Insurance Agency Websites: Elements for Business Success

Compliments of Confluency Solutions, Inc.
www.cfluent.com

Introduction

An insurance agency website is fast becoming as critical to insurance agency business success as telephone service. Prospective customers will check your credibility, before they purchase insurance, by taking a look at your agency website; more and more customers expect to get information and service via the web; and a variety of marketing options turn the internet – and your agency website – into a conduit for new customers.

But what resources really need to be part of your agency website and how will you use them? The answer to those questions will hinge on your agency's sales and expense objectives, staff skill sets, work flows, and of course, your budget.

The insurance agency business is unique, and your website will require design, functional and marketing elements that will be unknown to a web solution provider unfamiliar with your business. It's best to arm yourself with your requirements before you engage with a firm to work with you.

The following chart provides a list of those elements along with brief descriptions of the resources and functions those elements enable. Use it as a check list to evaluate your current insurance agency website or to help you choose a provider for a new site.

Insurance Agency Websites: Elements for Business Success

Web Solutions for Independent Insurance Agents – Comparison Chart

Feature	Confluency	Alternative
Forms	Secure, 75+, Format Checking and Required Fields	
Email Marketing	Yes	
Individual Customer/Prospect Portal	Yes	
Billing Page (Carrier Information)	Yes, Confluency Maintains	
Claims Page (Carrier Information)	Yes, Confluency Maintains	
Carrier Information Pages	Yes, Confluency Maintains	
Interactive Tools for P and C	Yes	
Content Provided	Yes	
Regular Content Updates	Yes	
Agency Content Update Capability	Yes	
Mobile Web Optimized	Yes	
Site Search	Yes	
Online Directory	Yes	
Bulk Email (Marketing)	Yes	
Work Flow Support	Yes	
List Import Export	Yes	
Unique Page Addresses	Yes	
Program Consultation	Yes	
SEO, SEM Support	Site Indexing; Search Eng. Registration; Content Rich	
Log In Authentication	Yes, Passive	
Unlimited Training	Yes	
Toll Free Support	Yes	

Notes
(Website Elements Described on the Following Pages)

Web Site Elements

No two agencies are the same and the needs and most critical efforts of your agency will change. The business environment never stands still: companies revise pricing and underwriting; local markets grow or contract; and producers and CSRs come and go.   An effective insurance agency web site will comprise a hub for many flexible tools and elements. These are resources that an agency will need to reconfigure and redeploy on the fly to address the issues du jour. When we talk about web site elements or resources an assumption is made that those resources are part of your site and can be referenced because they have a distinct address (i.e., an address that displays in the browser address line). This will not always be the case, as noted below in some of the brief descriptions of key insurance agency web site elements.

Forms

Web forms are the primary means by which consumers request quotes or policy service.   These forms should be secure – for two reasons. Gramm-Leach-Bliley imposes a legal accountability to provide reasonable safeguards for customer information; even in the absence of this legal requirement, today's consumer has an acute sensitivity to information security and identity theft.   Use of data encryption and secure certificates, vs. the vulnerable emailing of customer data, demonstrate your agency's dedication to keeping non-public, private information safe.

Adobe forms have their place, but should be used sparingly. Adobe forms are designed as print documents. If there is a good reason to have a consumer print a document and submit it offline, outside of work flow controls and documentation, then a PDF may be the right answer for a form.

ACORD forms are designed primarily for internal use between agencies and companies. They are not designed with an insurance consumer in mind. They also have their place, but again, ACORD forms should be used judiciously. A true web form will allow data format checking and the ability to make certain information required. These options preserve agency (and customer) time because incomplete or inaccurate submissions are greatly reduced.

Email Marketing
When used properly, email is a terrific customer development and new business tool. Emails are a natural device for pulling consumers to an agency web site where value propositions can be expanded and calls to action can be fulfilled. Your insurance agency web site should include resources that complement and supplement email marketing campaigns.

The easiest way to do this is by using emails for summary information and linking back to your agency web site for complete articles, FAQs or to direct recipients to interactive tools.

Links to other web sites do not establish the value proposition of your agency website and should be used rarely and for good reason since every external link means lost 'eyeballs'.

