

Positioning Your Agency Successfully on Internet Search Engines
A Competitive Imperative for Independent Agencies
By Jeff Yates, ACT Executive Director

For most of us, the Internet has become the place we look first for goods and services. It is no different for consumers and businesses looking to find a new insurance provider or information from their current agent or company. The fact is the Internet is radically transforming how businesses establish their brands and market their products. Whenever a massive change like this occurs, it creates a genuine opportunity for businesses that seek to understand it and then change their strategies to take advantage of it ahead of competitors.

How Consumers Shop is Changing Profoundly

A recent McKinsey study confirms that consumers' insurance shopping behavior is changing radically. When consumers were asked how they shopped for auto insurance in 2005, 16% used the Yellow Pages (down 23% from 1998), 17% called their agent (down 9%), 17% asked for referrals (down 26%), and 12% replied to an ad (down 7%).

Meanwhile, 28% searched the Internet in 2005 (up 18% from 1998), 24% called a toll-free number (up 6%), and 14% used a local insurance outlet (up 3%).

McKinsey also found that in 2005, 43% of customers did not use an agent to get auto insurance quotes when shopping. Do we have any question where these trends have been heading since 2005, as the Internet has continued to gain prominence and the direct sellers of insurance have bombarded the airwaves urging consumers to shop via the Internet and 800 numbers?

The Internet Offers Both an Opportunity & a Challenge

Given these changes in consumer shopping behavior, independent agencies have a rare opportunity right now to get a jump on their agency competitors by building a Web presence and learning how to use search engines effectively. This is because most independent agencies are very poorly positioned on the Internet today. According to the 2006 IIBA Agency Universe Study, only 29% of independent agencies see their agency Web site as an important tool in building their image and only 17% are using search engines for marketing. Moreover, the 2006 AUGIE Survey found that of the 75% of agencies with Web sites only 44% see the need to update them regularly (31% said continuously; 13% monthly), while the majority update them rarely (35%), annually (18%), or never (3%).

I hope these trends and statistics give you a sense of urgency to build a strong presence on the Web and to learn how to use search engines. You will hear a lot from ACT on these subjects in the coming months, because frankly we think individual agencies and the Independent Agency System as a whole will be at a serious disadvantage five years from now if we do not catch up with our competition in these areas.

Achieving a Top 10 Position on Search Engines

Google is by far the most popular search engine, accounting for a little over 49% of the searches. The three next biggest are Yahoo (23.8%), MSN (9.6%), and AOL (6.3%). To give you some measure as to how fast these companies are growing and changing the world of marketing, Google's revenues were \$6 billion in 2005 and are projected to be \$16 billion in 2007! These revenues, of course, come primarily from paid "sponsored links" that appear as the first few shaded listings in left column of the search results and in the right column.

This article focuses on how independent agencies can achieve a top 10 position for their Web sites in the organic (or free) search listings which are awarded by the search engines depending on the site's content, popularity, and a whole array of other proprietary criteria. It is valuable for agents to be aware of the major issues involved in achieving a good search result for their Web sites, even though most are likely to engage a Webmaster skilled in search or one of the many search optimization firms to assist them.

First, an agency needs to determine the objective(s) for its Web site. Is it to provide information about the agency (focus, location, staff, contact information), to enable 24/7 customer service and information, to attract prospects, or other functions? It is often more effective for agencies to have a number of Web sites, each designed to accomplish a specific objective. One might be for basic agency information and customer service; others might be targeted to the agency's specialties and designed to attract the specific prospects the agency is seeking.

Good Content is Critical

Having good content on the site is the most important thing an agency can do to achieve a good search position. Independent agents are in an excellent position to provide this content because they know the questions customers ask them every day and have the insurance expertise to provide high-quality content. There is a great deal of competition from other Web sites on the most basic insurance questions, so agents are better off designing pages that provide more specialized information that they know customers are interested in, as well as information about "niches" in which they have particular expertise. This type of quality information conveys to the user that the particular agency is professional and will add value to the overall insurance relationship.

