

WHAT EVERY INSURANCE AGENCY NEEDS TO KNOW ABOUT THEIR WEBSITE: OR, HOW TO PUT THE ROI IN YOUR URL





About the Author

Tom Marks has been part of the marketing community for 36 years focusing much of his efforts on Insurance and Financial Services. Over the years, his insurance agency clients have included M3 Insurance, Hausmann Johnson, Wausau Signature Agency, A.N. Ansay, River Valley Insurance, Benefit Partners and Wisconsin Hospital Association Insurance Services. On the corporate side, Tom and his team have worked with leading insurance brands including American Family Insurance, WEA Trust, CUNA Mutual Group, TruStage Insurance, Group Health Cooperative of Eau Claire, Security Health Plans, Marshfield Dental Insurance, Wausau Insurance and Sentry Insurance. Tom is a widely published author writing a marketing column for Gannett, the largest newspaper chain in the U.S. and currently writes a column called *It's All About Content* for *In Business Magazine*, and is a contributor to *Wisconsin Independent Agent Magazine*. He is the President of the largest advertising group in Wisconsin, the American Advertising Federation, and is a frequent speaker throughout the Midwest on a diverse number of subjects including internet strategies, branding, content development, social media and business strategy.



About TMA+Peritus

TMA+Peritus is a marketing communications agency founded in 1983. The company specializes in digital and website strategy, content marketing, and digital branding. Along with their focus on Insurance and Financial Services, TMA+Peritus has worked with leading national and international brands including Foot Locker, McDonald's, Bombardier, Baxter Healthcare, the California Avocado Commission, Lincoln Logs, Lactalis USA, Finish Line, TZ Technologies of Australia and Honeywell to name a few.



THE BACKSTORY ABOUT INSURANCE AGENCY WEBSITES

✓ After reviewing hundreds of insurance agency websites, including the 100 largest agencies as identified by *Insurance Journal*, we have determined that almost all sites, regardless of revenue rank, are missing key elements that can drive traffic, leads and profitable sales.

✓ You're in the business of managing risk, but in our analysis of insurance agency websites, we couldn't help but notice the irony that many websites leave everything up to chance – why have a web presence if it's not going to have a sales presence?

✓ In eye movement and tracking research conducted by Missouri University of Science & Technology, it took just 2.6 seconds for a website visitor to either connect or disconnect from a website, yet so many sites from insurance agencies lack proper digital design strategies.

✓ Most insurance agency websites lack the correct Search Engine Optimization tactics, and are not aligned with new and critical content marketing strategies that will consistently land them on the first page of search results (Search Engine Results Page or SERP).

✓ Insurance agencies need to better understand the dynamics and ramifications of Google's new algorithm change so their websites become lead generating and lead nurturing resources.

✓ A website is the only sales representative an insurance agency employs that works 24/7, 365 days-a-year and is always "on" – there is no single, more important investment an agency can make.

✓ The stigma of insurance agents seeing their clients one-time each year during renewal periods can all but be put-to-pasture as digital strategies can keep agencies front and center with clients in an unlimited and valuable capacity.

**NOW IS THE TIME TO PUT THE ROI
IN YOUR URL**

LEARN HOW IT'S DONE IN THIS FREE EBOOK
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WHAT WAS THE FINISH LINE IS NOW THE NEW STARTING LINE

Most websites are designed and developed with measurement and analytics as an afterthought. That hardly makes sense considering you ***can't manage it if you can't measure it.*** Let me ask you this question, does your sales team have sales goals, quotas, prospecting objectives or commission benchmarks? Of course they do, so why shouldn't your website have similarly aligned goals?

But far too often, the insurance industry ends where it should begin. And here's my first tip. Clearly define your Key Performance Indicators (KPIs) before you start to develop a new website; if you don't, you'll be playing catch-up for years to come, and you'll struggle with how and where you need to improve, adjust and analyze. Further, how can you calculate ROI or make a business case for an improved website without KPIs? On the next page, you'll see how I categorize my KPIs, but ultimately they need to be extremely specific like how many email sign-ups do we want each month, how many prospect inquiries, what do we want our home page bounce rate to be, and how much progress should we expect on our page rankings. Your KPIs, along with data from Google Analytics, will be the benchmark you'll need to know how effective your website is.





