This white paper – featuring case studies of Canadian brokers – contains best practices guidance on how to develop an effective mobile website for your brokerage.
# Table of Contents

Executive Summary............................................................................................................3  
Mobile in Insurance...By the Numbers.................................................................4 
What is a Mobile-Optimized Website?.............................................................5 
Why Implement a Mobile Website?.................................................................6 
Mobile Website or Mobile App?.................................................................7 
Mobile Design Best Practices...........................................................................8 
Mobile Best Practices Checklist......................................................................11 
Mobile Case Studies..........................................................................................12  
  Broker Case Study #1 - Rhodes & Williams............13 
  Broker Case Study #2 - Sussex Insurance..........14 
  Broker Case Study #3 - Stanhope Simpson.....15 
Measuring Success with Analytics.................................................................16 
Conclusion.......................................................................................................17
Executive Summary

In today’s fast-paced world, mobile web usage is occurring at an unprecedented pace, creating a tremendous opportunity for brokers to take advantage of this rising trend. Consumers are increasingly accessing the internet on their mobile devices to shop for insurance, and a website optimized for mobile consumers has become an essential part of conducting business. This white paper provides useful information tailored specifically to brokers on how to build an effective mobile website that serves this evolving consumer, while at the same time supporting your business goals.

CSIO spoke to various brokers across the country on their experience with implementing an effective mobile website for their brokerage. To complement our best practice research, this white paper contains case studies from:

• Rhodes & Williams Insurance, based in Ontario;
• Sussex Insurance, based in British Columbia;
• Stanhope Simpson Insurance, based in Nova Scotia.

“Personally, very rarely do I actually look at a website on my desktop. If I’m researching something for business when I’m sitting at my desk, I’m at my desktop, but most of the time when I’m visiting sites, I’m on my iPad or BlackBerry,” says Orr. “And to go to a website on my phone and have no functionality, I immediately close it and move on to something else. So it was critical that our website be optimized for mobile capabilities.”

Rick Orr
Owner
Orr Insurance & Investment Group
Mobile in Insurance... By the Numbers

40% In 2013, 40% of insurance research time was spent on mobile devices and 25% of consumers used mobile devices exclusively in their research. (The Nielsen Company)

20% 20% of all visits to corporate websites now come from mobile devices. However, less than a quarter of companies surveyed (23%) provided a mobile website. (Investis)

61% 61% of consumers said that they would quickly move on to another site if they could not find what they were looking for right away on a mobile site. (Google)

These statistics tell a compelling truth that as mobile adoption continues to soar, brokerages must look at their digital strategies to keep up with a changing consumer and remain competitive. The shift to mobile is an exciting one for the P&C insurance industry, with many new opportunities that brokers can leverage to attract and retain consumers. One such opportunity includes implementing a mobile-optimized website, which will be discussed further in this white paper.
What is a Mobile-Optimized Website?

The term “mobile-optimized website,” or simply “mobile website,” generally refers to a website that has been designed and formatted to be easily interacted with on the small screens of mobile devices. This means that the text can be easily read – without having to zoom in – and the links and menu items can be easily selected.

There are a few different approaches you can take to optimize your brokerage’s desktop website for mobile. The primary options are i) creating a separate mobile site or ii) creating a new site that has a responsive design. This table clearly explains the two options based on your business needs:

For the purpose of this white paper, we will pay particular attention to building a separate mobile website; however, much of the best practice research applies to both options.
Why Implement a Mobile Website?

As mobile adoption continues to soar, brokerages must look at their mobile strategies and consider how to optimize their online presence for a consumer who can reach them at any time from any device. The benefits of implementing a mobile website expand beyond the consumer and can offer significant rewards for a brokerage:

- **Enhanced Consumer Experience**: if a consumer accesses a broker’s site on their mobile device – but it isn’t optimized for mobile – they are likely to leave and look elsewhere for their insurance solution.

- **Added Convenience**: easier for consumers to find and connect with you while on the go, converting visits to sales.

- **Improved SEO**: improve your mobile search engine optimization (SEO), increasing the likelihood your site will rank well among Google mobile searches.

- **Competitive Edge**: stay ahead of the curve with a mobile website.

“Traffic to our Groupe Confiance website from mobile devices has increased by about 18% per month since implementing the mobile site, which we can see through Google Analytics,” explains Boulanger. “And now we’re on the first Google page for some highly relevant insurance niche keywords, such as ‘event insurance.’ We’re now a leader in that area because our Assurance Événements website is coming up first in many of the Google searches for event insurance.”

Vincent Boulanger
Owner
Assurancia Groupe Confiance
Mobile Website or Mobile App?

Mobile App as Complement to Mobile Site

When developing your mobile strategy, you will need to consider the differences between a mobile website and a mobile application (app) and determine which solution makes the most sense for your brokerage. Maybe you only need one, or both.

What’s the Difference Between a Mobile Website and a Mobile App?

**Mobile website**: accessed through a web browser, usually uses a static navigation menu, requires an Internet connection and has limited features compared to most mobile apps.

