

WEB 2.0:

Practical Marketing

for independent insurance
agents and brokers

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What is Web 2.0?



According to Wikipedia, Web 2.0 concepts have led to the development and evolution of web-based communities, hosted services, and applications; such as social-networking sites, video-sharing sites, wikis, and blogs. Utilizing the internet as a new medium for communication, Web 2.0 tools can be incorporated with the tried-and-true marketing techniques that independent insurance agents have come to know and trust.

This guide will identify and explain various Web 2.0 tools, their marketing relevance, and provide a *glossary* of industry terms. Understanding and implementing these new marketing techniques will increase brand awareness and agency transparency in an ever-changing, technology-driven world.

Understanding Web Presence

I know what you're thinking: *"I don't know the first thing about web presence!"*

The fact is that you may have already taken advantage of several internet resources. Have you added your business to an online directory, signed up for an email account, or used a *search engine* to find local prospects? These are some of the most basic steps in building web presence. Realizing that you are already fairly web savvy, these next steps won't seem to be such a huge leap.

Building web presence optimizes the chance of prospects finding your business listed first in the results of an internet search. Developing online profiles through websites such as *Twitter* or *Facebook* can also create a new avenue of communication for customer service. Web presence can be measured through analysis of your agency's online activity including the utilization of *social networks* and the effectiveness of *search engine optimization (SEO)* efforts.

Social Network Profile refers to either a company or personal account profile on websites such as *LinkedIn* or *Facebook*. The addition of social network profiles increase brand awareness without relying on search engine traffic.

Search Engine Grade calculates different technical factors to determine the effectiveness of your online presence. Some important factors used in evaluating search engine rank include the number of visitors to a website or *traffic*, the number of websites that have *back links* directed to a website, and online social popularity.

Traditional agency marketing practices limits your reach to online audiences. Incorporating Web 2.0 methods of communication will allow you to expand your reach and enable growth while reinforcing your brand identity.

Ed Higgins, president of Thousand Islands Agency in Clayton, poses the question in a recent interview with Independent Agent (IA):

“If most young adults use their computers and smart phones to communicate with friends, look for jobs, research products and buy or sell them, shouldn't insurance agencies be part of the trend?”

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Websites are essential in creating a finite place for your business within the *World Wide Web*. Developing an agency website can serve as an “online brochure” for potential clients as well as provide current clients with convenient access to specific information and resources. Listed below are a few tips to ensure brand standard adherence when translating to this digital medium:

Know your Audience

Who are you providing information for and what do they need to know? Create a clear environment for your audience to ensure that accessing information and resources online will be effortless. Consider addressing the needs of online visitors with features such as; frequently asked questions, printable resources, and agency contact information. Design a *navigation bar* to outline the content of your website and provide ease of use for visitors.

Keep it Simple

It can be easy to get carried away with website content. Too much information may overwhelm a user, while too little may misrepresent your company’s products and services. Establish a balance between what information must be available online and what can be left out. Information left out can be used as “Calls to Action” which encourage users to contact you for additional information. Keep in mind that your website alone may not produce sales. The site should serve as an “online brochure” with concise information on your company’s products and services.

Design, Design, Design

You have approximately 15 seconds to capture a viewer’s attention. The homepage should clearly state the nature of your business and encourage further exploration of your website. Create an overall appealing look and feel with sensible page flow and straightforward navigation. The most important aspect to consider throughout the design process is content placement. Make sure that content can be found easily and is logically organized. Ask for feedback and suggestions from your audience and make changes accordingly.

Search Engine Optimization (SEO)

Although some methods can be debated on effectiveness, SEO compliance is essential in ensuring your website stands out from the crowd. If you were searching for your company online without using the business name, what would you type into *Google Search*? How many pages would you have to scroll through before your website appeared? SEO experts can manipulate the different search engines to increase the *page rank* or grade of your website. Optimizing a website involves editing content and code to increase the relevance of specific keywords, which search engines will collect algorithmically. The use of descriptive, relevant keywords and matching content will increasetraffic directed from the search engines. Incorporating SEO into your website will enable customers and prospects to find your website faster and easier.

Analytics

Once your website launches into the *World Wide Web*, invest in analytic software to keep track of the site's impact. *Google Analytics* is a program available online that provides reporting tools for a multitude of website activities. Reports include the number of website visitors, where they came from (i.e. search engine, referral from another website, etc.) and which pages they viewed. This type of information will aid in understanding how visitors are using the website so that improvements can be made. Other types of analytic programs that can be utilized include; key word search programs, error analytics, and website graders.

