance. For other verticals - for example, home security or pet insurance - we do sell it multiple times, but max four times.

Michael: Max four times. So, do you find that you generate about the same revenue whether you sell it one time exclusively or four times non-exclusively on a per-lead basis?

Frans: It is difficult to say because we are comparing apples and oranges here.

Michael: Sure.

Frans: Because insurance and home security are completely different animals.

Michael: Yeah, but only looking within an industry. Because you have the lead scoring and the mass number, I am sure you get people coming to you and saying, "Frans, I will buy the leads from you. I do not want them exclusive and I want a lower price." Do you find that within the same industry, if you sell it four times versus exclusively, do you make about the same or do you make more, in general, if you sell it multiple times?

Frans: It is really hard to answer that question because it really depends on the situation of the buyer, but I would say that I believe more in the exclusive model, but with a clear explanation that a shared model, most of the time, creates more revenue. But the exclusive model, we like more because most of the time the appreciation of the buyer - the customer, the advertiser - is just better and you can create a little bit more added value. For example, we have

carriers that only buy in twelve states, but they want it exclusively, but they are willing to pay more.

Michael: Right.

Frans: And it serves better for them, because they do not want a lead which was already called three times by their competitors.

Michael: Right.

Frans: So it really depends per buyer, and we support all those models. So, it depends per buyer, per vertical, and also per campaign.

Michael: Got you. Now, on BestQuotes.com, in order to get people to the website, you do affiliate marketing. Nowadays, do you find that you or your company are doing most of the campaigns yourself to drive people to the website, or are you using third party affiliate marketers for which you compensate at the end of the process?

Frans: No, we do everything in-house.

Michael: Everything in-house.

Frans: Yeah. So, we build our own campaigns. We are rolling out the campaigns ourselves or with the affiliate network, and a very small percentage of our traffic is through networks. Most of the time we work directly with the publishers. And just to give you an idea, we have over 1500 publishers we are working with. Not all of them are full-time active, but we have a pretty big active publisher base.

Michael: So, walk me through an example like that. Use a company name if you feel comfortable or just describe the type of publisher that you work with and how that relationship works.

Frans: Yeah. So, for example, we work with a big emailer who has a big database. They have a lot of demographics of the database. They did a lot of

profiling over the years, and they are using our offer to monetize that email database.

Michael: And how do they do that? Do they include it within a newsletter that they send out, or is it just a dedicated email that they are sort of sending out to their people who expect offers like this? How does it work?

Frans: Both. Sometimes it is an up-sell in an email that says, "Hey, we have got a great offer for you." Sometimes it is a newsletter. Sometimes it is a dedicated email just about the campaign. We work with the bigger display buyers in insurance, so they use our platform to generate their revenue and monetize their traffic, and we do white labels for them. We connect specific buyers for them. We negotiate specific deals so that we can help them monetize their traffic better.

Michael: Yeah. How big of a publisher do you need in order to make a campaign like that effective?

Frans: We do not make any limitations in value or in number of leads per day, but I would say if it is below ten leads a day, in general, unless it is good quality like type-in traffic and, sure, you are familiar with that, that traffic is not high volume, but high quality.

Michael: Right.

Frans: So it really depends. We do not put any limits on it. We prefer to have low volume, but very good quality than somebody who sends five thousand crappy leads a day.

Michael: Right, that you then have to spend a lot of money to lead score and then you do not make very much money off of them because they are not high value.

Frans: Exactly, and you know that yourself. Driving volume is not the hardest thing to do if you have the backend, but to keep your advertising buyers happy, especially the carriers. Nowadays, they measure all the conversions

and the quality, and how much actually leads to a sale, and you just cannot get away with just sending a lot of crappy leads.

Michael: Right. So, we talked about monetization without using Google AdSense on a website. So, if a publisher wants to sell leads, they can join your platform, for example, or a host of other platforms, put up a banner for insurance, and then people click through directly to BestQuotes, you tag it as coming from DomainSherpa.com, for example, and then if that converts into a lead and you make money, then you pay the publisher back.

Frans: Yeah.

Michael: So, you, as the owner/operator of the lead generation website, BestQuotes.com, may reach out to me, DomainSherpa.com, and say, "Hey, we would like to form a relationship." That is what you do as an affiliate marketer.