WITH THE RIGHT SET OF KPIs, YOU'LL BE ABLE TO MONETIZE YOUR WEBSITE

Remember, Google Analytics is essential, and the analytics should be reviewed every month, but the fact remains, Google Analytics is only the price of admission, you'll need to go much deeper with your KPIs.

If you're trying to calculate an ROI for your URL, it's easy enough with any CRM software by following the lead from intake to fruition. But in cases where there is no CRM, or you're short on resources, there are other processes. I like to divide a digital ROI analysis into three categories (1) Primary or **CEO**; (2) Secondary or **Process**; (3) Tertiary or **Interactions**.

The Primary ROI questions are: *is the website driving sales, is the site saving money, is it driving higher levels of customer satisfaction?*

The Secondary ROI questions range from: *is the website attracting quality visitors and are we gaining subscribers, to are we attracting repeat traffic and are we generating value-based impressions?*

Tertiary ROI questions include: *are our various web channels like social networks generating interactions and is our indirect traffic coming from important links back to the site?*

Now, each one of these ROI categories can be monetized by using formulas that range from Advertising Value Equivalency (AVE) and CPM Impression data, to social media value calculations, and average website transaction data and valuations. In the end, your website can have a sales quota just like your agency producers. Give me a call and I'll show you how it works.

**BY DELIVERING A COMPREHENSIVE LIST OF KPIs AT THE BEGINNING,
YOU'LL END WITH A WEBSITE THAT'S A SALES MACHINE**



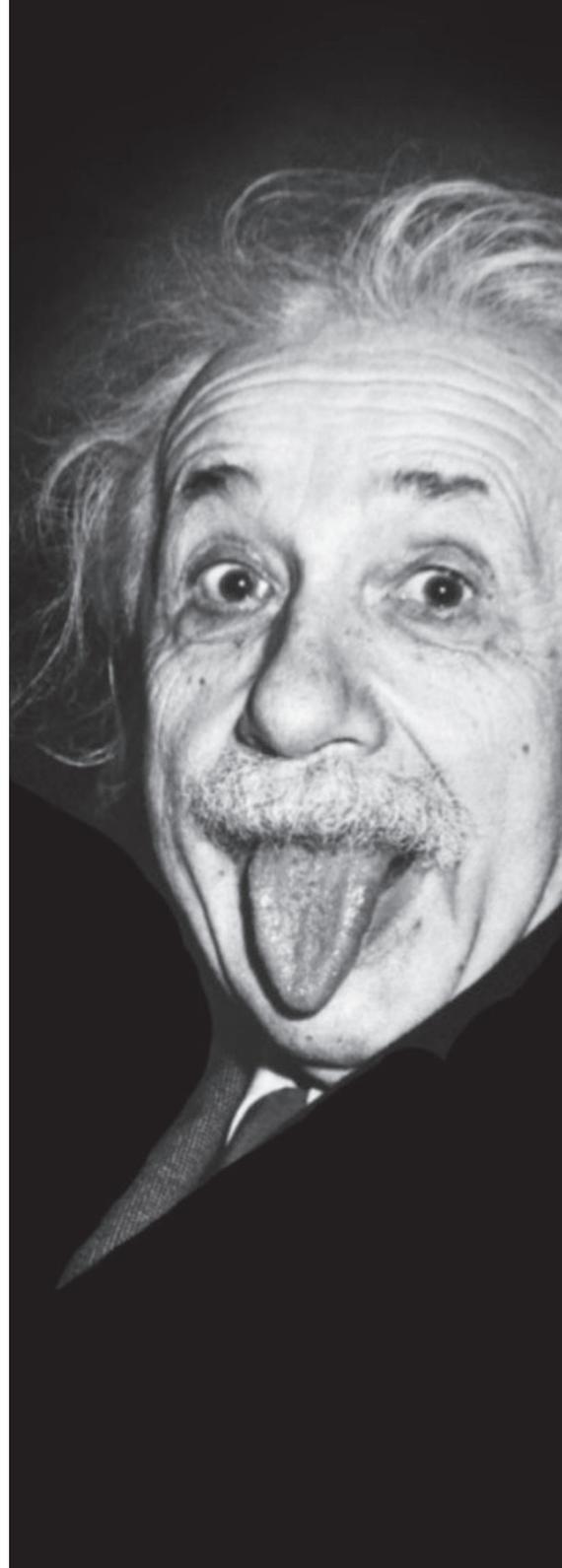
MAKE IT YOUR POLICY TO REDUCE WEBSITE RISK BY INSURING SUCCESS THROUGH UPFRONT RESEARCH

