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WEBSITE ESSENTIALS FOR INSURANCE BROKERS

HOW TO BUILD A WEBSITE THAT DRIVES BUSINESS

We live in a connected society, and customers expect to reach brands with the touch of a button, across multiple media types and devices — and they expect every experience to be a positive one. As insurers and brokers, it's our job to deliver those positive, user-friendly experiences every time, no matter how our customers choose to connect with us. Your website is a great place to start.

Whether you're building a new site from scratch or refreshing an existing one, there are five key areas of focus to consider:

- 1. STRATEGY:** The *who, what, when, where, why,* and *how* of your website.
- 2. MARKETING:** The more tactical aspects of your site. What does this look and feel like? Does it convert viewers into customers?
- 3. TECHNICAL:** The bones of your site. How is it organized? Does it show up in searches? Does it work on all devices?
- 4. TESTING:** Your pre- and post-launch checklist.
- 5. OPTIMIZING:** Tracking and improving your site's success.



GETTING STARTED: YOUR WEBSITE STRATEGY

The first and most important aspect of building your project plan is defining *who*.

Here are four key personas you should consider:

- 1. THE BUILDER(S):** Who is going to design, develop, and code your site? Will it be an external vendor, your internal team, or both? Whoever you choose, keep these questions in mind:
 - **How do you know they can do the job?** Have they ever worked on a site as complex as yours? Will they offer support once it goes live? Does their estimate align with the size of the project?
 - **Do they have references?** Ask to see some of the sites they've built and reach out to the companies they've worked with. Was their experience positive? Was the site completed on time and on budget? Did they deliver what was promised?
 - **Will you get along with their team?** Schedule a face-to-face meeting to make sure you'll work well together.
 - **Do they have a well-defined and established project management process?** Ask how often you will communicate and when you can expect different parts of your site to be ready for review. If the vendor doesn't seem to have a clear project management process, it might be worth looking at other options.
 - **Does their technology meet your needs?** Are they using a content management system (CMS) that's considered an industry standard, or do they use a proprietary system that only they can maintain?
 - **Do you own your content and user data?** Can you update your own content, or do you have to ask the vendor to make updates and pay a maintenance fee? Can you access website analytics on your own, or do you have to get the data you need from your vendor? Ideally, you should have full control over both your content and user data.
 - **Will they build an accessible site?** Websites that belong to Ontario-based businesses with 50 or more employees need to be compliant with provincial accessibility regulations. Other provinces have their own accessibility requirements. Make sure the vendor understands the accessibility laws of the provinces you do business in.
- 2. THE OWNER:** Designate an "owner" for the project — ideally a senior manager with sign-off authority and the experience to speak to the needs of your business.
- 3. THE POST-LAUNCH TEAM:** Designate a group of internal and/or vendor specialists who can work together to maintain your site after it goes live. This includes co-ordinating content development and making changes to your site as needed.
- 4. THE AUDIENCE:** Every decision should be validated through the eyes of the people who will actually use the site.



Much of the what, when, and where of your site plan is informed by the audience.

Take some time to define their needs, and remember: serving your audience's needs will ultimately serve yours (to drive sales) as well. With each decision you make, ask yourself these questions about your target audience:

- **What devices do they use?** You'll likely find that visitors are using a combination of computers and mobile devices to access your website — is your website user friendly on lots of different types of devices?
- **Where do they live?** Is your audience rural or urban? Can you tailor your copy and imagery to suit their location?
- **When are they searching for your services?** Will your site cater to different parts of the customer journey?
- **How will the changes you're making improve the customer's experience?**



Don't forget!

People visit your website to solve a problem (e.g., "I need insurance," or "I need help with a claim"). The best websites are ones that help customers solve their problems quickly.

One of the most challenging parts of a web project is defining *why*

...why you're building or updating your site in the first place, that is. Whether your goal is to serve customer expectations, to better represent your brand in the marketplace, or both, the why for most brokers is often "to generate more business." Validate your new website plan against your overall business strategy and make sure the plan reflects your mission, vision, and values before you get started.