Frans: Absolutely.

Michael: We talked about Google. Do you also go to Google and buy advertising on certain keyword searches in order to drive traffic to your website?

Frans: Honestly, we tried and it is just a competitive marketplace right now.

Michael: It is expensive.

Frans: It is extremely expensive and you are talking about thirty to sixty dollars per click. We were not able to make it work; let's put it that way.

Michael: Yeah, it is crazy, and I can guarantee you that if I have a website that is focused on insurance and I put up ads and it displays a thirty to sixty-dollar click that I am not making anywhere near that via Google.

Frans: No.

Michael: So, I do not know how the heck they operate in sharing 50%. I have heard numbers that they share 50%. I do not see things like that happening on Google AdSense in my markets.

Frans: To me, it is one big black box, and I am fine with it, but just not with my media money. I just do not understand the model. Based on the conversions we see on our very optimized landing pages, we would never be able to justify a click of fifty dollars.

Michael: Right. Yeah.

Frans: And based on the metrics in the market and knowing what kind of CPAs the carriers are looking for, and we are not talking about thousands of dollars. We are talking about, perhaps, three to four hundred dollars CPA, which is already, I think, a high number here. You can calculate back how many conversions you actually will need. If you pay fifty dollars per click, you have to convert - what is it - one out of ten. I mean it is possible, but.

Michael: So, on BestQuotes, when you are buying campaigns and driving traffic to your website to convert them into leads, do you buy it on a cost-per-action, like a cost-per-click or cost-per-conversion, or are you buying cost-per-thousand impressions?

Frans: I would say 80% of our traffic is based on CPL. So, we just share the risk with the publisher. And if we can sell a lead, then we pay a CPL. But 20% is based on CPC, and we do that in a very structured way. We test out a source. We do a couple of clicks. We see how it works. We look at the dynamics, like every media buyer basically does (Unclear 32:42.3).

Michael: Sure. How much do you typically make off of a lead for car insurance?

Frans: It is based and depends on the quality, but I would say two dollars and I would say twenty dollars.

Michael: So, when you sell it to somebody, it depends on whether it is a certain state that is competitive and how many people are bidding for it, and a lot of factors, but anywhere from two to twenty dollars.

Frans: Yeah, roughly. And you hear some numbers up to twenty-five dollars, but then it really needs to be a grandma who did not have any accident or DUI, or anything like that in the very ideal state.

Michael: Sure, and how much do you pay to the publisher who is compensated on a cost-per-lead basis?

Frans: We do a fixed amount per lead. So, using our algorithms we calculate how much we can, on average, pay per lead, and sometimes we are taking a bit of a loss on a lead, but as long as the metrics work. So, we do fixed pricing and sometimes also ref share. So, we have a couple of big publishers; display buyers mainly. They want to know exactly which states and which demographics are working well, and they want to know the lead price so they can actually optimize their media buys.

Michael: Right. So, if you are paying a fixed price per lead, does it vary based on the test that you perform? So, for example, if I sent you a few leads on a few days, do you then evaluate the quality of those leads and say, "Mike, I am going to pay you X dollars per lead," versus somebody that sends you so-so leads and you might give them less, or it is just a fixed price regardless of whether it is good, bad, or indifferent?

Frans: No, obviously we have different ranges, depending on the type of traffic. So, email or display, or some co-registration. You have different sources. But before I forget, it is not only about the lead price. It is also about other revenue streams we can generate, which is actually one of our bigger added values I would say, because a lead is one, but you can have click listings. And I am sure many of the people seeing this video will know like you have, for example, SureHits or BrokersWeb. They have banners and you get paid per click. And I know actually that a lot of domainers are using SureHits, especially with insurance domains, and we have a combination. I believe strongly that a form creates some added value, collecting information, plus click listings in the back on a thank you page is the way to go, but it

depends a little bit on the situation. If you have a type-in URL close to a name of one of the carriers, a click listing might be better, but it is a matter of testing.

