

Making Yourself A(t) Home on the Internet

How to Build an Agency Web Site That Works!

Third Edition
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Program Outline

Introduction

Getting Started

Why a Web Site?

The Right & Wrong Reasons

Building a Web Site that Works

4 Phases: Planning, Design, Implementation, Marketing

Call to Action

Six Steps to Success

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Introduction

- **Famous Last Words:**

“The internet can be good for some kinds of things, like email, but it will never replace face-to-face relationship selling...people are just not going to buy insurance on the internet.”

— quote from a leading industry magazine, November 1998

- **Then, how do you explain...**

- GEICO, Progressive, InsWeb
- Gary Savelli

- **What, Me Worry?**

- The threat...
- The opportunity...
- Don't have a web site yet? **GREAT!!!**



Alfred E. Agent

More Famous Last Words

- *“That rainbow song's no good. Take it out.”* — MGM memo after the screening of the Wizard of Oz
- *“Radio has no future...x-rays are clearly a hoax...the aeroplane is scientifically impossible.”* — Royal Society president Lord Kelvin, 1899
- *“Forget it. No Civil War picture ever made a nickel.”* — MGM executive, advising against investing in Gone With the Wind
- *“The atom bomb will never go off...and I speak as an expert in explosives.”* — U.S. Admiral William Leahy, 1945
- *“The Beatles? They're on the wane.”* — Duke of Edinburgh, 1965
- *“Television won't matter in your lifetime or mine.”* — Radio Times editor, Rex Lambert, 1936
- *“Everything that can be invented has been invented.”* — U.S. patent office director, 1899
- *“You'd better learn secretarial skills or else get married.”* — modelling agency rejecting Marilyn Monroe, 1944
- *“You ought to go back to driving a truck.”* — concert manager firing Elvis Presley, 1954
- *“Very interesting, Whittle, my boy, but it will never work.”* — professor of aeronautical engineering at Cambridge, after being shown Frank Whittle's plan for the jet engine

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Why a Web Site?

- *“By the year 2000, 97% of America’s businesses will have a web site...”*

“However, _____”

— Dr. Ian Morrison, former president of Stanford’s Institute for the Future

- **Competitive Reasons**

- **The Bad News:** Your competitors have web sites.
- **The Good News:** _____

- **Improve Retention**

- **Enhance Marketing**

- **Increase Revenue**

- **Reduce Expenses**

More Statistics

- Dell Computers sells over \$20 million a day in PC equipment. **However...**2/3 of their customers still call to finalize a purchase!
- It has been estimated that the internet spurs almost THREE times as many sales offline as online.
- Over 80% of Cisco Systems’ sales are via the internet. Since going online, their market value has increased from \$15 billion to over \$100 billion.
- It is estimated that 20% of all new cars are sold over the internet.
- Bank of America gets 50% of its new accounts from the internet in areas where it has no geographic presence.
- 92% of corporate executives said the internet will reshape the world marketplace and 30% said that the internet was forcing them to overhaul their strategies. — Booz-Allen & Hamilton survey
- Booz-Allen & Hamilton estimate that the internet can cut costs by 60%.
- Federal Express’ net tracking system saves them \$2-3 million a month.
- Cisco Systems saves \$500 million a year through ecommerce.
- **Want to save money? Check out:**
 - www.dialpad.com
 - www.evoice.com
 - www.fax4free.com

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Sample Web Sites

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• Three factors that govern the success of a web site:

1. _____
2. _____
3. _____

• The Good

- Scuba Insurance
- Basic West Insurance
- The Success Doctor

• The Bad

- HDTV Group
- Lo Fidelity Allstars
- Microsoft

• The Ugly

- Leading Success
- Insurance Agency
- Ugly Truck Association



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Building a Web Site

The Planning Phase

- **Mission & Strategy**

What is the role of your web site in accomplishing your agency's mission and objectives? What is your specific internet strategy?