When asked about his commitment to research, Albert Einstein said, “If we knew what it was we were doing, it would not be called research, would it?” So very true Albert. And the same holds true about your website. The more research and discovery you do upfront, the more effective your site will be – it’s an irrefutable digital fact.

There are three simple, but very critical steps to the research phase of your website. I insist that our clients participate – to some extent – in all three of the following research disciplines before any designs or Information Architecture is started.

1 Voice-of Customer Research (VOC) – this is invaluable and not very costly to conduct. For our insurance clients, we typically develop two VOC Interview Guides, one for internal stakeholders and another for customers of the agency. Generally, we ask for a 20 to 30-minute phone interview, but frequently we get up to an hour of people’s time. The results are always compelling and the difference between the perceptions of your agency from internal stakeholders compared to external stakeholders is deeply enlightening. How could you possibly develop an effective website that is targeted to different audiences (commercial and personal lines, employee benefits and wealth management) without speaking to those audiences first? How can you know what types of content and information they’re looking for unless you ask them?

2 Ask yourself the million-dollar question – which most people never ask. *What actions do I want the visitor to my website to take once they get there?* This is critical, particularly if you want your site to generate leads. After we determine these actions, we use our Mind-Mapping Software to create a user experience that gives us the best chances of capturing that lead so we can nurture them through the buying cycle with valuable content – oh that’s right, we actually know what type of content they want because we asked them in our VOC.



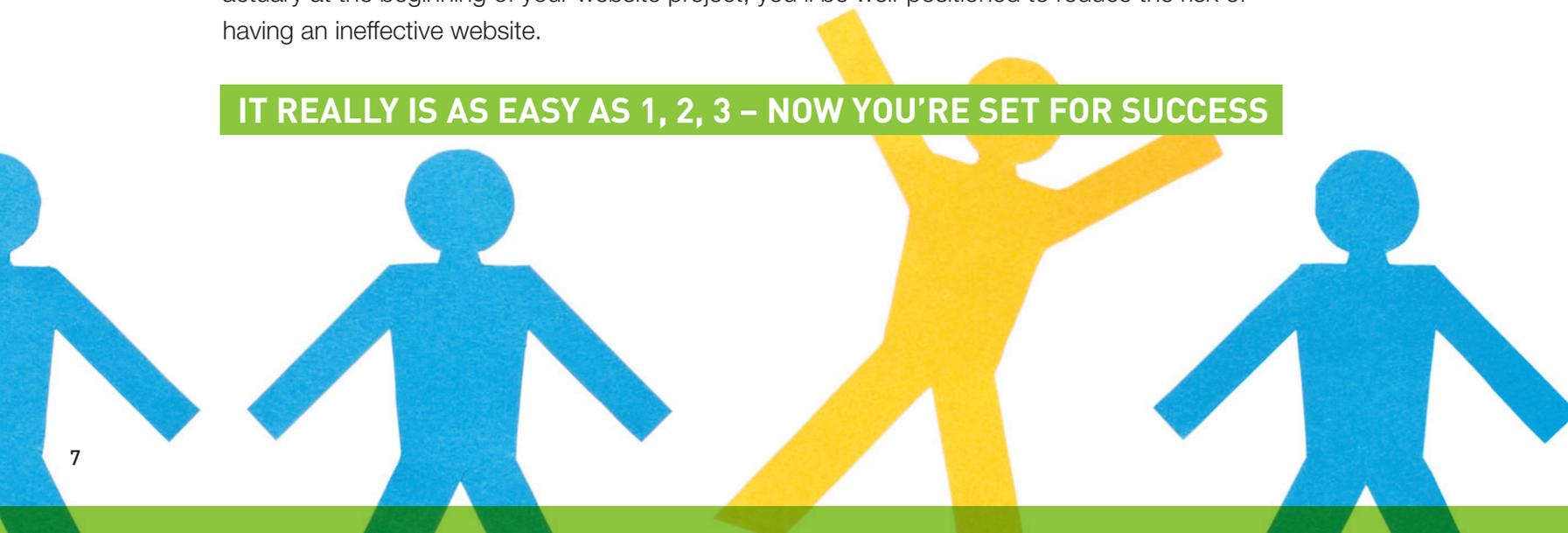
MAKE IT YOUR POLICY TO REDUCE WEBSITE RISK BY INSURING SUCCESS THROUGH UPFRONT RESEARCH (Continued)

