Independent Insurance Agents
& Brokers of America, Inc.

Trusted Choice®

Great Agency Websites

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Executive Summary

The majority of independent agency websites add little value to an agency's operation. The worst are outdated, unattractive and never seen by prospects and customers. And yet, 81 percent of professional services buyers review provider websites to help them select their vendor.

This white paper, written for non-technical agency management, identifies the major components that an agency should address when building, rebuilding or updating their agency website. These components are design, attracting visitors and encouraging action.

While some agencies have the staff in place to effectively build, maintain and enhance a great agency website in house, this white paper will provide an overview of the breadth of skills required and the best option for most agencies – outsourcing a web development project. And because great websites are dynamic and ever changing, an agency that wishes to make its website a solid contributor to its marketing efforts should have an annual budget item for website maintenance, improvement and expansion.

What Makes a Great Agency Website?

One of the most common questions independent insurance agencies ask is "What makes a great agency website?" This question comes in various flavors. Sometimes, it focuses on a single facet of the site itself such as design. At other times, it is more general in nature such as "making my website perform better."

A 2014 report, Beyond Referrals: How Today's Buyers Check You Out, by the Hinge Research Institute of Reston Virginia, provides sobering data about the importance of websites. Hinge surveyed more than 1,000 business buyers of professional services. The average buyer reviewed more than three different sources to '"check out" a new provider of professional services. Reviewing the provider's website was the primary method that buyers researched, with 81 percent of respondents using a website review as a way to determine the quality of the service provider.
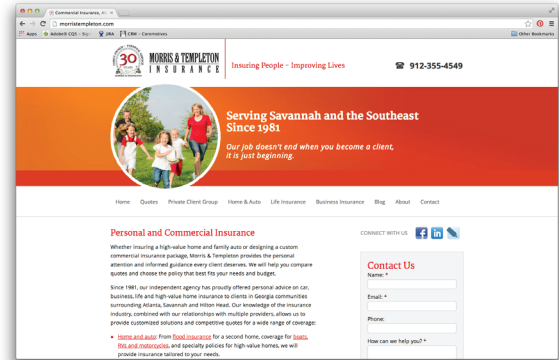

Although a discussion of insurance agency websites may be very broad, a great agency website does a few things very well. **A great agency website has these characteristics:**

• Is professional in design
• Generates visitors to the site
• Gets clients and prospects to act

If your website isn't doing all three of these well, then you should have a to-do item of "review and improve our website" in your 2014 marketing plan.

Great Websites Exhibit Professionalism

Eighty plus percent of your prospects are reviewing your agency web site as part of their due diligence. Does your web site show your agency in the best possible light? If you were going to have your neighbors and professional acquaintances over for a holiday gathering, wouldn't you want your home to be clean, well decorated and welcoming?
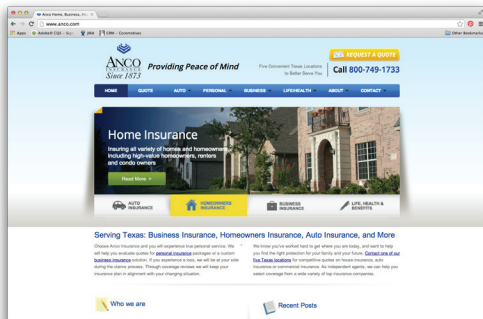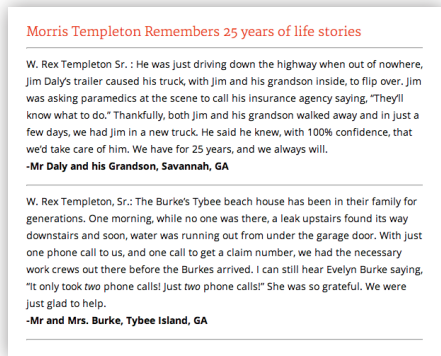

A professional website has a number of attributes:
• Appealing visual design
• Relevant content for the target audience
• Lack of errors
• Evidence of honesty and integrity
• Prominently displays agency contact information
• Reflects your agency's brand and the differentiators that make your agency unique

Reasonable people can disagree on what denotes style and taste. That is why some prefer Victorian, and others like Mid-century Modern. Thus, not all great websites need to look alike, but they should share some common traits. The site should appear up-to-date. Declutter your pages. Use images, preferably unique; not the stock photos that are on every other site.

Your content should be original and focused on your target audience. If you have one or more specialties, consider developing a unique page on your website for each. A professional site is error-free. Edit your content; check the links.

Make sure that visitors can contact you. If you don't have contact information on every page, make sure the "Contact" link is obvious on each page. To demonstrate your integrity and trustworthiness, show your association memberships and accreditations on your home page.