Michael: So I do not understand this, and I am probably not maximizing the revenue that I can make off my lead generation. So, if I send people to a landing page that has a form and I get people to fill out that form, and I know that I am going to get compensated if it is a good lead, then, once they hit submit, it takes them to another page - a thank you page - that says, "Thanks for submitting it. A partner of ours will be in contact with you within 24 hours," and I think maybe I have like a link to some other website. Am I leaving money on the table? What should I be doing on that thank you page?

Frans: Put banners.

Michael: Banners. So, that is what you are saying - click listings. That is just a banner.

Frans: Yeah.

Michael: So, for another education company?

Frans: Yeah.

Michael: Like a Google AdSense banner?

Frans: Well, you could test all of those. And we have been testing all those models. In our experience, in insurance specifically, you have a couple of companies that do all the work for you. They provide you with the banners, and those banners go straight to the carriers.

Michael: Got you.

Frans: So, with good traffic, you are talking about a revenue per click between, I would say, two dollars to I have heard even sixteen dollars, which is extremely high.

Michael: Sure, but if you are getting thirty thousand people coming to your website, let's say, what percentage of them are going to fill out your form would you say?

Frans: I would say that is a good question. I actually do not know. I might have to lie here, but I think it should be around ten percent.

Michael: Okay. Yeah, I was going to throw out a number like ten percent. So, let's say three thousand people fill out the form. You are making money every time they hit submit and fill in the form, and then maybe another ten percent of those are going to see the thank you page advertisement and click. So, three hundred at two dollars per click, you make an extra six hundred dollars a day just from doing that.

Frans: Exactly, and we optimize that completely. So, we have, with all those companies, XML feeds and we try to maximize those listings semi-manual, and it depends a lot on the type of traffic you have. It really depends case-by-case, but that is roughly the model here.

Michael: Sounds good. So, if you are getting ten percent of people to fill out the form and you are getting thirty thousand visitors per day and you have been doing this for a few years, you have got a lot of experience on how to optimize those landing pages. What kind of tips do you have to somebody that would help them better understand how to get people through that conversion hump; to get them from just a viewer of the webpage into filling out the form?

Frans: Well, I mean the first thing I would say is do not reinvent the wheel, and I would love to tell you that we discovered something - a little secret here. We might have, but we are not aware of it. But look very well at your competitors who have been doing it, perhaps, for plus five years and look how they are doing it. There are constantly new trends in landing pages. On a weekly basis, we see our competitors or co-colleagues promoting a certain way, and like: "Wow, that is a good idea," or with a video or without a video. I mean there are many different landing pages of course, but look at what is happening in the vertical you are in and test, test, test, test. We are using different tools. CaseMetrix, I believe, is one of the tools we are using, and we

do a lot of split testing. We test a lot of different colors, different buttons, and different pictures. You mentioned the family. The famous family - the happy family with a dog, a car, and a kid.

Michael: Yeah, exactly.

Frans: But we see insane differences between pictures and colors and buttons. And a step we did not even take ourselves yet, but we also see a big difference between traffic coming from email and display. In the ideal world, you should have a landing page optimized per source, I would almost say. Social traffic. Social media traffic is completely different than email. And I think the biggest tip I have is kicking in an open door, as we say in Dutch. Make it mobile optimized. It is not new. Everybody knows how fast mobile traffic is growing. At this point, 55% of our traffic is mobile.

Michael: Wow, 55% of the traffic, and then conversion into leads is mobile. Huh.

Frans: Yeah. We see there is still such a big learning curve to make there, and we have been focusing quite a bit on it and have been testing with different landers. A long form on mobile or a two-pager or a three-pager. The size of the fields. The title in front of the field or above the field. You name it, and we start to learn it, but again, there is a difference if someone comes from Facebook or opens an email on his iPhone. Different ballgame.

Michael: All right. So, that gives people an idea about BestQuotes, and it gives me a better idea about your business, Revi Media, also, because you are an affiliate marketer. That is your background and your expertise. You did that yourself. In order to make money, you needed to form relationships that you now open up to other people who have insurance websites and domains and want to generate leads. And we will talk more about how domain investors can take advantage of that.

Frans: Absolutely.

Michael: I am going to ask you about pet premium, but before I do that you mentioned, in the pre-conversation, that not everything just went beautifully.