3 **Develop personas for your key buyer segments** - this can really help you pinpoint all the nuances of your audience. The more you understand them, the more you'll be able to fill the sales funnel. The personas don't need to be long in narrative, in fact, they shouldn't be, but they do need to be precise. This is how Foviance/Seren, a U.K. based research company defines personas:

“A persona is a fictional character that communicates the primary characteristics of a group of users, identified and selected as a key target through use of segmentation data, across the company in a usable and effective manner.”

If you take the time and make the investment in these simple research steps, you'll be the proud owner of a better, more compelling, and more sales opportunistic website. If you think like an actuary at the beginning of your website project, you'll be well-positioned to reduce the risk of having an ineffective website.

IT REALLY IS AS EASY AS 1, 2, 3 – NOW YOU'RE SET FOR SUCCESS





WE HEAR IT ALL THE TIME, “WE’RE ALL SELLING THE SAME THINGS”

This couldn't be further from the truth. You're all selling the same products, more or less, but you're not selling the same "things." And thanks to your new website, you have more of a chance to differentiate than ever before. I have two suggestions for you when it comes to relevant digital differentiation in the insurance industry. Here's the first, I call it the **Discipline of Insurance Agency Leadership**, and it's my firm belief that you need to fit your messaging and propositions firmly into one of these segments.

THE DISCIPLINE OF INSURANCE AGENCY LEADERSHIP

There are four areas of market leadership that you can command, but it's best to focus on one or two.

Here they are:

**Service/Support
Leadership**

**Price/Value
Leadership**

**Technology/
Innovation
Leadership**

**Thought/
Resource
Leadership**

Your digital brand, which you have only seconds to convey, should address your position immediately. This can be accomplished through design, bold home page content, even client testimonials that address one or more of these positions. And, of course, within each one of these market leadership segments, there are countless opportunities for further differentiation, anything from a practice group structure to an insight sales and marketing approach, a strategy and execution position or a research-based structure. Those can all be sub-segments of the primary differentiation niches. However, it's important to understand, that you can't own one or more of these positions unless you can prove it with hard facts and proof points. If you're going to say you're a Service Leader, you better have research to back that up. If you're going to claim the position of Thought Leader, you'll need a very aggressive content marketing plan that demonstrates how insightful you are.

WE HEAR IT ALL THE TIME, “WE’RE ALL SELLING THE SAME THINGS”

(Continued)

And here’s the second:

YOUR WEBSITE NEEDS TO BE DESIGNED BASED ON YOUR MARKET LEADERSHIP BRAND AND POSITION AND THE CONTENT THAT SUPPORTS THAT POSITION

Often times, insurance agencies begin their digital presence with website design. Don’t do that, in fact, no business should ever do that. Design happens after you’ve had deep discovery and research, after you’ve answered the question *what actions do I want the visitor to my website to take once they get there?* - after you’ve defined your market leadership position and the content that will serve as your proof points. Case in point: the reason many insurance agency websites have so much content under their **About Us** section is because they didn’t design their site based on their content needs. In the end, everything falls under **About Us** and that’s not a best practice.