How to get started: Go to <http://www.google.com/analytics/> and click on the *Sign Up Now* link. After creating a user name and password, specific coding will be provided that must be included in the website page(s) that you want tracked.

An analysis of the Irwin Siegel Agency, Inc. website prior to SEO implementation resulted in a website grade of only 44% in terms of marketing effectiveness, according to Google Analytics. Less than a month after the launch of a redesigned website which included SEO and link building, the grade increased to 76%.

Keep it updated

If your website looks outdated and boring, then your company must be outdated and boring, right? Of course not, but that could be the message you are unintentionally sending to your clients and prospects. After spending time and money developing a website or website redesign, don't let it become stale with old *content*. It's more likely customers will search the internet for information before picking up a phone. Announce new products and services or important updates on a regular basis to keep your audience informed. In some cases, it may prove beneficial to designate one individual with the responsibility of maintaining the website's content to ensure timely updates.

Agency websites can provide current clients with the convenience of obtaining information about programs and services or updates about an agency specific event. Add features such as online forms to provide an additional method for users to request more information.

Take advantage of the resources available to guarantee your website is memorable and stands apart from the competition. You can't be everywhere all of the time, so make sure that when a potential customer is searching the internet for your services, they find your website.

Insurance agent home visits seem ancient by today's standards, but mailing letters and cold-calling methods might soon follow suit. People have grown accustomed to using new technologies that provide information instantly. Providing relevant and immediate communications to a specific audience through email marketing campaigns can create new opportunities, strengthen current relationships and increase brand awareness.

Email Marketing is a method of digital communication which uses a dedicated email address as opposed to a personal email account. Email marketing incorporates features such as multiple address lists, tracking and reporting tools, email templates, and spam compliance.

Contact Management

Email Marketing allows you to build and manage strategic contact lists, similar to an Outlook distribution list, but with greater functionality. Current contacts from your personal email account can be easily transferred through a [CSV](#) or [XLS](#) file, or manually entered. Provide a registration link in the email communication to gain additional contacts. Contact lists can be separated into targeted segments to allow for the development of specific emails with relevant content. Most email marketing providers also keep track of recipients who have un-subscribed, also known as opt-out, in order to prevent accidental solicitations.

In a 2008 Web Trends Study conducted by Idea Star Inc., Insurance industry professionals stated that Email marketing was among their Top 3 Marketing Strategies.

62% of marketing executives surveyed for the "3rd Annual Marketing & Media Survey Results" published by Datran Media in 2008, say that email newsletters are tactics that are a part of their 2009 marketing strategy.

Design

With tools such as layout templates and image libraries, professional email designs can be easily created to target a specific audience. To reinforce *brand* identity, choose corresponding colors, fonts and images that are consistent with printed communications. Promote familiarity and consistency by using the same layout design for each targeted email campaign.

Content

Once you have customized a layout, decide the purpose of your email. Will the email recipients include current clients or prospects? Will the email announce a new product or service or provide specific information relevant to the targeted recipient? Campaigns can convey a sales or customer service tone. Focusing on one idea will increase the effectiveness of each email communication. Another way to increase success of the email is to keep the content minimal. Provide just enough information to gain interest and then present a Call to Action tool, such as a link to your website or email.

Subject Line

Carefully choose the subject line of the email to avoid its distribution to the *SPAM* bin. The subject line should clearly communicate who you are as the sender. Keep the message straightforward and avoid using “sales” phrases, CAPS, or exclamation marks.

Examples: *“ISA offers new online training courses for Loss Prevention.”*
“Agents & Brokers: Meet your ISA Underwriter.”

Tracking and Reporting

Emails are tracked to illustrate detailed recipient activity. Reporting information usually includes the number of open, clicks, new subscribers, opt-outs, and bounces. Tracking and reporting tools will identify the effectiveness of the email as well as the quality of the contact list. Utilize this information to streamline targeted email efforts and increase the success of future campaigns.

Email marketing provides an opportunity to share important information through a medium that is convenient for your clients and prospects. Communicate relevant messages to increase customer loyalty and awareness or introduce prospects to your agency’s products and services.

Since there are many providers available to manage your email marketing campaign, conduct online research to find which company is right for your business.

How to get started: *Go to www.constantcontact.com and click on the Free 60 day Trial button. After setting up an account, you will be able to browse all the available features and create sample emails.*

According to a 2007 Jupiter Research report, more than one-third of readers will open an email based on what is in the subject line.

An Email Sender and Provider Coalition and Ipsos study found that 7 in 10 US Internet users said they judged the “From” and “Subject” lines when deciding whether to report an email as spam.

