

10 THINGS TO INCLUDE IN YOUR AGENCY'S WEBSITE

In recent months, I've done quite a bit of research on features to include when building an agency website. Although some of these items may not be relevant to your specific agency's goals for an Internet presence, there is a general rule-of-thumb that still applies.

1. Appearance

As broadband in business environments is fast becoming ubiquitous, the sad truth is that most consumers and many small businesses are still accessing the Internet using dialup connections. In addition, many users haven't updated their browser software in a few years, therefore, all of the bells and whistles on your site may not even appear on their screens. Instead, they may only notice how long it takes to open your home page without ever knowing why. Web surfers are an impatient lot and many visitors won't wait more than 20 seconds for a page to open before clicking out of it and going to the next one.

Your goal in creating a presence on the Internet is to stand out above your competition with an eye-catching design that doesn't take three minutes to open. Light backgrounds with dark fonts are easier on the eyes than vice versa. Use coordinating graphics that are less than 30KB each in size so that they will display quickly. And better yet, reuse the same graphics in various places to tie the look together and reduce the download time. And, most importantly, before you publish your website, hit that spell checker button!

2. Navigation

One of the biggest gripes that I hear from users when they tell me about the websites that they have visited is the lack of navigation. Every single page in your website should contain a way to return to the home page or at least get back to the beginning of a specific section. This can be as simple as a link that says "Home" and returns you to the index.htm page or as elaborate as a button that changes colors, but still takes the user where he wants to go... back to the home page. In addition, I always add a "Top of Page" button or link to the bottom of each page, which will return the user to the top of that page. It's the little things that count and saving the user from having to scroll back up a page goes a long way in keeping them on your website. If you use buttons to navigate your website, be sure to include the ALT tag in your HTML code with a brief description so that visitors with browsers that don't display graphics can still understand what the image is for.

3. Talk Up Your Agency

While every agency should include the basics on their website, such as history, mission statement and perhaps biographical information about the principals, I know that there's more to your agency than just that! Are you members of the Chamber of Commerce or Better Business Bureau? Do you proudly display your IIAA and PIA labels on your front door? Are you active in the community? Do you sponsor a Little League team? How many of your employees are volunteers in their free time? These are all little things that you might take for granted, but they can go a long way in promoting your agency.

4. Contact Information

I was at a user group meeting recently and a gentleman there made a perfect point when he said, "Nothing bugs me more than having to drill down through five or six pages on a website just to find a telephone number or email address..." More often than you probably realize, someone will visit your website simply because it's easier than pulling out the phone book. You want to make it as convenient as possible for them to get the information they need quickly so they'll return to your site later for a closer look. You can take it a step further and include a complete directory of your employees, including their name, department, extension, email address, and even a photo, since this is simply another way of communicating with your customers and prospects.

5. Map to Your Office(s)

While it's important to provide your phone and fax numbers on your home page, it's equally critical to make it easy for visitors to find your physical office as well. Adding simple hyperlinks to *Yahoo! Maps* (<http://maps.yahoo.com>) or *Map Quest* (www.mapquest.com) can save your clients and potential clients a great deal of time and effort. Simply navigate through one of these sites until an accurate map of your office is displayed, then copy the address shown in your web browser's address bar to your page as a hyperlink.

6. Community Links

When you surf the Web, you will notice that many of the leading agency sites are now including a great deal of information about their community. This not only distinguishes them from Geico and other intangible "cyber agents", but makes the user feel as if this agency cares about the city or town they do business in.

By creating a "portal site" for your community, where you provide links to area businesses, attractions, restaurants, relocation links, weather information, and so on, you'll give your visitors another reason to frequently return to your site. This is because you are providing useful information to them instead of simply publishing an electronic brochure at your "dotcom." You can further add to this by asking the companies and services that you link to if they will, in turn, provide a link to your agency on their website.

7. Educational Insurance Information

You are an independent agency and, therefore, know what the different insurance terms mean. Recent surveys, however, have shown that the average consumer has no idea what many of the seemingly common phrases refer to.

For example, if you ask people what "tenant insurance" is, many will respond that it's something that landlords buy to protect them from their tenants. By taking the time to clearly explain insurance coverages and terminology on your website, you'll help to educate your customers and potential customers alike. They'll appreciate you for it.

You may even want to include a FAQs (Frequently-Asked Questions) page and recruit your staff to contribute to it with answers to the questions that they most often encounter.

8. Customer Service

While I'm not in favor of placing ACORD forms on your website and forcing your customers to do your work, there is a high level of service that you can provide on that website simply by providing instructions and simple forms to fill out. Should a contractor always have to call you for a certificate of insurance or can he simply go to your website at his convenience and request it on-line? What does an insured do in the event of a minor accident? Perhaps you can include a page of step-by-step instructions including what information to get, where to go for an appraisal, how to handle a glass claim, and so on. Even policy changes can be handled in such a way that the insured reports the information to you over the web with the clear understanding that the changes will not be bound until they receive written confirmation from an agency representative.

These are just a few ideas of how you can provide an effective means of communicating to your customers while still retaining your value as their agent. The thing to remember is that although your office is probably only open during business hours, the Internet is open 24/7. You can accommodate everyone's schedules by making your "cyber office" as convenient as possible.

9. Discounts and Special Programs

Perhaps your agency has a special program for AAA members. You should make every effort to display this prominently on your website and perhaps even secure a reciprocal link on the carrier's website. Does your agency specialize in a particular line of business? Let your website visitors know about it! This is your prime opportunity to get the word out on everything that you have to offer. Unlike the expenses involved in printing brochures and mass-mailing them, it costs little or

nothing (if you do it yourself) to update a page on your website or add a new one each time you add new products and services.

10. Relevant Links

Not all of the links on your website necessarily need to relate to insurance. Although you sell homeowners insurance, wouldn't it make sense to also include links to mortgage companies, appraisers, and other services that a homeowner might be interested in? The Web is full of sites containing useful tools and informative articles that you can link to.

Consider this for a moment... Your competition is no longer the independent agent down the street — it's the online insurance agency who has no brick and mortar office, just a web presence that does everything that you're trying to do without ever meeting the customer face-to-face. When someone visits your website, you have about a 20-second window of opportunity to catch their interest... the key is to take advantage of that first impression to make it a lasting impression.

— Kim Floyde