WHEN YOU KNOW HOW AND WHY YOU’RE DIFFERENT,
THE REST IS EASY

ABOUT US

- History
- Mission/Values
- Timeline
- Leadership
- Staff
- Case Studies
- Testimonials
- Awards
- Locations
- Community
- Insurance Partners
- Events
- Blog

WANT QUALITY LEADS? LOOK TO P&C FOR THE ANSWER

And that's not Property & Casualty. It's Publishing & Content and it's the key to a successful insurance agency website. Think about this; without content, your web pages are just empty spaces. Content is everything, content is king. It's the basis for your website design, it's how you fortify your market leadership position, it's how you differentiate, attract leads, and nurture them through the sales process.

And this all happens because you understand the content needs of your audiences from the VOC that was conducted.

Many insurance websites have engaging content, but often times, it's buried two and three clicks deep. So, it's not just about having great content, it's about making it accessible. We call that *Content Taxonomy*. Before I discuss the types of content insurance agents need to be creating, let me tell you why content is so critical, and why, in fact, it's mandatory, and why you really have no choice but to hitch your wagon to content marketing.

Recently, Google changed their famous algorithm, which has more than 200 factors that determine your website's page rank. These changes specifically target what Google considers "web spam", low-quality web content created not for users, but in an attempt to gain high ranking in the Google search engine results.

Content has always been important for the strength of any site's search engine rankings, but Google's focus is now on high-quality content. Recent post-mortem studies show that in the aftermath of the updates, the sites with authentic, fresh content are already seeing improved search engine rankings.

As a content marketer, this is what I've been preaching for the last eight years. Now, all insurance agencies must produce relevant content at a high rate of frequency on their websites. Google has made the choice for you, and it will reward your agency for producing consistently original and relevant content and penalize you if you're not in the "content game." And here's where it can really turn sideways. If you're using a canned newsletter, canned articles, maybe a template site that a company develops just for insurance agents, you're in for some major risk. Why? Go to the next page and read this from Google itself.



WANT QUALITY LEADS? LOOK TO P&C FOR THE ANSWER (Continued)

“Duplicate content generally refers to substantive blocks of content within or across domains that either completely match other content or are appreciably similar.”

Yes, they know that, too. It's not just spamming, it's a term I coined in May called "canning"; all the canned content now is pretty much worthless. And that especially holds true for canned insurance newsletters.

As they say in the infomercial business, "But wait, there's more." In well-established research studies from Cornell University and Chitika On Line Advertising Network, findings show that more than 90 percent of all organic traffic comes from sites that appear on page one of a search engine results page (SERP). Consequently, more than 90 percent of the content consumed, comes from page one. So, if you're not on the first page of search, you're basically out-of-sight and out-of-mind. And, one of the only ways to be on page one, without paying for it, is, you guessed it, your original CONTENT.

Want a few more facts about the importance of being on page one that will make your head spin. 56% of web users never make it past the first three search results on page one. And just to add to the confusion, the tenth listing on page one is clicked more often than the seventh, eighth and ninth listings combined. Now you know why content is king.

THE CONTENT & SEO DRILLDOWN

Insurance agencies must be on page one of search – over 90% of all web traffic is there

One of the only "free" ways to be on page one is by producing original content, frequently

Content that appears on other sites, articles from other companies, and canned newsletters don't cut it anymore and won't get you on page one

WHAT TYPES OF CONTENT DO INSURANCE AGENCIES NEED TO PRODUCE?

That's a question I get all the time and the short answer is essentially the content your audiences want to read and view. By using Google Analytics, you'll know the types of content receiving the most views, what content people are spending the most time looking at (Time Spent On Site), and what content visitors are exiting from.

