



About this article: A group of 18-20 Internet savvy agent, carrier and vendor executives gathered at the latest ACT meeting to discuss their experiences and lessons with their websites and uses of social media. What emerged was a consensus on several “best practice” tips for using these online tools, which will be helpful to additional agencies as they seek to build their online presence and brand.

A Discussion of Agency Website and Social Media “Best Practices”

By Rick Morgan

At the Fall ACT meeting, there was a lively “break out” that focused on the latest thinking on websites and social media in the insurance industry and what value agents and carriers were finding through their “digital” presence. The conversation uncovered behavior and tactics that the group felt were “best practices” and helpful in achieving a successful “social” implementation.

I served as moderator of the breakout session, which had 18-20 participants. The following is a brief overview of the discussion.

Websites and Blogging

Considering the increased functionality of Facebook Pages, which Facebook previously called Fan Pages, some actually questioned the need for a website. Most agreed, however, that a website is still a very important component in a “social” strategy. Yet, it’s important to note that the website talked about is not the static brochure-ware of a 1990s website. Rather, it is a 2010 blog or website built on a blog platform – for example, a website created using a product like WordPress or TypePad.

New tools make it easy to keep content fresh and relevant. A website is a company’s “home” – it is where they humanize their brand and it is the core of their digital existence. It was suggested that a successful strategy is to become a curator of information on a specific subject – that is, become the resource customers and prospects go to for subject matter expertise.

At our session, discussion took place concerning the quality of blog content, as well as the time needed to keep a blog updated and fresh. One agent participant offered this: “I was ready to hire someone to do our blog, but one of our employees said she could do it, so I decided to let her try. It helped me realize that a good blog doesn’t require a professional writer. Writing in the first person is okay. In fact, this seems to be the best practice. I did review the posts at first, but now I have full confidence and trust in her and no longer review them.”

Another agent mentioned that he typically uses his blog to write testimonials about his clients.

Best Practice Tips:

- Keep blogs short – Two paragraphs or about 300 words. What drives more interest is good concise information.
- Build an “editorial calendar” for your blog posts and share the responsibility for writing them with your colleagues.
- Consistency is more important than frequency.
- Blogging is very good for search engine optimization (getting found through search engines such as Google.com). One said, “Every time we blog, page views go up.”
- Use Google Analytics to monitor your site. It is a free, easy way to track hits to your web page.
- Consider adding a disclaimer.

Facebook “Fan” Page

The discussion started with the assumption that every agent and broker should have such a page. All participants agreed that, “you want (need) to be where your prospects and customers are.” The “inbound” and permission-based marketing model of today will work only if you can be found. With more than 500,000,000 users, Facebook is a place where you must have a presence. It was felt that having a Facebook Fan page is an important component of a firm’s overall “social” strategy.

Best Practice Tips:

- Think of Facebook as a way to keep your “fans” updated on agency activity and/or events. For example, a sports team you sponsor or participation in a cancer walk is news you can share with your community.
- Think of your page as an online civic club meeting or cocktail party – a place to introduce yourself and build your online persona.
- Use customized tabs to create a “Welcome” landing page.
- Consider using Facebook Ads to promote your blog and grow your fan base. These ads are very cost effective and can be “laser” focused. Facebook provides good metrics and the ads are easy to create and revise as needed. Some of the comments: “If nothing is working, change it.” “You are not selling a product with a Facebook ad.” “It’s cheap and easy. Play with it.”
- Some carriers are using co-op advertising dollars to help agents with Facebook Ads.

LinkedIn

For many in the breakout session, use of LinkedIn “felt” less threatening and more “comfortable” than many of the other social media applications. We agreed that LinkedIn has become more than a place to post an online resume. For example, it can be used to do research on potential prospects. Also, engaging in conversation on LinkedIn groups can be an effective way to demonstrate subject matter expertise.

Best Practice Tips:

- Be sure you have a good and complete profile.
- Take advantage of its strong search capability when looking for prospects or researching existing customers.
- Join groups focused on your firm’s sweet spot. For example, if you write restaurants or contractors, be sure to join corresponding groups.

Twitter

The value and business use of Twitter continues to be elusive for many insurance agents. For others, it has become one of their most effective research and communication tools. For some agents, Twitter, like Facebook, is used to “humanize” and personalize their corporate brand. They use Twitter to broadcast news and events in “real time.” For example, one agent uses Twitter to track local weather and report on tornado sightings and provide location updates.

Best Practice Tips:

- Use Twitter search.
- Use Twitter to monitor local news events.
- Use Twitter to follow areas of interest – For example, #insurance.

Social Networking – Getting Started

When asked what steps should be taken by someone just getting started with social networking, the group offered this advice:

- Create a “connected” digital presence by using tools such as Hootsuite, TweetDeck and/or FriendFeed to link and manage all of your social activity. While these tools allow you to replicate posts across all of your social sites, you need to consider whether you should actually do this. It is important to consider the different audiences and deliver relevant messaging on your various social sites to each.
- Make sure you have a good policy or social web guide in place that outlines and defines appropriate behavior for your company and employees when using the social web.
- Have a good, comprehensive strategy in place that is part of the firm’s business plan. Be sure to communicate that plan with all employees.
- Decide what you want to measure and how to measure it. You will want to know what success looks like.
- Don’t delay. This is not a fad or an experiment. Pick one thing and do it now.
- Let tools like GetListed.org help you with Local Search.
- Consider using video and YouTube. Using a Flip video camera is a very easy and effective way to create your own video.
- Use Google Alerts to track “mentions” of not only your firm but also to track your key customers and even your competition.
- Blog, blog and blog some more.
- Pay attention to the details. Make sure your brand image is consistent across all of your online touch points.

Biggest Mistake

When asked what mistakes they made, the group responded with:

- Sitting on the sideline waiting for it to mature.
- Don't use these tools as a sales or self-promotion megaphone.
- Thinking that if you build it they will come and your bottom line will magically grow. It takes work to build relationships and gain trust – online and off. Be patient and sales will come.

Other Comments

- One agent is discontinuing chat. He felt that most were useless chats.
- Some agents have abandoned the Yellow Pages. Instead, they spend the money on improving their website and developing their social sites. One agent also commented that the type of inquiries that came from their social sites were more solid and qualified than the calls they previously had received from the Yellow Pages.
- It is important to be in all of these “social” places, because prospective customers are searching for you there.

Under the heading of “What’s Next,” the group universally expected to make more effective use of video. Many were also interested in creating iPhone apps for their agency and saw “mobile” and location-based applications as emerging trends for 2011.

Editor’s Note: The ACT website contains a wealth of additional information related to effective use of agency websites and social media. For example, you will find prototype website disclaimers in the article “Don’t Get Caught in the Web,” examples of agency social media policies, ACT’s “Creating a Social Web Policy for Your Independent Agency,” and several other informative articles and recorded webinars. Go to www.iiaba.net/act and click on “Websites & Social Media” in the gray shaded area on the left.

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