MarketingSherpa states that 40% or more of their responses may be delayed response “view-throughs.” This means the responders saw the ad, but didn’t click on it. Instead, they responded by going to the website on their own, either a few minutes later to as much as 30 days later.

Social Media Networking



Social Media Networking provides the opportunity to reach your customers and prospects online. Utilizing online profiles will establish a new channel for current clients to communicate with your agency while allowing your brand to reach a vast audience of prospects.

Although there are an infinite number of online networks available, listed below are a few that can assist in your new online ventures.

LinkedIn is a social network for business professionals. Members can create detailed profiles including information such as company's website, previous work experience, and colleague recommendations. Searches can be conducted by company name or member name. LinkedIn also offers online groups for individuals who share common interests and goals. Participation in these groups through discussion *forums* can serve as a means to deliver news about your products and services as well as lead to new relationships. Although this is not the place to market clients directly, it is a great resource to share ideas and experiences.

According to Rick Morgan, owner of Rick Morgan Consulting and Chair of the Agents Council for Technology (ACT) Web 2.0 Workgroup, he has found:

“...that social networking is indeed a hard trend that must not be ignored by any [Independent Agency] expecting to succeed in today's socially networked culture.”

Insurance Campus is a social network for Insurance Industry professionals. Members can post informational blogs, pose questions for discussion in the forum, add continuing education events, and join groups to discuss specific insurance related topics among other experts. Additional features include the ability to upload pictures and videos that display company photos or recent seminars. This site can be used as a resource for the latest news affecting Insurance professionals as well as a comprehensive study for effective, real-world marketing methods.

Twitter asks the question, "What are you doing?" Your response, which will display in real time, must be under 140 characters in length and can be sent via mobile texting, instant message, or the web. Your connections or *followers* will be able to view your messages or *tweets* on their screen instantly. **Twitter** enables conversation in a group-like setting without the use of group pages or specific chat rooms.

For Insurance professionals, **Twitter** can be used in a few different ways. You can tweet company announcements, ask for feedback, answer customer questions or share relevant website page links. The purpose of **Twitter** is to engage in conversation, but "listening" skills also apply in this medium.

Gain followers by searching for current clients and review who follows them. Locate potential prospects by searching for relevant keywords associated with your agency. Common interests will unite users together and therefore enable you to seek out desirable prospects. In order to maintain followers, it's important to balance the number of sales tweets and personal, engaging tweets.

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Social Media **Networking** *(continued)*



Just like your website, social networks should be updated frequently to increase brand awareness. Dedicate one or two employees to spend between 5-6 hours a week actively building online relationships and pursuing connections. To avoid distractions and possible internet abuse, monitor their activity on a regular basis. Constant involvement in these online communities will advance your online efforts while keeping you informed about the latest tools and trends to effectively further your marketing reach.

How to get started: *All three networks mentioned have a simple and self explanatory account set up process. Here are those websites:*

- *Go to www.linkedin.com and add your information to the Join LinkedIn section.*
- *Go to www.insurancecampus.org and click on the Sign Up link.*
- *Go to www.twitter.com and click on the Get Started-Join! button.*

A Blog, or web log, is a website with frequent entries of commentary, descriptions of events, or other material such as graphics or video. This form of social media differs from a traditional website in that it is simply an online journal updated by an individual. Blogging can add a level of credibility and a sense of accessibility to your agency brand.

Purpose

Blogs can be used to explain products and services, or promote an agency sponsored event. It is important to first decide a target audience and then determine a reason for your blog. Maintain a clear atmosphere for the blog by only posting entries that are relevant in the specific subject matter for the pre-determined targeted audience. Research popular blogs in your industry, competitors included, to evaluate effective themes, topics and features. Blogs posted with valuable, relevant content is truly the most essential aspect of a successful blog.

Design and Features

Various hosting companies offer access to free customizable blog templates or provide the ability to create and upload your own unique blog design. Continue to reinforce your agency brand by choosing designs features that are similar to print and other online communications.

A comments box is a feature offered on most free blog hosting sites that allows the user to post comments about a specific blog entry. Encouraging user interaction will increase the effectiveness of blog posts and references in the future. Review and respond to comments on a regular basis to reinforce your genuine interest in the perspectives of your readers.

SEO Blog Tip

Include relevant key words known as *tags* for each blog post to optimize the blog for search engine requirements. In addition, it is important to include *links back* to your website in the blog in order to increase web presence.