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You did not just buy a domain name, setup the site, and setup some relationships. You actually had an experience with AutoComparison.com that did not go well. What happened with AutoComparison.com?

Frans: Well, let me start with the fact that Andrew sold me that domain. I do not know if it was a good price, but I was happy with the deal.

Michael: How much did you pay for it?

Frans: I paid twelve thousand dollars for it, and it has about nine hundred exact searches on the keyword 'Auto Comparison'.

Michael: Yeah. And what are people comparing? Actual automobiles or are they comparing insurance for automobiles?

Frans: No, it is pure cars.

Michael: Cars.

Frans: Yes, so looking for a new car or a used car. And it was a PR4 when I bought it. It was an existing site, so it had some links already. So, I was like: "Well, that is a nice domain to develop," and I was completely clueless about SEO. Literally clueless. And so, we made a website, and I started to make all kinds of directories and links, and I paid a company to make like - I don't know - a thousand links a day.

Michael: Oh.

Frans: A month. I think, a month later, Google came with the Penguin update and it immediately damaged it. The site did not get penalized because we verified that, but it just did not get any traction. We did basically everything wrong you could have done wrong. We used too many layers in the HTML, bad CSS, too much JavaScript, and not optimized text. And I invested quite a bit in it. It was a bit of a hard lesson.

Michael: What was the end result for customers that you were trying to delivery? If I came there, could I compare a Toyota SUV versus a Nissan SUV, and then find a dealer? Is that what happened?

Frans: It is actually a very nice site. The thing is that the content is like eight layers deep and Google just cannot see the content, but we spent about, I would say, 25 to 30 thousand dollars on making the website. But I am going to correct this page. I am not going to give up yet. With the lessons learned, we are going to redesign the site. We are going to make it much more simple, but you are right. So, we have all the content, and we have thousands of pages with cars and reviews, and that kind of stuff. So, I will be fine, but in this case, the nice thing is that I also have the safety net of affiliate marketing. So, here, we did basically the same trick as with BestQuotes. We just built some campaigns and used it as a brand for our affiliate marketing campaigns.

Michael: So, this seems a bit out of your expertise. We talked about you are in the insurance vertical for all the different insurances and you are in the security vertical. You had purchased a security lead generation company, so you are selling home alarm system leads. Automobile leads/automobile sales seems out of your normal area. Is it out of your normal area or do you do multiple lead sales through different websites and campaigns?

Frans: I do not know what is normal.

Michael: Is it one of your major three revenue streams for Revi Media?

Frans: Yeah, I mean we are doing a couple hundred leads a day on new car sales. And it did not really take off yet, but it is growing. Every vertical has its own metrics, its own economics, and it just takes time to get the right buyers in the back to learn what leads they are looking for to optimize the forms and just to find the metrics. It takes about, I would say, three to six months at least, and if not more. But no, it actually is pretty close. First of all, I love cars, so let's start with that. It is always a good starting point if you have at least some familiarity with the vertical, right?

Michael: Right.

Frans: But no, it is close to car insurance. We already have a lot of data about what kinds of cars people are driving, and we just started what is a good up-sell from new cars to insurance or the other way around.

Michael: Sure.

Frans: And one of the questions we are asking on some campaigns are like: "Are you planning to buy a new car on the short-term?" Like one month, three months, or not for now. And we use that data to give them an alert, and we just started doing that. Like: "Hey, would you be interested?" We know what kind of car they are driving right now. We know that an X percent of people are brand loyal. So, offer them the new Toyota if they are driving a Toyota.

Michael: Yeah, great up-sell opportunity there.

Frans: Exactly.

Michael: And you hit them when they are ready. Like yeah, maybe I am going to get promoted in six to twelve months, so I will be looking for a new car then, and then you know to follow up with them at that point in time.

Frans: Exactly. And the next step is going to be auto warranty and auto loans. They are all great verticals.

Michael: Yeah, definitely. All right, let's talk about PetPremium.com. What customers do you serve on PetPremium.com and what are they able to purchase?

Frans: Well, PetPremium actually is a bit out of the ordinary story for us, because we like to keep focus on lead generation. And from my Dutch background, being involved in pet insurance campaigns about eight or nine years ago, we always liked pet insurance, or the pet industry in general because a pet is so close to our hearts and most of the time it is part of the family.

