

[Home](#)[Sign up for email alerts](#)**News and Features**[Breaking News](#)[Insurance Age TV](#)[News feed](#) **RSS** **MOBILE**[Latest Issue](#)[Digital edition](#)**Community**[Broker Forum](#)[Regulation](#)[Products and Schemes](#)**Events**[UK Broker Awards](#)[Broker EXPO 2008](#)[Insurance Masters](#)[Insurance Race Day](#)[Events Calendar](#)**Supplements**[TOP 100 Commercial Brokers](#)[TOP 50 Personal Lines Brokers](#)[TOP Wholesalers](#)[UK Broker Awards](#)**Insurance Links**[Insurance Jobs](#)[Insurance Directories](#)[Insurance Books](#)[Post Magazine](#)[Professional Broking](#)[Reinsurance](#)[COVER](#)[The Actuary](#)

practical online
risk management
- an opportunity to learn

[Comment](#) | [Print](#) | [Send to a friend](#) | [Reprints](#) | [Email sign up](#)

Reportage

1 July 2008

Design on the line

Brokers are being encouraged to build their online presence, as consumers are increasingly scanning the internet for their insurance needs. Martin Friel explains the basics of website design and the importance of improving functionality

It was not so long ago that the internet was perceived as a newfangled toy for the world's 'yoof'; not something for older generations to worry about. How times have changed. The internet now permeates every aspect of our lives, from shopping to networking and entertainment, and has firmly established itself in our global society.

This shift in the acceptance and use of the internet has been particularly noticeable in the way that people buy insurance. The first major change came with Direct Line's little red phone, when people were suddenly able to secure cover from the comfort of their own home.

Radical change

The purchasing habits of consumers have changed so radically that brokers and insurers are now expected to have an online presence, or they risk looking dated. However, it takes more than throwing a website together and hoping for the best. There are several key elements that must be included in any successful website, and certain factors that firms must take into consideration if they are to get the best from their site.

Amanda Barnes, head of digital and search at M Consulting, says firms should have a website that is straightforward but informative: "Keep the navigation as simple as possible - if you are going to use a large number of pages, you have to make it simple to use. Take potential customers on a journey through your site."

Although it is important to get as much relevant information on the site as possible, Ms Barnes stresses that the design must be clear and uncluttered. If this sounds like your current website, then you may want to consider a revamp - but this brings with it its own risks.

As Ms Barnes points out, firms wishing to change their website must pay close attention to analytics. In other words, only making changes in response to the way your users navigate the site. These analytics, which can be provided free by Google, will show when potential customers are dropping out of the quote process, allowing you to target problem areas.

In addition, a search engine optimisation (SEO) expert will be able to suggest ways to make your website more attractive to the search engines that customers use. Julian Edwards, director at MCE Insurance, explains: "When building your website, it is important to have an SEO expert on board as part of the web design team. There are web designers that are led by graphic design and don't understand SEO, but there are others who really understand the concept and its uses. It is vital that you get an expert on board as soon as possible - we learnt that the hard way."

Equally important is the look of the website. Experts advise that sites should be kept clean and uncluttered for ease of use. One crucial aspect is not falling into the trap of forcing your customers down the route you assume they want; allow them to make the ultimate decision on how they purchase insurance.

"People like to use the internet to get a quote but they also like it to be backed up with someone that works for the company and can provide the information they need," Mr Edwards says. "Our e-commerce conversion rate runs at about 3%. The website is the mechanism we use to collect the risk details and our out-bound call team are then able to close the sale."

However, having a shiny new website that is beautifully designed and built with web analytics and SEO in mind will not guarantee a sudden flood of traffic. You need to generate leads for a significant amount of time before you can expect to see natural traffic come through.

Lyndon Wood, chief executive at Moorhouse, places a great deal of emphasis on the benefits of online trading. Although he says that 52% of his company's quotes for certain lines come through "natural surge", it took a long time to establish. He started the process by employing pay per click, which can be an expensive method of generating leads - £140,000 by his last estimate - but ultimately, he says it was worth it.

Patience is a virtue

"Brokers need to look at it realistically. Use pay per click, manage the process and set a budget. It could cost as little as £100 a day but could generate three or four quotes a day, which is enough for some brokers," he advises. "It will become cost-effective but will take around 18 months to two years to see real results. We receive between 300 to 400 leads a day now, and have found that the conversion rates are around 11% higher than what we could expect from a call centre."

Mr Wood warns, however, that this tends to drop off at renewal: "This can be offset by offering an incentive to renew six to nine months into the life of a policy."

Ultimately, he says brokers need to be realistic about what their website can do, although it is imperative they have an online presence.

To get the most out of leads, brokers need to ensure that customers move through the quote process as quickly and painlessly as possible. "The more questions you ask, the less likely it is that people will answer them," warns Neil McCarthy, sales and marketing director at Latitude. "We looked at 20 insurance websites and found that the one with the shortest question form had the highest conversion rate at 30%. Only ask questions as they become relevant."

Mr McCarthy adds that simply having a page tally at the top of the page to keep customers informed of how much longer they have to go can make a difference.

So having a fully functioning website that will genuinely add value to your business is by no means an easy task. However, bear in mind the kind of online experience that you would want to have and apply that to your own site. In addition, take into account analytics and SEO at the outset, as they will be difficult to implement after the fact.

Furthermore, it may be best to outsource the operation but be very careful about who you use. Ensure you clearly communicate the level of functionality to your website developer, and use examples of websites you admire for guidance. Finally, when the website is up and running, do not expect miracles overnight - just hang in there and the fruits will eventually fall for you.

WEBSITE DESIGN - TOP TIPS

Adam Goodvach, director at Global Reviews, says brokers should follow these simple website design tips:

- Provide assistance throughout the application and quote process to ensure prospective customers know how to complete the form accurately. Consider each question and what possible areas of confusion may arise.
- Give an introduction to the quote and application so that expectations are set at the beginning with regards to what is required to complete the quote or application. In addition, state what happens once an application is submitted so that prospective customers are comfortable with the process.
- Highlight your relative market strengths to ensure prospects can see why it

is worth going through with the quote.

- Provide a section on making a claim, including a step-by-step guide. This reassures prospective customers that they will be able to claim when the time comes. It also enhances the experience for existing customers if they need to claim.

- A set of frequently asked questions will also deflect customer enquiries away from the contact centre.



Comment on this story (registered users only)

There aren't any comments for this article yet

Login to add a comment

Username:

Password:

Need to register? Click Here

[◀ back](#) [▲ top](#) [▶▶ home](#)

© Incisive Media Ltd. 2008 - [Terms and conditions](#) - [Privacy policy](#) - [Accessibility Statement](#)

Incisive Media Limited, Haymarket House, 28-29 Haymarket, London SW1Y 4RX, is a company registered in the United Kingdom with company registration number 04038503