In determining the content that needs to be developed and published, keep this statistic in mind:

According to *B2B Content Marketing: 2013 Benchmarks, Budgets and Trends*, the three types of content with the highest ROI are **articles**, **videos** and **white papers**. This is good information, but not great information. In the insurance business, if you can pen a monthly article, and get it published in a periodical like a state transportation, manufacturing, health care or construction journal – that's gold and it will result in many business opportunities. Video is essential because YouTube, now owned by Google, is the second largest search engine in the world, and if your videos are optimized for search, in the correct manner, you're page rank can increase. But, in my 30 years of experience in the insurance trade, I can tell you that white papers just aren't as compelling as they once were. In its place, you want to offer two other types of content – and here's my recommendation:



In order to be a key differentiator, a market leader and the agency known for insights, you must publish some type of original research on an annual basis. It's not expensive, or particularly time-consuming, but the payback can be enormous. By using a combination of primary and secondary research techniques, you can publish annual insights ranging from *What's Keeping Small Business Owners In Southeast Wisconsin Awake At Night* to *The Risk Report For Northern Illinois Manufacturers*. First, choose the subject of your annual insight report; second, survey your own clients for the information; third, determine your distribution strategy (email to customers and prospects, post it on your website, convert it to a SlideShare presentation, post to Linked In and to all the Linked In Groups you follow, produce a video about it, host a live event or a webcast for review of your findings); and finally, distribute a press release about the insight report.

Now, there's one other piece of content that I highly recommend, but all too often its execution leaves a lot to be desired. Your monthly newsletter needs to be brief, keyword-rich, and as you know, the content needs to be original; there is no longer a place for canned articles. I suggest a one page newsletter that contains two articles and one helpful tip or insight. The two articles shouldn't be more than 250-400 words in length. Include multiple hyperlinks within each article and on the opening newsletter page. Our newsletter, titled *The 5 Minute Marketing Strategist*, literally takes five minutes to read, and has extremely high open rates, primarily because readers know that it's brief and the content is original.

WHAT TYPES OF CONTENT DO INSURANCE AGENCIES NEED TO PRODUCE? (Continued)

And here's one more interesting tidbit. You need to make sure your content is consumed and shared, this will also help put you on page one of search. In research by Nielsen Norman Group, it was determined that the average website visitor reads only 28% of what's on a web page; from that statistic alone, you know that web readers scan your content so paragraphs must be short, bullets must be utilized, and **don't be afraid to bold your bold points**. But here's the kicker; in the same report, it showed that reader interest started to wane at the 250-word mark and fell off the cliff after 400-words. So, make sure your content follows those rules of brevity.

In the end, if you can produce a steady stream of articles, videos, a monthly newsletter, an annual insight report, plus all of your ongoing news, events and updates that are a regular part of your content creation plan, you'll be in a perfect position to grab the first page of search rank.

NOW THAT YOU'RE A CONTENT MACHINE, IT'S YOUR TIME TO BE A LEAD GENERATION ENGINE



WHEN IT COMES TO ERRORS AND OMISSIONS, NOT HAVING CALLS-TO-ACTION ON YOUR WEBSITE IS THE MOST COMMON OMISSION OF ALL

Go figure, in an industry predicated on sales processes and sales closings, our review of top insurance agency websites revealed a startling lack of calls-to-action, and it wasn't just agencies, it was small and mid-size insurance companies, too.

As I say, cold calling is old calling so why not have your website do it for you. Contact Us and Request a Quote are the two standard default calls-to-action in the insurance trade, and I've got news for you, they'll most often result in tire-kickers and skinflints.



Before I give you a few tricks-of-the-trade, here's a statistic from Search Engine Watch that's absolutely incredible:

"A properly crafted and executed call to action can make a 100-fold difference in performance"

Now you know how critical a call-to-action strategy is, but what are the best ways to do it? The insurance agency business is different, CTAs like Learn More and Get Started won't differentiate you from the competition. You need to be more creative and more strategic. In the insurance business, the most coveted result of a call-to-action is to obtain a web visitor's contact information. By contact information, I'm referring to the person's name, company name and email. You should not ask for their phone number, in many cases that can be a deal-breaker, and you don't need it anyway.



