

Designing an Effective Independent Agent Web Site

By Peter van Aartrijk Jr., CIC

Last month's ACT article observed that for most consumers, the Internet has become the place we ordinarily look *first* for information, goods and services. It discussed the importance of optimizing Web sites for search engines and making an agency's site "sticky"—getting a visitor to stay long enough to make a purchase or inquiry. A recent report by Boston-based research firm Celent found that within five years, the Web will be a major influencer for nearly all sales of personal auto and individual life and health products. Other coverages aren't far behind.

Unfortunately, in this environment, many independent agency Web sites simply are ineffective. Many sites are difficult to locate on search engines. Some are nice looking, but most are lacking in visual appeal. Most are static, although others boast a high degree of e-commerce and functionality. Stale sites are rampant. Indeed, it is clear from last year's AUGIE study that most independent agency sites are not kept updated: A total of some 55 percent of agencies said they update "rarely," "annually," or "never."

In sum, this is an unacceptable situation, especially in appealing to younger consumers.

Independent agents cite referrals as a key source of new business. In the old days, people would hear a name from an acquaintance ("I use Smith Insurance—they're great") and they'd call directory information or open the Yellow Pages for the name. But today's consumers hear a name and search the Internet. That's why agencies need a rock-solid Web presence.

For agencies that want to commit to creating and managing a modern Web site, here are some ideas. Note that the following is a collection of ideas to get started; it is not intended to be a survey of cutting-edge Web sites. With so many agencies so far behind, it's easier to start with the basic strategy.

Set a Budget

Don't view your Web site as a separate "tech thing." It should reflect your brand characteristics—for example, your personality, the customer experience, your credentials, and business partners. So think of it as a branding tool for which a portion of your overall agency marketing budget should be directed. If you're like most Best Practices agencies, for instance, you're spending between 2 and 3 percent of annual commission revenues on advertising and promotion each year. If you're introducing a new site, you'll want to spend more outside of that budget. But if you're simply making enhancements to your site, include the cost in the overall annual budget.

Put Someone in Charge

With agency owners focused on sales and service, management of the Web site often gets relegated to the front desk or part-timers. Your Web site is one of your most important brand touch points; put somebody with marketing acumen in charge, and hold him or her accountable.

Many agencies outsource Web design and maintenance. That makes sense. There are local firms for design and hosting help, and there is a growing number of national firms with insurance expertise on design that can build some fairly robust sites with quoting capability. Talk with two or three to get a sense of pricing. You'll pay more for custom work and less for sites created as less-flexible templates. If you are outsourcing, be sure someone inside the agency is managing the relationship tightly.

The responsible individual should report on your Web site traffic on a monthly basis. Pay close attention to information and online tools customers and prospects are using—or not using. The information can be derived from your outside consultant or Web hosting firm.

Also, each quarter, the responsible individual should report on two or three of your competitor's Web sites and their functionality and offerings. Compare and contrast until you're satisfied that you're meeting your clients' expectations with at least the same level of online presence as your key competitors. If you find you're lagging, make changes. If you find you're ahead of the pack, continue to search for ways to stay there.

Specific Audience

Instead of beginning the new Web site discussion about you and your company, begin by defining a set of two, three or four groups of audiences you expect to visit your site to do business. What will they expect? Don't focus only on your products—and all the jargon that goes with them. Keep your eye on your specific customer sets and their needs—they're looking for an efficient purchase experience, the right protection, and value.

Some agencies have launched separate Web sites (or so-called micro sites) to tout specific coverages, such as nonstandard auto insurance, without confusing the consumer with a lot of other content (<http://www.pizzapa.com>).

It's All About the Consumer

Have you really examined your Web site recently? Have you checked out other independent agents' sites? Have you visited your local competitors' sites to see what they are doing? And have you asked the question: When you finally get someone to your site, are you leaving customers and prospects with the impression they'd like to read on, make an inquiry or ask for a quote? Or, do you leave them feeling they should get out of there because they're confused or bored or even overwhelmed by the "it's all about me" pronouncements of your firm? While a basic site, this agency talks about, and shows, the customer: <http://www.sentrywest.com/>.

A prospective client usually expects that you are qualified to sell insurance products. Therefore the strategy is not to lose them. The most effective way of keeping them interested is by designing a Web site that is all about "them." Don't dwell on how great your firm is, but *do* dwell on what that means for the customer or prospect.

Now that you have a budget and someone in charge, it's time to organize a group (in large agencies, a representative sample from each department; in small firms, maybe

everyone) to weigh in on your current Web site. You might not have to throw everything out—but if you’re honest in using feedback you’ll see things to change. Does your address (URL) even make sense? Top O’Michigan Insurance Agency could have been a very long URL, but uses <http://www.tomia247.com> to reflect its service offerings.

Trust

Everything on your Web site should build consumer trust, not hurt it. Customers will be more likely to fill out quote or service forms, for instance, if they trust your firm. Reassure your visitors that you respect their privacy and that your agency is built around helping them reach their goals (<http://www.stolly.com/stolly.php?page=11>).