Separate browser windows that hide the real destination address and pages that 'frame' anther site's content (see Unique Page Addresses, below) falsely represent third party web resources as your own. At best, you cannot use these resources as links in email campaigns because there are no 'links'; links are necessary to direct customers and prospect, via email and other mediums, to specific web resources. At worst, you may have entered an area of questionable ethics and legality.

Individual Portals
By definition, a portal is a private internet area. In a sense, a portal is a custom home page for a business or individual. A portal should allow an insurance consumer to save transaction requests and resource preferences for easy reference and as a way to record a history of value added services delivered by your agency.

Billing Page
Many insurance companies now provide toll free and web based bill inquiry and payment options. By organizing this information on one easy to access page on the agency web site an agency increases customer traffic to your agency web site, frees up staff time and helps insurance carriers reduce expenses.

Claims Page
Nearly all insurance carriers allow toll free direct reporting or via a web form, and an increasing number make claim status available the same way. A minority of customers experience claims at any given time, but presenting this information prominently and

accurately sends a signal to all customers and prospects: this agency takes claim service seriously.

Carrier Information Page

Most agency customers or potential customers generally seek narrow information about an agency's companies: How does a particular insurance company support service needs (see claims and billing above)? What is a particular company's financial rating? Linking to carrier home pages require extra effort and web surfing on the part of a consumer to ultimately obtain the desired information and do not reflect well on the agency (i.e., we don't have the information you want – go look somewhere else). Links to inactive, erroneous, or out of date home pages also reflect poorly on the agency.* Further, many companies who market directly include a prominent home page offer to write the visitor's insurance.

A 2006 survey of 230 insurance agency web sites revealed that 63% had incorrect company information, out of date, or broken links.

Interactive Tools for Property and Casualty

Interactivity is a key to keeping a visitor on your web site. Interactivity is also the means by which consumers drill down to information of relevance. Web surfers don't read, they scan, at least until they get to what they came for. Wizards, estimators, and dynamic check lists accommodate this behavior and allow web site visitors to drill down to information of individual interest. Estimators that are only tenuously related to your business and services (mortgage and car loan calculators, e.g.) can be used sparingly. But when they are presented as the only interactive options, they suggest a lack of commitment to the kind of web convenience, service and experience consumers desire.

Content Provided

Your insurance agency web site needs content that answers the questions consumers have about insurance, supports email contact and other marketing campaigns and will be indexed in a relevant way by the search engines. Most insurance agents do not have the time to develop this information. So it is critically important to an effective web site that content like base line articles and FAQs are provided. Content via Adobe PDF delivers limited lift; it generally cannot be 'seen' by the search engines or via site search; and since Adobe Reader has to be launched to view a PDF information retrieval is slow and clumsy.

Regular Content Updates

Again, search engines, customers and prospects will all judge your agency web site by the freshness of information and resources. Put another way, if you are not getting better, you are getting worse. If you are the kind of agent who has the time to write articles and update FAQs you are the exception. If not, then you need someone to provide these updates for you.

Agent Content Update Capability

Even though you will not have time to populate and refresh web site content, the ability to quickly add or change site information can be the difference between missing or benefiting from a market opportunity. Quickly adding an article or FAQ may allow your agency to take advantage of fast breaking circumstances. Routine information like staff directories and insurance company information generally need to be updated at least once or twice a year. If this information can be changed quickly and easily it is more likely it will be that your web site will add value to your agency and agency relationships.

Mobile Web Optimized

More and more consumers surf the web to get information or transact business not from the desk top or laptop computer, but from their phone or PDA. For those agencies that want to be where their customers and future customers are, organizing and configuring key web site pages for a mobile device is a must.

Site Search

Over 50% of web users prefer to navigate a site through a site search function. If your web site doesn't include this option then you are frustrating half the visitors to your insurance agency web site at the inception of their first visit. And we all know that first impressions are lasting.

On Line Directory

An agency web site shouldn't be a barrier between consumers and agency personnel, especially when a customer really wants to contact a producer or account manager directly. An agency directory should be easy to access, but at the same time should be protected from spam practitioners who use programs called crawlers to scour web sites for unprotected email addresses. There are several ways to make email addresses simultaneously accessible and protected.

Bulk Email (Marketing)

As mentioned in the Email Marketing section, pushing web resources via email is a simple, virtually free, and effective way to generate website traffic and business. There are several alternatives for doing this, and bulk email capability built into your website tools should be one of those options. The easier it is to launch communication campaigns, the more likely customer development will actually occur.