To gate or ungate your content, that is the question?

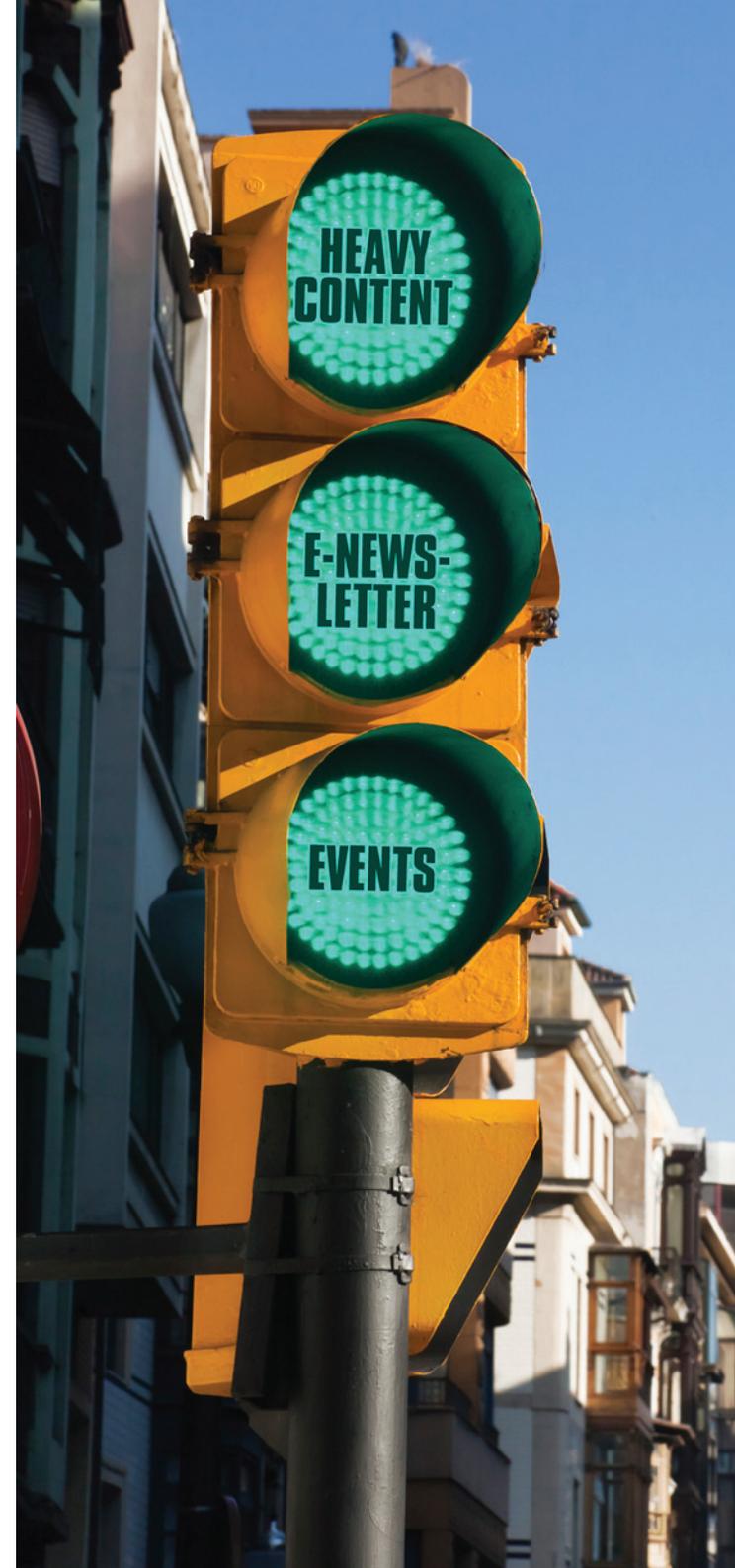
There are those people who believe all valuable content should be "ungated" and open for all to read. Unfortunately, this philosophy won't yield any contact information and therefore your attempts at *Putting the ROI in Your URL* will be diminished. There are others who believe no valuable content should be consumed without the reader handing-over their name, company name and email address. But how would they know the content is valuable? The answer is to play it straight down the middle. Give them a page or a few paragraphs so they can see the value of your content, and then ask for the contact information. Of course, all content like blogs and news will always be "ungated." Try calls-to-action buttons like Featured Content, Insights that Impact, Our Annual Manufacturer's Report, or Job Site Insights.