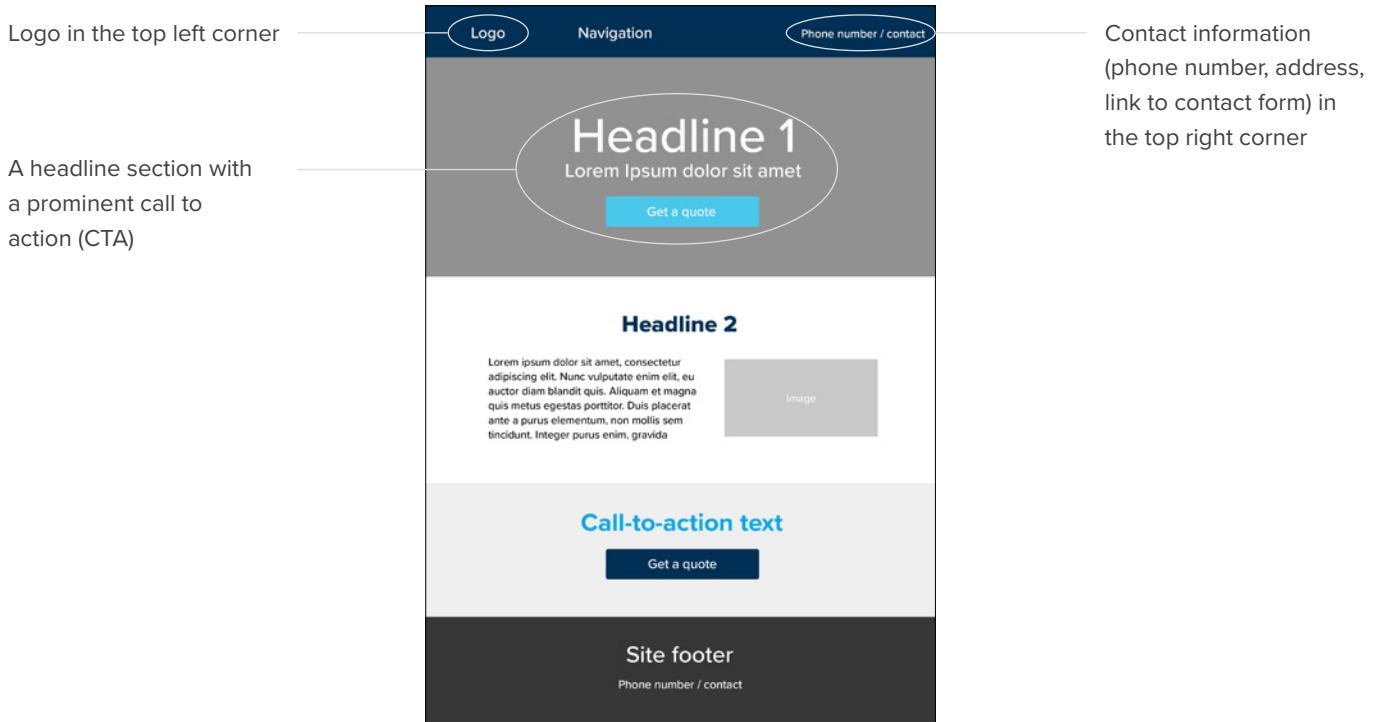
A few more of things to think about:

- Have a look at what your competitors are doing. What are their sites doing well? What could you do better? Who built their sites? How often do they make updates?
- Consider deadlines. When will your new site go live? Will it be released all at once, or will you update it in phases?



Communicate through simple web design

When designing and building your website, there's no need to reinvent the wheel. Instead, go with a simple layout and structure that everyone can understand. Most professional websites are based on a similar layout:



Your website layout doesn't need to look exactly like this sample template, but the more you stray from current web standards (and what your customers expect to see), the harder your audience needs to work to understand your website.

Create engaging content

Consider how you read a website or, more importantly, how you search through a website until you find what you're looking for. Our attention spans are getting shorter and shorter, so all information on your website should be concise, relevant, engaging, and easy to understand (even with a quick scan of the page). You only have one chance to make a first impression, and your website's content should be able to make a positive one in just a few seconds.

Tell them who you are and what you do

All of the content on your website should tell visitors who you are and what you do, and it's important that this aligns with their expectations and experiences with you on other channels or in person. When they find your website, they need to immediately feel that they've come to the right place — that you're the real deal and they're in good hands. Be authentic and establish credibility by:

- Branding your site with your company's logos and colours
- Including high-quality photos of real people in your brokerage
- Writing copy that reflects your company's mission and values

Get the audience to take action

As a broker, you may have several goals you'd like to achieve with your website, but the overarching goal is likely to have potential customers contact you — by calling for a quote, getting a quote through your online tool, filling in a contact form, etc. Inserting proper calls to action (CTAs) on your website is one of the most important steps you'll take towards reaching your goals. To get people to click on a CTA, you'll need to make sure it is **relevant** and **functional**.