Michael: Right.

Frans: And it is a mainstream product. I mean in the US only, there are like 40 million families with a pet. If I am correct, 140 or 150 million pets in the US only. So, it is a mainstream product, and what I like about pet insurance is that it is a niche, but serving a pretty big group of potential customers. And we tried it from the lead generation space and we made contracts with all the bigger pet insurance companies out there, and we started to sell them leads, but they are just not very familiar with the lead model. So, it was just not scalable, and I always make the joke when we send eight leads in a day, and then we get a call, like 'can you please stop because our intern did not show up today, and we cannot follow up on the leads' kind of thing. And they were also not really willing to pay for it, and they have good reasons. They are coming from another world or another angle; all respect for that. But we still saw the opportunity in lead generation to generate substantial volume, and we had the demand. We already promoted to our publishers. Those were excited because it was something new.

Michael: Sure.

Frans: And that made us actually decide to startup our own pet insurance company, and so it is called Pet Premium. We started that project October last year. There I made less mistakes in setting up the website than with AutoComparison.com. Actually, I think I did a pretty good job. We are starting to get some traction and try to do a good job there, but we are literally a couple weeks away from launching.

Michael: Got you. So, by the time this interview goes live, you may actually be launched. So, the model is you have PetPremium.com, both the brand and the website. You need to go to publishers, blogs, magazines about pets - you name it. You put banners up on their websites. Get insurance policy for your pet. Any type of pet? Iguanas, cats, dogs, whatever?

Frans: Dogs and cats to start with, yeah.

Michael: Cats and dogs. People click from the publisher to your website, PetPremium.com. You run them through. It is your job to convert them into a lead. Once they are a lead, instead of selling the leads to third party suppliers

of insurance, now you are becoming the insurance broker, so you are going to underwrite them, set the policy premium, and take the money.

Frans: Yeah. Well, the underwriting we do with a company, so the underwriting we are not doing ourselves. That would be a little bit too much in this stage, but yeah, we have the license in all fifty states and we are just going to have a very aggressive sales model with agents on the phone following up on leads, inbound and outbound, and then try to convert them.

Michael: Now, are you worried that you are getting out of your core competency, out of your realm of expertise in generating leads and scoring those leads and selling them, and now you actually need to deliver on converting customers rather than just converting leads?

Frans: Yeah. To be honest, yes. Yeah, of course, it is a new business for us, but I hired a couple of pretty experienced guys in the pet insurance industry. We put a lot of effort in setting up the right sales systems. And I think with the right spirit and the fact that we are the lead generators, we know how to do that and we will get a lot of feedback from the sales, and on the quality, and on the types of leads we have. So, I am positive that it will go well. I am excited. I am very excited. And insurance, in general, is such an incredibly complicated business. To get the license in all fifty states is like a process itself. It is incredible.

Michael: It is. So, every single state you have to be licensed in order to sell insurance.

Frans: Yeah, as a company, but also to appoint your agents, and there is a lot of paperwork going on. It took months, because I thought in four to six months we would be able to go live, and we are almost close to a year now. But I have heard that that is pretty normal and even fast.

Michael: How much do you think you are investing in the launch of this pet insurance company?

Frans: Well, it is going to be, in total, because with the model of insurance, basically in the first two years you really have to invest in your book of

business, and then with your renewals. Then the business starts to take off, and then you start to make money. So, we are thinking to become cash positive in about February/March 2015, and the total investment is going to be close to a million.

Michael: Wow. All right, well, I want to have you back on the show in a year from now to talk about what you learned in PetPremium.com and starting up your own insurance company.

Frans: I would be happy to and I would be completely open when we do not reach what we try to accomplish, and probably I am going to be a little bit more gray.

Michael: You and me both. All right. So, after discussing a few of these options, it seems like your business model is becoming more clear. You have these websites - multiple different websites - that serve the industries that you serve. You go and you buy campaigns. You send them into those websites. So, if I have a website on my own, Frans, like an insurance blog and I have twenty thousand readers per day, and I have a form on my blog that I collect: "Do you want insurance information," can I actually sell the leads to you directly, or do I need to refer people through your website so that they get fully qualified and scored in order for you sell them?