It is critical that the agency keep the site fresh and continuously add new content, because this will encourage the search engine "spiders" to visit the site more frequently and rate it more highly. All of the site's links should work correctly, avoid "dead ends" and have an easy-to-navigate structure. The search optimization firms recommend a home page, and no more than two tiers of pages linking off of the home page (each tier having eight or less pages). This means the specific information the reader or the search engine "spider" is looking for is no more than two clicks away.

The search engines prefer to link directly to the landing pages within Web sites that specifically address the questions that have been raised in the search. Always keep in mind that the primary objective of the search engine is to direct users to high-quality

information that specifically answers their questions and satisfies their needs, so they'll repeatedly use the search engine.

Keywords

You should determine different “Keywords” for each of the Web pages within your site—keywords that consumers are likely to use in making a search and which accurately reflect the content on the page. The trick is to pick specific Keywords, as that will reduce competition from other Web sites and will provide you with the type of customer you are seeking. Shoot for Keyword phrases of two to five words in length. In order to narrow the competition and target prospects to those in your community, you may want to include your location as part of your Keywords. You also should consider establishing a free Google local business listing. (Google “Google Local Business Center” for more detail.)

Google has a free tool (<https://adwords.google.com/select/KeywordToolExternal>) to tell you how often the Keywords you are considering are searched upon and how much competition there is for them (at least with regard to paid searches). Wordtracker (www.wordtracker.com) also provides good Keyword tools.

In order to maximize search positioning, you should include the Keywords in the URL, Title Tag (found at the very top of the Web site), the Description Meta-Tag, the Keywords Meta-Tag, and then in the body of the text where they fit (particularly in the headings and links used). The search engine “spiders” compare the Tag information with the content on the site to make sure the content is delivering on what was promised in the Keywords. Note “spiders” cannot read images, including PDFs produced using Photoshop. HTML is best, but if PDFs are included, they should be created with a text-based program, such as Microsoft Word or Adobe Pagemaker so that the “spiders” can read them. Please see the excellent Search Engine Optimization 101 tutorial at www.marketleap.com for more detail.

The Benefits of Others Linking to Your Web Site

In addition to providing excellent content, good Keywords and Keyword placement, and well-structured navigation, a Web site's search position can be greatly enhanced when other sites—particularly those highly ranked by the search engines—link to it. The search engines regard these links as a vote of confidence in the site. Once again, the more useful the content on your site, the more likely other sites will be willing to link to yours. Inbound links are most important. Outbound links will not hurt your search positioning if they lead to relevant additional information. Agents should seek links from other businesses in their communities, as well as from the media and public entities, particularly where the agency's Web site has insurance and risk management information that would be of interest to the constituencies of these other entities.

Once the agency's Web site is well established, the agency should consider generating media news releases on insurance topics of high interest to the public containing links to more content on the agency's Web site. The agency should send these releases to community news organizations as well as consider using PRweb.com (which reaches a

broad number of Internet publications) in the hope these publications will link to the agency's Web site for this informative and timely content.

You should regularly submit your Web sites to the major search engines to facilitate the indexing of your pages (Google "search engine registration" for more information.) It is also very important to subscribe to a good Web site analytics service, so that you can measure the kind of traffic you are generating to your various Web pages and how long they visit. With the right Keywords and content you should be generating a minimum of "bounces," which are those who leave your site almost immediately after arriving. Also, make sure your staff asks all prospects how they learned about your agency.

There is a science and art to achieving effective search engine positioning, but with the right content and taking the steps outlined above, small businesses can do very well on search engines. Be patient, because it can take as long as 10 months to see a positive change in your search results. Just as you have learned over time what works and what doesn't for your agency with Yellow Pages, direct mail, lead generation and advertising, you will acquire skill on using Internet search engines effectively. Your Web site and the effective use of search engines offer your agency an excellent opportunity to expand your market area and customer base. (Additional resources: searchengineguide.com; wordtracker.com, click on "academy"; google.com/webmasters; and searchenginewatch.com, click on "search101.")

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