What's a call to action?

A call to action (CTA) is a button, image, or line of text that prompts your visitors to take an action. The action you want people to take could be anything from downloading a brochure or signing up for your e-newsletter to getting an online quote or contacting you. A CTA can (and should) be used anywhere on your website, including the homepage, your "About Us" page, or in a blog post — after all, the purpose of your website is to generate some kind of action from your visitors, so you'll need to make it as easy as possible for them to take that action.

What makes a CTA relevant?

1. THE TEXT CLEARLY EXPLAINS WHAT CLICKING OR TAPPING ON THE LINK WILL DO

- Briefly explain what happens after they click or tap (and why they should)
- Use actionable, human language (e.g., try "Get a quote" instead of "Request a quote")
- Try not to use more than five words for a CTA button or link

2. YOUR CTA IS PLACED IN THE RIGHT SPOT ON THE PAGE

- Place CTAs close to your sell statements
- Place links and buttons near the top and bottom of the page to reinforce what you want users to do as they scroll

What makes a CTA functional?

1. FEATURE CTAS SO THEY DON'T HAVE TO COMPETE WITH OTHER CONTENT ON THE PAGE

- Centre CTAs on the page and give them their own site section
- Use colour contrasting to highlight what's important and mute any secondary actions

Find out more

View products

2. MAKE SURE YOUR CTAs ARE LARGE ENOUGH — BUT NOT TOO LARGE

A CTA with a larger clickable area will attract attention first and stand out as important, but it shouldn't be so large that it looks out of place on the page.



3. USE WHITE SPACE TO YOUR ADVANTAGE AND DON'T CLUTTER THE AREA AROUND YOUR CTA

The more empty space you put around a CTA, the more noticeable it becomes.



Determine the structure of your site

The way you choose to organize your website can have a huge impact on your success because it affects your presence on search engines like Google, not to mention the overall experience for visitors when they come to your site. Take some time to plan it out.

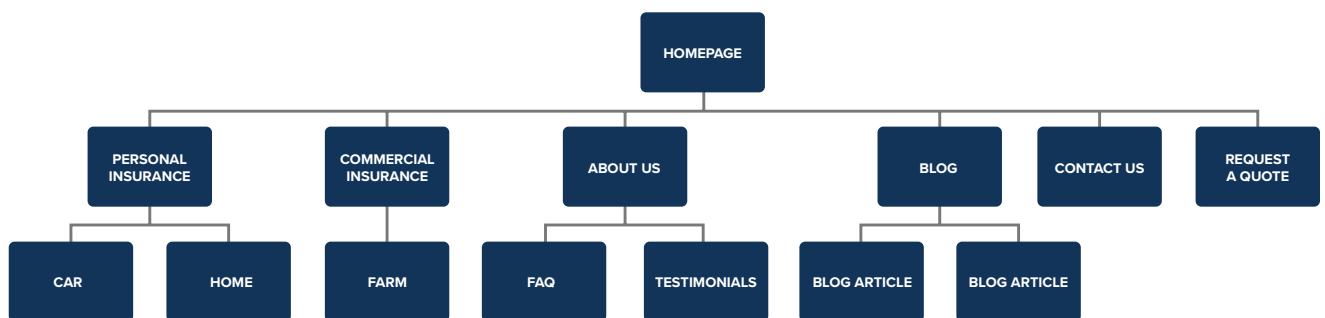
1. TAKE STOCK OF YOUR ASSETS: Make a list of all of the content you want to feature. This can include any written materials your company has produced (e.g., brochures, blog posts, articles), images (e.g., logos, charts, illustrations), and other media (e.g., video or audio recordings, photographs).

2. LIST ALL OF YOUR PAGES: Starting with your homepage, come up with a list of all pages that will live on your site and the content that will be included in each one. Ask yourself these questions:

- What is the purpose of each page? (e.g., research, online quoting, etc.)
- Will the content serve the purpose well? Is it confusing or ambiguous in any way? Is it consistent with your brand?
- Will this page be valuable to your target audience? If not, delete it.