Frans: Actually we offer multiple models here, and our core business is that we want to become the hub between the affiliates and the lead buyers. So, we have been investing a lot in developing our, we call it, lead exchange technology, where we offer added value to the publishers, all the tools they need to set up their own campaigns, and tools to the buyers in the back in terms of quality and reports, etc. So, in this situation, if you have a blog and you have twenty thousand visitors a day, we offer, for example, a JavaScript and you can customize your own form and your own layout. It does not hurt your SEO. It is not a iFrame.

Michael: Right.

Frans: And you can put it wherever you want. If it is big volume, we even offer an API for certain partners, where you can build your own form, your

own website, and you just post the lead to us and we will do the backend - the monetization. That is a case-by-case basis. And then we have iFrames and we have linkouts, and it is just a banner. And we do white labels, especially display buyers. When they have a link out and they put a banner or they drive traffic, they would like to give it the same style as under the brand they are buying media for.

Michael: So you offer all those options, regardless. So, the publishers and the affiliates. That is one and the same, right?

Frans: Yes.

Michael: And so, however the publishers want to feel most comfortable, they can put an iFrame or a JavaScript. They can link directly through to you. Whatever they feel comfortable doing, you can set them up with it.

Frans: Yeah, and it depends a little bit on the volume and the quality. An API we will not give to a publisher with lower quality because our business is guaranteeing lead quality to our buyers. So, if I give an API and I lose some control over it, that will be bad.

Michael: Yeah, definitely.

Frans: So, it is case-by-case, but yeah, absolutely.

Michael: Definitely. Okay, that makes sense. And what are all the industries that you serve?

Frans: So, right now, we are in auto insurance, home insurance, health insurance, life insurance, and pet insurance very shortly (a couple weeks). We are in home security. We are in new car sales, and we are about to develop LaunchOnline.com, where we are going to serve some more financial-related verticals. So, basically what we try to do is become really, as I said before, a hub independent from verticals, because what we noticed is that each vertical has its own economics and we are not that arrogant, I would say, that we think that we can enter each vertical just like that. It takes a lot of time and a lot of effort, so we want to become more like the technical partner

for guys who know the vertical. And home security was a small acquisition we did with a company who was already in that field for a couple of years, since 2008. And those guys are onboard now and they know their business, and we would never have been able to do that without them. So, certain vertical we are looking for (Unclear 58:35.4) partners to partner up. We do the backend. We do the advertising and bring in the technology.

Michael: Makes sense. And if there are domain investors that have domain names in their portfolio that are currently parked and maybe they are only making a few dollars a day that actually have real traffic - type-in traffic -, do you offer a zero-click option or do you offer options to build out a website for them?

Frans: Yeah, both, and they can redirect their domain to a tracking link we have. We give them a login and they will see the clicks and the leads in their realtime reports. And actually, I have been working with some domainers and it is sometimes a challenge, depending on the type of domain. It needs to be vertical specific. If it is too general a domain name, it is a little harder and parking might be the better option. But if it is a specific vertical domain and certain keyword, I am pretty sure we can help in monetizing that traffic, and we love to have traffic.

Michael: So, I am afraid that I am going to ask you for your email address at the end of the show, so if people want to contact you with their domain names. I do not want you to get a hundred emails with: "Hey Frans, I have got Buy-Online-Auto-Insurance.net. How can I get signed up," because they are not doing you any favors. You are not going to give them any business likely, because there is no traffic. There is no type-in traffic on that. What is an example of some good domain names that you would like to see?

Frans: We have good experience with, and again, for a big part of your crowd, it is probably nothing new, but we have seen good results with keywords or domains with an S in it. Comparison, Reviews, or CompareInsurance.info. .INFO will not have much type-in traffic, but a keyword with an action and info after it.

DomainSherpa.com: The Domain Name Authority

Michael: So, like BuyAutoInsurance.com or CompareHealthInsurance.com, or LifeInsurance.com. Is it primarily .COMs that you see traffic on?

Frans: Yeah.

Michael: Should people even waste their time sending you a .NET, .ORG, .INFO, and/or .ME?