WHEN IT COMES TO ERRORS AND OMISSIONS, NOT HAVING CALLS-TO-ACTION ON YOUR WEBSITE IS THE MOST COMMON OMISSION OF ALL (Continued)

There are three primary ways to obtain contact information that really is the life-blood of the industry. The first is through “*heavy content*” a term that refers to white papers, research reports, your annual insight document and the like. The second is through your monthly enewsletter, and when handled correctly, you’ll gain further contact information by people who will share with others the articles within the enewsletter. And the third way is through event registrations like webinars, seminars and podcasts. The other content on your website like the articles you’re publishing, your blog, news feeds and case studies should be open for all to consume.

Now, here are two tips to be aware of: your calls-to-action should be on every page, but they shouldn’t read the same. Mix them up and have a CTA for events on one page, a CTA for heavy content on a different page, and your enewsletter registration somewhere else. Also, research shows that most CTA buttons that are on the top right of a page yield better results than CTA buttons that appear lower on the page.

YOU WERE TRAINED HOW TO SELL, NOW MAKE SURE YOUR WEBSITE IS TRAINED THE SAME WAY.





“IF YOU BUILD IT THEY WILL COME.” MAYBE IN THE MOVIES BUT NOT IN REAL LIFE.

Let's face it, if you subscribed to *Time Magazine* and the cover was the same each week, how long would you be a subscriber? Not long. And your website isn't any different. You need to sustain your efforts, you need to change content on a regular basis – if only to satisfy Google's new algorithm – not to mention your customers and prospects thirst for compelling content, and you need to continuously obtain contact information, which, of course, is done with new content.

To be honest, the general public is not known to “hang-out” on the sites of insurance agencies. Other than your competitors, people who visit your site are there for information about your company or insights about insurance, and you want them to return after the first visit. But why would they return if your site is the same from week-to-week? They wouldn't and that means the lead nurturing process comes to an abrupt end.

I believe you can satisfy the Google algorithm and your lead nurturing process by adding one-piece of fresh and relevant content each week, and hopefully that content is rich with keywords. That doesn't mean content on social media, that's not recognized by search engines as “content.” Thankfully, this isn't that difficult to do, but if you can't do it yourself, have someone do it for you, it's that important. If you start with what we call a Content Matrix, you'll be halfway home. On the next page I'll show you what it looks like.



“IF YOU BUILD IT THEY WILL COME.” MAYBE IN THE MOVIES BUT NOT IN REAL LIFE. (Continued)

So, when you add in your news updates, events, and the heavy content that rests on your site for months, you have a content marketing plan that will sustain your lead generation activities.

In my next Ebook: *Taking the Social out of Social Media: What Every Insurance Agency Needs to Know About Social Media & Digital Networking*, I'll discuss how you can take each piece of content and publish it in a minimum of 10 different places. Until then, thanks for your time.

THIS IS HOW TO PUT THE ROI IN YOUR URL

1-Month Insurance Agency Content Matrix

WEEK 1	Blog Post “Risky Business: It’s More Than A Movie”
WEEK 2	Enewsletter “Momentum”
WEEK 3	Blog Post “Rental Car Insurance, Leave It At The Counter”
WEEK 4	Case Study “How People’s Insurance Helped The People At Road Transport”



**CONTACT TOM MARKS FOR
A CONSULTATION, A CUP OF
COFFEE OR ANY QUESTIONS
YOU MIGHT HAVE.**



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