Work Flow Support

Quote, service requests, and questions submitted through your web site will enter the work flow the same as phone, in person or snail mail requests. Ideally, your staff should be able to assign and reassign work items and track those items to make sure agency standards are met. Assignments and all client communications should remain web enabled until the request item is completed. After a request has been fulfilled, attaching the request and web related history to an agency management system record should be quick and simple.

List Import Export

Information, like email addresses, that are captured through your website will need to be updated in your agency management system. Alternatively, you will want to query your agency management system records for groups of customers who need to be contacted via your web tools for annual reviews, risk management updates, and other reasons. The ability to easily import and export information between your website database and your agency management system database will maximize the power of both tools.

Unique Page Addresses

All we pages have a unique address, but not all pages display those addresses. An old web design technique known as framing keeps the same address – the frame around the page – no matter what is displayed within the frame. This practice makes it difficult to include specific reference links to web site resources in emails or other communications. Should one of these pages be found through a search engine inquiry, the page will not include site navigation. That means a web site visitor would likely only ever see one page of your agency web site because they won't know how to access the rest of the site.

Some web resources launch a separate browser window, which can make sense in rare circumstances. But that new browser window should have an address that is displayed and can be easily shared via email or through conversation. It is preferable, for a variety of reasons, to have web pages and resources that are distinctly part of your web site. If you frame* a page or launch a separate browser and do not display the originating web site address, make sure you have

permission and are providing the proper attribution. Representing information from another web site as your own is an intellectual property violation.

*Frames pages are pages that represent web pages and content from another site as part of the site being viewed. Site graphics and navigation from the viewed site are 'framed' around the third party site. It is similar to the frame around a picture. The address of framed pages do not change to reflect unique page addresses, only a single, common address for the framing site.

Program Consultation
There are a number of ways you can use agency web site resources, many of which are easy, but not necessarily obvious. Consider these questions:

- How can we maximize new traffic to our web site?
- How can we increase the number of sales conversions we get when our site is accessed?
- How can we make our web site a useful resource for our staff?
- What role should our web site play in traditional advertising and contact programs?
- What should we do with our web site to increase customer retention, policy sales and referrals?

An agency web site is a tool, and like any other tool it needs to be used. Consulting with someone who understands the insurance agency business, consumer expectations and web technology is a key to receiving a pay off to any investment in web resources.

SEO/SEM Support
Search Engine Optimization (SEO) can be an expensive and time consuming proposition. But there are a number of techniques that can be used to bring traffic to an insurance agency web site. Local insurance agency web sites won't get as many visitors as GEICO (most agencies won't spend half a billion dollars on advertising either) but, you can obtain quality traffic in meaningful quantities. Site maps, meta tags for all key pages, and rich and refreshed content all contribute to search engine success. Paid search campaigns need solid landing pages for Pay-Per-Click ads and on line sales fulfillment support.

Log In Authentication
You will want to validate the identity of a customer submitting change requests. One way to do that is to require a log-in before a request can be made. The problem with that approach is many customers may not recall their ID or password and are then forced to call you (or visit a competitor site for a quote). Your agency web site should allow policy change and service requests to be submitted without a log in, but should have a mechanism for validating the

transaction automatically; an email requesting authentication after the submission is one way to do this.

Unlimited Training
As time goes on most agents will look for new ways to use their web site resources. All agencies will bring new employees on board or will assign new duties to existing employees. Technology, consumer behavior, and agency practices also change over time and your agency web site will need to evolve to keep up. Ready access to training means that for any situation, your agency web site will deliver the benefits you should expect.

Toll Free Support
Sometimes email, FAQs, and user manuals just don't get the job done. That's why, no matter how infrequently you might invoke the option, you want to make sure there is live person you can talk to.

About Confluency Solutions
Confluency is a leading web solution for independent insurance agents. A unique blend of technology expertise, marketing savvy and insurance agency and consumer focus make Confluency a leader in agency websites that contribute to the bottom line.

Confluency has helped agencies across the county implement web solutions quickly and without diverting from day-to-day insurance agency sales and service.

Contact Confluency Solutions
We hope this quick but thorough guide has given you a better idea of what to look for in an effective agency web site. For more information, consult the Resources option at www.cfluent.com, or call or email us today.

877.351.2600
info@cfluent.com