3. BUILD A TAXONOMY (OR HIERARCHY): This will be the basis for how your website’s navigation is organized. It supports your search engine optimization efforts, makes managing your content easier, and helps visitors navigate your site in a logical way.

- First, decide on your major headings, or the “top pages” of your website. Only select the broadest categories that will be used to organize the rest of the pages on your site (e.g., About Us, Insurance, Contact Us). These will be the most prominent items in your website’s navigation, so less is more.
- Next, decide which topics will be nested under each of your top pages, and which topics will be nested under those (if any). Work your way down from your major headings to smaller ones in a logical order (e.g., insurance > personal insurance > car insurance).
- Try to limit your site structure to three levels where possible, as this will help your users find your content and improve your SEO.
- Use this sample hierarchy as a starting point when you’re mapping out your website and navigation menu.



Get your content into the right hands with search engine optimization (SEO)

When it comes to organic search results (as opposed to paid advertising), there are a few important steps you'll need to take if you want search engines like Google to favour your web pages over those on competitor sites. Start by doing the following:

- ✓ **Provide value.** Create a useful, information-rich website, and make sure every page clearly and accurately describes your product offerings and services. The more useful information you can provide, the better — but avoid duplicate or repetitive content.
- ✓ **Be searchable.** Think about the words that potential customers would use to search for your business, and make sure you use these words whenever you can. Ask yourself: How do your customers talk? What questions do your customers ask, and how do they ask them? What customer pain points can you address on your site?
- ✓ **Properly use page titles and heading tags.** Make sure you include keywords in page titles whenever possible — but don't overdo it, or you could hurt your position in search results. You should also break up your content using H1, H2, and H3 headings with relevant keywords to make it easier for search engines to categorize your content (and rank it accordingly)
- ✓ **Write for people, not robots.** Don't stuff your site with keywords — only include them where they fit in naturally. Search engines can tell when the language on a page seems unnatural, if there are too many unrelated keywords on a page, or if a single keyword appears too many times, and this can negatively affect your placement in search results. Plus, consumers tend to disengage with forced or unnatural content, which creates a poor experience with your brand and encourages them to leave your site.
- ✓ **Check out your competition.** Do a quick Google search of keywords that relate to your business to see how you rank against your competitors, and which of them are paying for ads. If competitors appear higher than you in organic search results, try to figure out how they're structuring their content to make it more successful.

Use the right kind of imagery

When adding photos and other graphics to your site, it's important to use the right kind of files.

- ✓ **Be original.** Use your own, high-quality photographs whenever possible. Photos of real people in your brokerage can add personality and credibility to your site.
- ✓ **Don't steal.** Never save and use a photo from another website (even Google Images) without first making sure the photo is free for commercial use, as using someone else's photo without permission could result in legal issues (and financial compensation for the owner of the original photo).
- ✓ **Pay the price.** If it's not possible to take your own photos or you're looking for a specific image of something you don't have access to, you can choose to buy images from a stock photography site like [iStock](#) or [Thinkstock](#).
- ✓ **Use the right file type.**
 - Photographs should be .jpg or .jpeg files
 - Icons should be .png files
 - Gifs should generally be avoided
- ✓ **Remember, size matters.** High-resolution images with large file sizes can make your site load slowly, which can hurt your ranking in search results and make for a poor experience (and cause visitors to leave your site because they can't be bothered to wait for it to load). Consider using a tool like [Optimizilla](#) to compress your images for the web and help your site load faster.

Make your site mobile-friendly

More than half of all web searches are completed on mobile devices like smartphones and tablets, and [82% of smartphone users consult their phones about purchases they're about to make, and 91% of them use their phones for ideas in the middle of a task](#). Companies who make websites that function and display properly on mobile will see much more traffic than those who don't. Even if the total number of mobile web users is smaller than the number of desktop users, it's important to establish a good first impression by providing a positive experience for all users. This makes it all the more important to ensure your website is tested on several different types and sizes of mobile devices.

Make your website accessible to all consumers

WHAT IS WEB ACCESSIBILITY?