- **Define Yourself**

How are you different from all other agencies with web sites? What are your strengths? How will you "position" yourself on the internet? Do you have a "brand?"

- **Target Audience**

By targeting your market, you pre-qualify your prospects. Start with existing customers. Devote specific web site areas to particular markets.

- **Needs Assessment**

Develop your site content to meet/exceed the needs, priorities and expectations of your customers. Focus on account rounding, referral generation, and then new business.

- **Research**

Explore other insurance sites and analyze what they do well and in what areas they are vulnerable. Visit outstanding non-insurance sites and bad sites. Differentiate yourself.

- **Management Commitment**

A web site is not a panacea for agency success...be willing and prepared to invest time and money. Be innovative and, most of all, be patient.

Strategy:

Define Yourself:

Target Audience:

Needs Assessment:

Research:

Commitment:

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Building a Web Site

The Design Phase

- **Lesson #1:**

“If you have no message other than ‘we sell insurance,’ then the only thing you can possibly sell is price.”

- **Focus #1:** Valuable content that is professionally presented and easy to find.

- **Interface**

Home page, navigation, page size, consistency, links... avoid frames, hit counters, automatic sound files, heavy Java and Flash programming, etc.

- **Appearance**

Backgrounds, colors, graphics, motion, fonts.

- **Content, Content, Content**

Your web site **MUST** offer unique, ongoing value to your target audience(s) in the form of important, valuable information that is easy to find.

- **Choosing a Designer**

- Do it yourself
- Use a template
- Hire a “nonprofessional”
- Hire a professional
- Cost?

More Statistics

- Only about 1/4 of online consumers have ever visited an insurance web site.
- According to a Forrester Research audit of 20 major web sites, on average, they complied with only 51% of generally accepted web usability principles.
- Forrester estimates that such web sites lose about 50% of potential sales because people can't find what they're looking for (with apologies to U2).
- 40% of users do not return to a site when their first visit resulted in a negative experience.
- According to web usability expert Jakob Nielsen, 90% of commercial web sites have poor usability.
- According to The Industry Standard, 79% of surfers said easy navigation is the most important characteristic of ecommerce sites.

Content Ideas

- FREE monthly newsletter
- Topical information (e.g., wood stoves)
- “How to” articles (e.g., water beds)
- Tutorials (e.g., how sprinklers work)
- Surveys & polls (e.g., most stolen cars)
- Articles based on polls (e.g., theft prevention)
- NOT just insurance info (e.g., golf tips)
- Be innovative!
- Targeted links
- Check out www.1st-of-pryor.com
- _____
- _____
- _____

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Building a Web Site

The Implementation Phase

- **Choosing a Domain Name**
 - Register it NOW!!!
 - Choose one that's easy to remember
 - 20 characters or less, NO hyphens
 - Make sure that YOU own the name and are listed with InterNIC as the administrative contact
 - Check out www.register.com, www.namespin.com, or www.domainnamewizard.com
- **Choosing a Web Host**
 - May not be your ISP
 - Use a checklist of features
 - Check their references
 - Visit www.thelist.com, www.tophosts.com, or www.webhostlist.com
- **Maintaining Your Site**
 - Use in-house staff
 - Don't necessarily use a staff "techie"
 - Register with search engines monthly
 - Add/revise content weekly or more often
 - BE RESPONSIVE to emails and quotes

Web Design Sites

- www.wpdfd.com/wpdhome.htm
- www.state.fl.us/dms/betterwebsites/
- www.sitepoint.com
- www.contentious.com/
- <http://info.med.yale.edu/caim/manual/>
- www.vanderbilt.edu/create/
- www.webcom.com/%7Ewebcom/html/
- www.cnet.com/Content/Builder/
- www.webdesignlist.com/
- www.unplug.com/great/
- www.bruceclay.com/
- www.gettingstarted.net/
- www.webdesign.about.com/
- <http://deckernet.com/shed/htmlsite.htm>

