

Strategy Driven Web Site Elements

Web Strategy	Design	Interactivity	Workflow/Standards Integration	Security	Visits>Returns/Pages per Visit	Promotion	Ease of Implementation	ROI - \$\$
Placeholder	Basic to Custom	Low	None to Low	None	Low/Low/Low	None	Easy – minimum content	\$0
Self Service	Basic to Custom	Limited	None to Low	None to SSL	Low/Medium/Low	Limited	Easy – email requests and paper substitute html forms	Low – clerical expense savings
Quote	Basic to Custom	Low	None to Low	None to SSL	Med/Low/Low	Active but limited to “SEO”	Medium – SEO requires some content tuning	Low to High – depends on effective SEO, operational and promotional support
Relationship	Basic to Custom	High	High	SSL	High/High/High	Active and not limited to “SEO”	Complex to design and build – off the shelf programs can be easy	High

Placeholder – Low budget foray into the internet world without regard to how the web site will support or further business objectives of growth or expense reduction. Most appropriate as a first but not last step.

Self Service - Model essentially involves recreating paper forms in html and allowing visitors to launch email transaction requests from web site. Biggest benefit is to commercial clients who request a volume of certificates, etc. ROI comes primarily in clerical expense savings.

Quote - Sites built on this model rely on SEO – search engine optimization. Effective SEO will cost 3 – 7 times typical web design and is ongoing. Lower SEO costs may mean web site is not really search optimized. SEO, if done on the only on the basis of capturing quote-ready visitors, will generally result in a lot of activity but low conversion ratios. Most accounts captured this way are single policy and persistence is low. This model makes most sense for high premium, high fee business.

Relationship – Site content and interactivity supported by workflow, standards and promotion. This approach maximizes referrals from existing customers and places emphasis on driving site traffic through current customers first and regular visitors (prospects) later. ROI is high if the agency is geared to providing all insurance needs via a consultative.