One of the most effective ways to gain consumers' trust is to showcase testimonials from your clients. Online shoppers are looking for validation of their choice. **Testimonials** of how your agency helped other clients provide that validation.

Morris Templeton Remembers 25 years of life stories

W. Rex Templeton Sr. : He was just driving down the highway when out of nowhere, Jim Daly's trailer caused his truck, with Jim and his grandson inside, to flip over. Jim was asking paramedics at the scene to call his insurance agency saying, "They'll know what to do." Thankfully, both Jim and his grandson walked away and in just a few days, we had Jim in a new truck. He said he knew, with 100% confidence, that we'd take care of him. We have for 25 years, and we always will.
-Mr Daly and his Grandson, Savannah, GA

W. Rex Templeton, Sr.: The Burke's Tybee beach house has been in their family for generations. One morning, while no one was there, a leak upstairs found its way downstairs and soon, water was running out from under the garage door. With just one phone call to us, and one call to get a claim number, we had the necessary work crews out there before the Burkes arrived. I can still hear Evelyn Burke saying, "It only took *two* phone calls! Just *two* phone calls!" She was so grateful. We were just glad to help.
-Mr and Mrs. Burke, Tybee Island, GA

Finally, your agency's brand and brand promise should be reflected in your website. If you promise excellent service, do you have a self-service capability available and is it easily found? Do you have "click to chat" available for clients to use for quick questions?

Great Websites Attract Visitors

The only way your website has any value to your clients and prospects is if they see it. The number one challenge for too many independent insurance agencies is that potential visitors cannot find their website. Therefore the number of visitors per month is only a few dozen. Analysis of many insurance agency websites reveals that the only search term that the website does well for is the name of the agency, which means that the only way buyers will find them is by using the agency name.

Think about this in the context of that old-school favorite, the Yellow Pages print directory. It is the same as the Smith Agency placing its name in the alphabetical listing but not in the "Insurance Agency" section of the book.

Recent comScore data indicates that 70 percent of insurance shoppers start their research on the Web. The primary way people research is by using a search engine like Google, Bing or Yahoo. In order for a customer to find your agency's website, it is imperative that your agency display on Page 1 of a search result.

An agency can get first-page web search ranking through various means. The easiest and most costly way is to purchase advertising. Another way is to carefully engineer your website using techniques such as Search

Engine Optimization. Effective use of social media can both get your agency on the first page of search results and provide links for a customer or prospect to jump directly to your web page. Participation in local directories offers another way to have prospects and customer find your site. Rich media such as video is another avenue for getting on the first page of search results.

While advertising on the Web is a quick way to get prospects to your website, it is also an easy way to spend big money without an appropriate return on investment. Internet advertising takes the form of many names and techniques, but the two most common are Pay Per Click (PPC) and Cost Per Thousand (CPM). With PPC, every time a customer clicks on your advertisement, you pay. With CPM, you pay every time a customer sees your ad. Common to all Internet advertising is the need to get the prospect to respond to your ad. For this reason, you should leave these advanced techniques to agencies that have optimized their websites and are using website analytics tools.

Search engine optimization (SEO) is a complex science. Search engines are constantly changing how they determine which 10 of the thousands or millions of webpages will be the most relevant to the searcher and, therefore, deserve a coveted spot on Page 1 of search results. If you want your agency to perform well in searches, you have to get a myriad of details right and be able to change as the search algorithms change. There are no easy fixes. Take claims of performance with a healthy dose of skepticism, and ask for proof.

The Agents Council for Technology (ACT) has been on the forefront of helping agencies with their social media for the past four to five years. And while **social media** is a great way to connect with insurance buyers, it is also a strategy to get your agency to Page 1 of search results. It isn't easy, but if your post gets "liked" or "Plus One" enough, it can bring attention and Page 1 rankings.

Rich media is another way to help consumers find your agency. A picture is worth 10,000 words and possibly thousands of shares or likes. Ryan Hanley, an agent with The Murray Group in Albany, New York, says that the agency post on Facebook that got the most engagement was the one with members of the agency clustered around the filing cabinet with the "office dog" standing on top of the cabinet and getting ready to jump.

Finally, don't forget Mobile! In a recent IIABA Young Agent's webinar titled "A Strategic Approach to Enhancing Your Agency's Online Presence," Matt Marko, Marketing Process Manager for Progressive Insurance, states, "Having a mobile optimized website isn't a nice to have, it is something you have to have." Matt points out that 50 percent of insurance shoppers now start their shopping on a mobile device and 64 percent of shoppers will leave your site if you have not optimized it for mobile use.
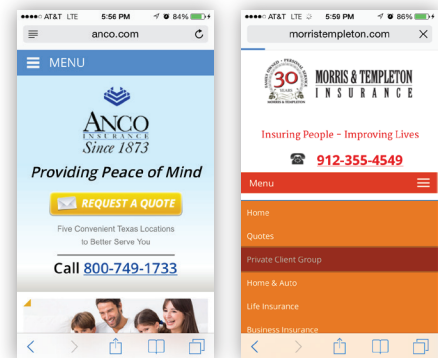
Great Websites Encourage Action

A common misconception regarding insurance websites is that as soon as a visitor arrives, that visitor is going to buy a policy. While this might happen once in a blue moon, most visitors arrive at a website and immediately do one thing: Hit the back button.