Frans: If it is pure for type-in traffic, unless you have seen some good results. I did not see much type-in traffic on .INFO or any other name besides .COM, unless it was a previous website, which stopped doing business. But I think that is a complete waste of time, in my opinion.

Michael: Yeah. Well, people can take a look at their traffic. They need to look at the statistics, so they should be parking the domain to look at the number of unique visitors that are visiting per day. And if they are getting a decent amount of traffic, they can then contact you and have a conversation about it.

Frans: Yeah, it depends on the business model. If it is just a domain sitting there and it has some traffic, even a couple clicks a day, if it is good traffic, we can offer ten to twelve dollars per click. Those are the amounts we are talking about. Or with just click listings - the banners - or with a form. It is definitely worth the effort. So, the volume, again, is not important, but it is more the attention of the user. And if it is really organic traffic, we all know that that is the best quality out there, so I might actually be interested in that. But if the domain owner is experience with buying media and used to Auto-Insurance-Comparison.me, but he drives traffic to it, why not?

Michael: Sure. All right. What haven't I asked you about your platform, Frans, that makes it unique in the lead generation space?

Frans: I think I said all the things I wanted to say. I mean I am a fan of your blog and I was excited for this interview, and from you, the most important thing was to also share my bad experience, for example, with AutoComparison.com, and I am a big believer of developing domains just because I like that more. And the domains we buy are always with the idea of

doing something with it. And lead gen is one of the main ways to monetize your traffic. And it is a very competitive marketplace out there. If you have a domain and you did not do anything in lead generation yet, and you are like: "Oh, let me develop the site and I will generate some leads," think twice and try to partner up with companies who have been doing it for some time.

Michael: And I remember the other point I wanted to make about BestQuotes.com. If you go to the Google AdWords Keyword Tool and type in 'Best Quotes', nobody is searching for best quotes, I would suspect, or it is not a high search volume. You purchased it because it was a brand. You wanted people to come to the website and feel something about the experience.

Frans: No, actually, I have to correct you, because Best Quotes is a very big keyword.

Michael: Oh, is it?

Frans: Yeah, the last time I checked.

Michael: Is it over a thousand?

Frans: No, over a hundred thousand.

Michael: Over a hundred thousand for Best Quotes?

Frans: I have to check. I have not checked it since I bought it. Let me check.

Michael: I stand corrected. Okay.

Frans: It is very high search, but not insurance related. It is about Best Quote of Mandela or Best Quote of.

Michael: Oh, yeah, yeah, yeah.

Frans: And it has potential to be developed if you do something with that traffic, but we just happened to buy it just for the brand.

Michael: Right. Now, does that hurt you, if people are searching for Best Productivity or Best Motivational Quotes and BestQuotes.com shows up in the search engines?

Frans: They might request a quote. Who knows? It does not hurt. I mean it does not help either.

Michael: Right.

Frans: But no, it was just a brand. We are going to develop the site into a serious portal, because right now we literally did not do anything with it.

Michael: Excellent. All right, Frans, if people have questions, I am going to ask them to post in the comments below and ask you to come back and answer as many questions as you can. If they want to reach out to you, they want to say thanks for coming on the show, thanks for talking about lead generation, thanks for being open about your past failures and how much you are spending on PetPremium, which may or may not work out, or they want to ask you a question, what is the best way for them to reach out to you, maybe to ask you if domain names they have might be a good fit for you platform? What is the best way to reach out to you?

Frans: They are free to drop me an email. My email address is Frans@ReviMedia.com, and I will respond. And I will come back and in one of the comments I will put the exact match search volume on Best Quotes, because I do not want to look a little silly when I just mentioned a hundred thousand plus. I will check it out, but it is higher than you thought.

Michael: Yeah. All right.

Frans Van Hulle, CEO and Co-Founder at Revi Media. Thanks for coming on the show, sharing your knowledge about lead generation, affiliate marketing and lead scoring, and thanks for being a Domain Sherpa.

Frans: No, absolutely, and it was my pleasure. I really enjoyed it. Thank you so much.

Michael: Thanks also for being a fan. Thank you all for watching. We'll see you next time.

Watch the full video at:

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