How to get started: *There are a variety of different blog hosting sites that offer free trials:*

- www.wordpress.com
- www.livejournal.com
- www.blogger.com

Norvax, an insurance software company, reported that The Pew Internet & American Life Project released a study in 2006 which found:

“...thirty-nine percent (39%) of internet users, or about 57 million American adults, read blogs.”

Norvax projects that blogs may soon be as popular and commonly used as emails.

Mike Volpe, Vice President of Marketing at Cambridge, Mass-based HubSpot, says that:

“...smaller companies are doing a better job being more authentic and...that perhaps, makes their blogs more successful and more trusted by people...”

Conclusion



As you know, successful relationships do not blossom from a single encounter. It takes many "touches" to encourage interaction or a response. Each time your company brand is promoted, through any medium, it becomes another touch to a targeted audience.

Web 2.0 tools and resources will not replace current marketing methods and these efforts alone will not guarantee success. However, if used in conjunction with traditional communications, Web 2.0 can serve as a strong boost to your branding reach and promote a personal and transparent image of your agency.

About ISA

Irwin Siegel Agency, Inc. (ISA) is a leading provider of insurance and risk management solutions to organization within the Social Service field. ISA continues to set the standards of quality, innovation, and value through the continued development of new programs and services that address the dynamic needs of the Social Services and Nonprofit organizations.

These multi-dimensional programs offer cost effective, mission driven insurance coverage, in conjunction with evolving risk tools and loss prevention resources that promote the safety, efficiency and stability of Social Service providers.

ISA has been “*Supporting those who support others™*” for over 35 years. Partnering exclusively with independent Agents and Brokers has been a key to our success and growth.

To learn more about ISA products and services, visit our website www.siegelagency.com or call our toll free number 800-622-8272 ext 5206.

Follow ISA online [Twitter](#) and [Insurance Campus](#).

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Backlinks are incoming links to a website or web page. In the search engine optimization (SEO) world, the number of backlinks is one indication of the popularity or importance of that website or page (though other measures, such as PageRank, are likely to be more important). Backlinks are also known as incoming links, inbound links, inlinks, and inward links.

A **Blog** (a contraction of the term weblog) is a type of website, usually maintained by an individual with regular entries of commentary, descriptions of events, or other material such as graphics or video. Entries are commonly displayed in reverse-chronological order.

Brand is a collection of experiences and associations connected with a service, a person or any other entity.

Brand Awareness is a marketing concept that refers to a consumer knowing of a brand's existence; at aggregate (brand) level it refers to the proportion of consumers who know of the brand.

CAN-SPAM Act of 2003 authorizes a US \$11,000 penalty per violation for spamming each individual recipient. Therefore, many commercial email marketers within the United States utilize a service or special software to ensure compliance with the Act. To comply with the Act's regulation of commercial email, services typically require users to authenticate their return address and include a valid physical address, provide a one-click unsubscribe feature, and prohibit importing lists of purchased addresses that may not have given valid permission.

Content is the textual, visual or aural content that is encountered as part of the user experience on websites. It may include, among other things: text, images, sounds, videos and animations.

CSV Files are used for the digital storage of data structured in a table of lists form, where each associated item (member) in a group is in association with others also separated by the commas of its set. Each line in the CSV file corresponds to a row in the table. Within a line, fields are separated by commas, each field belonging to one table column. CSV files are often used for moving tabular data between two different computer programs, for example between a database program and a spreadsheet program.

Discussion Forum or Message Board is an online discussion site. It is the modern equivalent of a traditional bulletin board. From a technological standpoint, forums or boards are web applications managing user-generated content.

Email Blast see *Email marketing*

Email Click-Through Rate or CTR is a way of measuring the success of an online advertising campaign. A CTR is obtained by dividing the number of users who clicked on an ad on a web page by the number of times the ad was delivered (impressions).

Email Marketing is a form of direct marketing which uses electronic mail as a means of communicating commercial or fundraising messages to an audience. In its broadest sense, every email sent to a potential or current customer could be considered email marketing.

Email Tracking is a method for monitoring the email delivery to intended recipient. Most tracking technologies utilize some form of digitally time-stamped record to reveal the exact time and date that your email was received or opened, as well the IP address of the recipient.

Email Open Rate is a measure primarily used by marketers as an indication of how many people "view" or "open" the commercial electronic mail they send out.

Email Bounce or Non-Delivery Notification (NDN) is an automated electronic mail message from a mail system informing the sender of another message about a delivery problem. The original message is said to have bounced.