Web Design Tools

- www.zy.com
- www.freegraphics.com/11_Online_Create_Your_Own/
- www.cooltext.com
- www.gifworks.com
- www.gifoptimizer.com
- www.jpegwizard.com/
- www.myimager.com
- www.spinwave.com
- www.webreference.com
- www.webmechanic.com
- www.web-animator.com
- www.webutilities.com
- www.mediabuilder.com
- www.spinfrenzy.com
- www.silverweb.click2site.com/
- LOTS of links for chatrooms, bulletinboards and more for your site...email me!
- www.netmechanic.com
- www.websitegarage.com
- LOTS of links to sites that can analyze your web site...email me!

Free Graphics

- Too many to mention...email me and I'll send you links to dozens of sites with free graphics (it's up to you to use them wisely).

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Building a Web Site

The Marketing Phase

• **Traditional Promotion**

Put your URL on EVERYTHING...stationery, business cards, brochures, advertising, license plates, etc. Consider a logo, slogan or ad campaign around your web site.

• **Search Engines**

Less effective than other techniques, but consider registering monthly, and do it manually.

• **Alliances & Link Exchanges**

Form alliances with agents who are not direct competitors and with businesses that complement yours...realtors, car dealers, associations, etc.

• **Get Published!**

Links from articles on other sites can be a major source of traffic and can improve your search engine ranking.

• **Become an Expert**

Consider volunteering at an "expert" site such as www.allexperts.com, www.expertcentral.com, etc. and include your web site address in your email signature.

• **Start a Newsletter**

Rather than "pull" visitors, "push" information to them that attracts them back to your web site...for an example, send a blank email to: iaavu-subscribe@listbot.com

Internet Marketing Sites

- www.insurance-web-sales.com
- www.emarketer.com
- www.smartbiz.com/sbs/news.htm#JOEL
- www.netb2b.com
- www.zcommerce.com
- www.webpromote.com
- www.thewebworkz.com
- www.primelinx.com (cool)
- <http://safeco.hpsolutions.com/webnow/go.html>
- www.foreverweb.com
- www.janal.com
- www.mastersyndicator.com
- www.market-tek.com
- <http://ep.com/faq/webannounce.html>
- www.coyotecom.com/webdevo/webmrkt.html
- www.greatpromote.com/guide/stewart.html
- www.computeruser.com/magazine/national/1611/covr1611.html
- www.samizdat.com/public.html
- www.submit-it.com/siprimer.htm
- www.wilsonweb.com/webmarket/promote.htm
- www.bcbold.com/webmarketing1.asp

Bonus 1: Top 10 Web Sites

- 10 www.evoice.com
- 9 www.fax4free.com
- 8 www.dialpad.com
- 7 www.roughnotes.com
- 6 www.edgeonline.com
- 5 www.smartbiz.com
- 4 www.merriam-webster.com
- 3 www.britannica.com
- 2 www.about.com
- 1 www.google.com

Bonus 2: W.B.C.* Sites

- www.smashregis.com
- <http://sodaplay.com>
- www.anagramgenius.com/server.html
- www.letsnow.com
- www.cs.virginia.edu/oracle

** Worthless But Cool*

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Call to Action

- **Get Started...NOW!!!**
- **Explore...the internet**
- **Borrow...from others**
- **Build...your web presence**
- **Grow...your web site**
- **Seek...to become a customer-focused reference/information/solution center!**

Thanks!

If you have any questions, feel free to email me at bwilson@iaa.net or QuoteNotes@aol.com and don't forget to take the full online course at the Virtual University.

If you'd like me to take a look at your agency web site, email me the link...and be patient. I'll give you some feedback, for what it's worth, as soon as I can.

To take a look at some of the web sites I've personally designed, visit one of those web sites at: www.BillsWebWorks.com (check out the "Portfolio" section).

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Learn more...

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