Layout

Once you concentrate your efforts on a limited number of target audiences, the next step is to whiteboard the architecture for your Web site. “Keeping it simple” is the best way to characterize the result you want. Each page in your site needs a menu bar that is easy to navigate, and the design must be consistent throughout; in other words, each part consistent with the logical whole (<http://www.haylor.com/default.asp>).

Users typically read Web pages in an “F” pattern (horizontal across the top, horizontal across the middle, and vertically down the left). Use a simple layout and quick-loading, businesslike graphics. Avoid or limit PDFs. Don’t overuse Flash and video, and allow users to skip that animation (<http://www.peoplesunderwriters.com> and <http://www.ambins.com>).

Use color that matches that of your firm’s brand mark. Don’t overdo it on the color, however. White space is a beautiful thing.

Watch your type fonts. This is an area where Web sites often make design errors with wild and crazy fonts, colors and sizes. Be consistent, and keep it simple. A nice text font for the Web is 10 or 11-point Arial, although there are other fonts that work well (<http://www.parry-insurance.com>).

Content

Use a logo, search box, and site map. Use your ingredient brands (e.g. Trusted Choice), but keep them to a smaller size so they won’t compete visually with your logo. Since many of your visitors simply are seeking basic (but necessary) information—such as a street address, e-mail address, office number, emergency number, directions, and operating hours—have that information on every page. Include exterior office photos as well. A “how to find us” map is a nice feature (<http://www.rayneragencies.ca>).

Frequently asked questions (FAQs) are a staple of smart Web sites—and they’ll help your audience navigate the insurance morass (<http://www.fourniergroup.net/FAQs.html>).

You’re an independent agent, so tell visitors all the value (e.g. customization) you can provide them beyond the competition. Explain—but limit the industry jargon—the products you offer. Basic education, savings tips and “news you can use” are excellent

ways to showcase how you help clients manage risk. You can even offer some audio or video (<http://www.lyonsinsurance.com>.)

Breathe some life into your firm. Show your people—employees and best customers. There are various ways to list your staff, and you can have some fun with it (<http://www.clevelandinsurance.com/pages/contact.html>).

Testimonials are a terrific way to build your brand, the customers like it, and you get to demonstrate the power of relationships (<http://www.andersongroup.us/testimonials.html>).

Show your carriers as well. Be proud of your business partners—and if you're not, why are you working with them in the first place? Logos are much more interesting than a simple list of names (<http://www.etreiber.com/active/loader.asp?key=760723&page=menulist.asp?parentkey=760723&image=tWhat.gif>).

Online Service

You may think that the bulk of your customers don't want to buy online, but many certainly want online service. Make it easy for them to do so. You can tap into insurance-specific partners to provide off-hours or emergency customer service. Many agents have found that commercial accounts are fond of online certificates of insurance, for instance (<http://www.gmgins.com>). Stay tuned—more online functionality (e.g. credit-card bill pay at the agency Web site) is rolling out.

Be careful of unnecessarily long information-request forms for quotes—consumers aren't crazy about them. Instead, use a form asking for basic information, e-mail, office and cell numbers, and best time to follow up. As indicated above, if they trust you, consumers will give you their information.

You must promptly follow up as requested. I've seen many agencies put "contact us" information on their sites, only to lack a firm mechanism to respond to those e-mails or voice mails. Geico advertises saving 15 percent or more on car insurance in 15 minutes. If your agency is asking customers to fill out quote requests or buying leads from a lead-generation service, then someone in your agency must jump on those requests in a matter of minutes, not hours or days, to close the business. They must contact the prospect in whatever way, or ways, the consumer asked for: cell phone, work phone, e-mail. That online response will reposition the independent agency in the future, especially as virtual "face-to-face" customer service grows more prevalent, such as instant messaging and Web chat.

Updates

Keep your content up to date, but continue to keep it simple and organized. It's not about having every bit of insurance content or every piece of functionality that's out there. It's all about having what your particular clients need.

Some material should be updated weekly; the rest monthly. Budget for those ongoing updates. With this process you'll be more likely to avoid false promises (weak content, nonexistent content, or old stuff you simply forgot was there) and ancient links going to error messages.

When you have someone qualified in charge of the Web site, the updates should happen frequently. Old newsletters should be archived, with search functionality. And it's probably time to take those 2006 Christmas office party photos off the front page.

Just Do It

Your Web site is likely to be the first point of contact for prospects and an important connection for customers. Designing the site seems to be a complex and tricky business, but it'll get done if you have a good plan. In the end, the look and feel should match with the rest of your consistent and smart communications strategy. Get started now! If you haven't been paying attention, your competitors could be ahead of you.

Peter van Aartrijk (peter@Aartrijk.com) chairs the Agency Website, Search & Customer Functionality Working Group of the Agents Council for Technology (ACT), part of the Independent Insurance Agents & Brokers of America. ACT's Web site is www.independentagent.com/act. This article reflects the views of the author and should not be construed as an official statement by ACT.

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