Followers see *Twitter*

Google is an American public corporation, earning revenue from advertising related to its Internet search, email, online mapping, office productivity, social networking, and video sharing services as well as selling advertising-free versions of the same technologies.

Google Search is a web search engine owned by Google, Inc., and is the most-used search engine on the Web. Google receives several hundred million queries each day through its various services.

Inbound Links see *Backlinks*

Keywords see *Tags*

Menu Bar see *Navigation Bar*

Navigation Bar is a sub-region of a web page that contains hypertext links in order to navigate between the pages of a website. Since it usually appears on all or at least on several pages of a website it is one of the key design-elements of websites -- as well in terms of usability as for the visual attraction.

Online Forms see *Webforms*

Optimizing see *Search Engine Optimization*

Search Engine is a tool designed to search for information on the *World Wide Web*. The search results are usually presented in a list and are commonly called hits. The information may consist of web pages, images, information and other types of files.

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Search Engine Optimization (SEO) is the process of improving the volume or quality of traffic to a web site from search engines via "natural" ("organic" or "algorithmic") search results. Typically, the earlier a site appears in the search results list, the more visitors it will receive from the search engine.

Search Engine Traffic see *Web traffic*

Social Networking focuses on building online communities of people who share interests and/or activities, or who are interested in exploring the interests and activities of others. Most social network services are web based and provide a variety of ways for users to interact, such as email and instant messaging services.

Spam see *CAN-SPAM Act of 2003*

Tags are non-hierarchical keywords assigned to a piece of information (such as an internet bookmark, digital image, or computer file). This kind of metadata helps describe an item and allows it to be found again by browsing or searching. Tags are chosen informally and personally by the item's creator or by its viewer, depending on the system.

Tweets see *Twitter*

Twitter is a free social networking and micro-blogging service that enables its users to send and read other users' updates known as tweets. Tweets are text-based posts, up to 140 characters in length which are displayed on the user's profile page and delivered to other users who have subscribed to them (known as followers).

URL is the complete address or location of a website on the *World Wide Web*.

Example: <http://www.siegelagency.com>

Web 2.0 refers to a perceived second generation of web development and design that facilitates communication, secure information sharing, interoperability, and collaboration on the *World Wide Web*. Web 2.0 concepts have led to the development and evolution of web-based communities, hosted services, and applications; such as social-networking sites, video-sharing sites, wikis, blogs, and folksonomies.

Web Analytics is the measurement, collection, analysis and reporting of internet data for purposes of understanding and optimizing web usage.

Webforms on a web page allow a user to enter data that is sent to a server for processing. Webforms resemble paper forms because internet users fill out the forms using checkboxes, radio buttons, or text fields.

Web Presence refers to the appearance of a person or organization on the World Wide Web. A company has web presence if it is available on the web. The amount of web presence can be measured in the amount of sites an organization or individual has, which can include their own website, social network profiles, and their site's search engine ranking, traffic, popularity, and backlinks.

Web Traffic is the amount of data sent and received by visitors to a web site. It is a large portion of Internet traffic. This is determined by the number of visitors and the number of pages they visit. Sites monitor the incoming and outgoing traffic to see which parts or pages of their site are popular and if there are any apparent trends, such as one specific page being viewed mostly by people in a particular country.

Website is a collection of related web pages, images, videos or other digital assets that are hosted on one web server, usually accessible via the Internet.

Website Grade see *Website PageRank*

Website PageRank is a link analysis algorithm used by the *Google* Internet search engine that assigns a numerical weighting to each element of a hyperlinked set of documents, such as the *World Wide Web*, with the purpose of "measuring" its relative importance within the set.

World Wide Web (commonly abbreviated as "the Web") is a system of interlinked hypertext documents accessed via the Internet. With a Web browser, one can view Web pages that may contain text, images, videos, and other multimedia and navigate between them using hyperlinks.

XLS File is the main spreadsheet format which holds data in worksheets, charts, and macros for Microsoft Excel files.

Yahoo is an American public corporation that provides Internet services worldwide. The company is perhaps best known for its web portal, search engine, Yahoo! Directory, Yahoo! Mail, news, and social media websites and services.

For questions regarding the material in this E-Book, "Web 2.0: Practical Marketing for Independent Insurance Agents and Brokers," please contact:

Kristin Rielly, New Media Developer

Phone: 1.800.622.8272 ext. 5206

Email: krielly@siegelagency.com

irwin siegel agency, inc.

insurance & risk management
human service programs

po box 309, rock hill, ny 12775
1.800.622.8272 fax: 845.796.3661
email: siegel@siegelagency.com
www.siegelagency.com