Think about your own recent web browsing experience. Many of the links you clicked took you to a page that had little if anything to do with your interest, and you immediately hit the back button. But if you find a page or site that matches your interest, you scan, read a bit and perhaps click to another page on the site.

The first action that you want visitors to take upon landing on one of your web pages is to NOT back away. Then, you'd like them to stick around a bit and find out if your agency can help them.

A key way to encourage action is to talk specifics rather than generalities. Which of these two statements is more powerful?
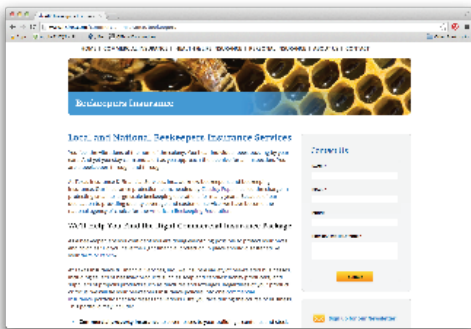
1 *"The Doe Agency specializes in managing our clients' risks. Ask us to help."*

2 *"The Doe Agency's long association with the Injection Molding Society of Illinois has taught us that many molders don't have enough coverage for clients' molds. Call today for an explanation of how the destruction of customers' molds could cost you thousands of dollars."*

The specificity in the second statement tells plastic injection molding accounts how they might have an exposure that isn't adequately covered and shows the agency's expertise. For this reason, we suggest having several pages on your site devoted to the niches of your agency's specialties.

Analytics is the process of measuring the performance of your site. Google provides a no-cost analytics package that can answer questions such as these:

- Which of your pages attracts visitors, and where do prospects and customers spend their time?
- Do more visitors download the white paper when it is on the home page or when it is on the personal auto policy page?

Start slowly with your analytics. Initially, the sheer capabilities can be overwhelming.

The final way to encourage your visitors to take action is to remove the number of options they have. If you are going to provide online quoting, put the "Get a Quote" button on a page with a bit of supporting text but

no other options. Don't offer the prospect the option to "Join the Newsletter," "Read Our Blog" or "Visit Our Facebook Page." All of those are things you might want them to do, but when they are ready to get a quote, don't let them get distracted and do something else. Place those options on different pages or in the footer where they won't distract from the main call to action.

Conclusion

This brief overview addresses some of the more common areas where great websites stand apart from the far more common run-of-the-mill varieties.

A great website is a marketing and sales resource for the agency that publishes it. It represents the agency 24 x 7 and can be a strong differentiator, explaining to customers and prospects alike why the agency is the right organization to manage the client's risk. It presents your agency in detail, but allows customers and prospects the option to explore at their leisure, with no pressure.

A great website is designed to be found by interested prospects. Attracting the kind of business that you want requires making choices about whom your agency specializes in and building your site to speak in detail to those customers and prospects. Search engine optimization techniques will move your website up in the rankings, but don't forget other methods of getting your agency to Page 1 of a search result.

A great website gets your prospects to act. Building your site correctly, measuring the actions of your visitors and modifying as needed will get customers and prospects to take the actions that lead to account rounding and new business.

Any agency can attain a great website at a cost competitive rate. To do an adequate job, the agency should budget a reasonable figure based upon agency goals and the competitive climate in which the agency operates. A rural agency can spend far less to attract visitors easily than a metro agency with lots of competition from other independent agencies and the captives. The investment of time, effort and capital to develop a great website will generate returns for your agency.

If your existing website isn't generating sales opportunities for your agency, you should begin the process of identifying the goals for a new site today.

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Resources:

Progressive's Pro Tips video tutorials:
- Website: http://bit.ly/1te5vd1
- Local Search: http://bit.ly/1pd1WUW
- Social Media: http://bit.ly/1hYi3Mg

Website Design Ideas: http://bit.ly/1ndPeDi

Content Quality: http://bit.ly/1eWntay

Link checking software (Chrome Browser Extension): http://bit.ly/QrlbKI

Google Key Word Tool: http://bit.ly/1gLm76w

SEO Overview: http://bit.ly/1gLmHRI

Intro to search engine optimization: http://bit.ly/1gDnRLQ

Getting started with local search: http://bit.ly/1lbu5ps

Importance of mobile optimized website: http://bit.ly/1pd2mdW