Web accessibility means everyone has equal access to interact with a website, regardless of whether or not they have a disability (such as blindness, colour-blindness, dyslexia, a hearing impairment, or a motor impairment like tremors). Web accessibility enables people using assistive devices — such as screen readers, voice command devices, and virtual keyboards — to navigate websites with ease. When you make your website accessible, you create an equal and comparable experience for all users. And with [more than 1 in 5 Canadian adults](#) living with some form of disability, there's a large portion of the population you wouldn't reach if your site wasn't accessible.

Most businesses operating within Canada are required by law to make their websites accessible. The federal Accessible Canada Act (ACA), along with provincial acts for Ontario (AODA), Manitoba (AMA), Quebec, Nova Scotia, and British Columbia, all set out accessibility requirements for digital communications, including websites and digital documents. Typically, medium sized businesses and larger businesses are required to meet WCAG 2.0 AA standards.

WHAT MAKES A WEBSITE ACCESSIBLE?

While there are several components that contribute to complete web accessibility, these are some of the most important:

- All content can be navigated using a keyboard
- Interactive controls (buttons, form fields, and links) have unique labels and can be accessed using the tab key
- All content on the site is screen reader friendly
- All non-decorative images have descriptive alt tags that can be read by screen readers
- All videos are open- or closed-captioned
- Text can be increased 200% in size without reflow or overlap of content
- Headings, subheadings, and paragraphs are used properly

QUESTIONS TO ASK YOUR SITE BUILDER

- Do you have experience creating an accessible website?
- Will my website be WCAG 2.0 Level AA compliant?
- Will you offer support in the event of an accessibility complaint or judgment?
- Can you perform a site demo with a screen reader running and use the keyboard to navigate?

TEST YOUR SITE BEFORE (AND AFTER) IT GOES LIVE



When you're almost ready to launch your new site, it's important to run some pre-launch tests and make sure everything is ready to go.

- ✓ **Team up.** Gather a team to test your site on several different kinds of devices (e.g., iPhone, iPad, Samsung phone, BlackBerry, etc.), operating systems (Windows and Mac), and browsers (e.g., Google Chrome, Safari, Firefox, Internet Explorer, etc.).
- ✓ **Check your contact forms.** Make sure that any contact forms (and other fillable forms) on your website are working properly. Fill out the form and check that you've received the submission on your end.
- ✓ **Test your links.** Check that all links on your site work, including external hyperlinks, links to other pages on your site, and navigation buttons. If you've set some links to open in new tabs or windows, double check that they are doing so.



Generally speaking, each external link should be set up to open in a new tab so the reader doesn't leave your website when they visit the link.

- ✓ **Check for grammar and spelling.** Have a new set of eyes (or several) read through all of the content on your site in detail, looking for any spelling or grammar errors.
- ✓ **Check your formatting.** Make sure your site is consistently formatted throughout, and that styles have been applied to all pages (including fonts, spacing, and colours).

After your site goes live

After your site goes live, you'll want to go through this checklist again, just in case any glitches arise in the upload process. Once your site is live, add these steps to your checklist:

- ✓ **Repair SEO issues.** Run a trusted SEO (search engine optimization) tool and fix any issues that are flagged. There are some free tools online that can help you with this, such as [Google Search Console](#), and others (like [SEMrush](#), for example) that come at a cost but offer a more robust suite of SEO and digital marketing tools for your site.
- ✓ **Double-check your site for accessibility.** To make sure your website is accessible to all visitors, use an automatic testing tool like [WAVE](#). Then use a screen reader, like [NVDA](#) or [JAWS](#), to make sure your entire site can be read.





Using Google Analytics™ is one of the easiest and most cost-effective ways to monitor the success of your site. It can help you understand how users are interacting with your content, what is or isn't working, as well as where to spend your valuable time and money.

Google Analytics might seem overwhelming at first, so take a step back and look at the kinds of questions that it can answer:

- How many people visit my website?
- How many users view my site from a mobile phone?
- Where do my website visitors come from?
- What are some of the different demographics and browsing behaviours of my website visitors?
- Which pages on my website are the most and least popular?
- How many visitors have I converted into leads or customers?
- Where did my converting visitors come from, and which pages did they visit?
- What marketing tactics drive the most traffic to my website?
- What marketing tactics drive the most conversions on my website?

This is just the tip of the iceberg, but these are some of the most important questions that you should be asking when it comes to your website's performance. To learn more or get set up to view insights for your own website, visit [Google Analytics](#).