**Mobile app**: accessed after being installed on a mobile device, usually has an interactive user interface, can be accessed offline and can make use of phone features such as camera, accelerometer, etc.

Having a mobile app for your business can certainly be useful, but it cannot serve as a substitute for a mobile website. It is recommended that you implement a mobile website as a first step, and then consider thinking about a mobile app. Mobile apps tend to have more sophisticated functionality than mobile websites because they often use the phone’s hardware to deliver features such as taking and sending a photo for an accident scene report.

In the insurance industry, mobile apps are often built to focus on client retention to keep them engaged with their broker. On the topic of the planned Sussex Insurance mobile app, Aly Kanji says, "[like our mobile website], the objective of our app is to create a connection with our clients and help bring them into our location. The app will target consumers who are already clients and help keep them as clients. We’ll provide added value and service through the app with new functionality, including renewal reminders for insurance expiry and accident scene reports that will integrate with phone hardware such as camera and GPS receiver."
Implement a Mobile-Specific Content Strategy

Create and implement a content strategy that is tailored specifically for mobile. Due to user experience, design and bandwidth considerations, it’s usually not ideal to present all the content from a desktop site on a mobile device.

In this example of the CSIO.com mobile site, engaging content on telematics that is of interest to our members was prioritized, immediately visible in the photo carousel. Below that, there are latest developments, and then comes the navigation menu.

Based on your user needs and research, consider why your users will be using their mobile device and tailor your mobile content specifically to their needs. If you do not tailor your mobile website content to the needs of mobile users, you risk losing potential customers.
Prioritize Content

In order to best ensure that your potential clients will stay on your site and find what they are looking for when they visit it on mobile, consider prioritizing content over navigation.

Rather than having a navigation menu be the first element users see when visiting your mobile site, instead show users content that tells them in an engaging way about how and why your insurance solutions will help them.

Studies have shown that mobile users often exit websites that are especially lengthy, so writing must be tailored toward getting users to perform an action as quickly as possible. The purpose of the website is to educate and relevant information should be listed at the top instead of at the bottom of the page.

Simplify Navigation

In your navigation menu, emphasize the pages that you think are most valuable to your mobile user. Use Google Analytics to determine which pages users have already visited through mobile – you know those are important. Some pages that are on your desktop site might not even be necessary in the mobile context, so think about your mobile user needs.

Consider enclosing a large navigation menu within a button interaction that expands after pushing, such as in the Orr Insurance & Investment example, rather than having a long list of menu items immediately visible and taking up valuable mobile screen space.
Simplify “Extra” Design Elements

There might be some graphics and/or hyperlinks on your desktop site that are unnecessary for the mobile user. Consider removing them in your mobile design. Strip away extra design elements and unnecessary graphics because these will slow down mobile performance.

On the CSIO mobile site, for example, we chose not to include some of the pages that are accessible on the CSIO desktop site. Download XML Standards is one of those pages because users would not be interested in downloading significant standards .ZIP files using their mobile device.

Reduce Use of Imagery

Resist the temptation to make your company logo large on your mobile site. Make it as small and understated as possible because space is very limited on mobile and should be used primarily for content and navigation.

The small Rhodes & Williams logo placed across the top of their mobile homepage (see Broker Case Study #1) is a good example of this best practice.
Mobile Best Practices Checklist

There are a few additional rules or best practices that brokers should keep in mind when planning their mobile sites, in order to provide the optimal user experience. These complement the aforementioned best practices and are as follows:

**Terse Writing**: Even if the content on your desktop site is well written and concise, it is likely that you should trim it down further for the mobile site. Consider short, snappy sentences and headings. Use bullet points rather than full paragraphs where possible.

**Click-to-call**: Having prominent and easily accessible click-to-call buttons on your mobile site will make it much more likely that visitors contact you. Consider including a phone icon, along with call-to-action text such as “Call Now for Your Quote!”

**Make Links ‘Pushable’**: Users need to be able to easily push or tap hyperlinks on their mobile device, which is much less accurate than having a mouse to point and click. This means that hyperlinks should either have ample white space around them, or be enlarged for easier touchscreen interaction. Consider making text hyperlinks that are particularly important into buttons, which are easier to push.

**Full Site Hyperlink**: Even with a well-optimized mobile website, some users might sometimes prefer to interact with the desktop version of your website on their mobile device. You should always provide them with this option by including a ‘Full Site’ hyperlink, usually best placed in the footer of your mobile site. *(this tip does not apply to a responsive design).*

**Usability Testing**: Ideally, before launch, you should have your developer test your mobile site with at least a few users on a number of different devices *(e.g., iPhone, BlackBerry, Android)*. Identify the key tasks that you hope users will perform on your mobile site, *(e.g., request a quote, send an email)*. If the users identify issues performing these tasks, then you can solve the problems before launch.
In this section, hear from brokers about why it’s important to have a mobile website. Brokers can enhance a consumer’s user experience by making it easier for them to find what they are looking for when using a mobile device. Canadian brokerages that have already implemented effective mobile websites are profiled below. Their sites tend to have common traits, such as clear and simple navigation, fast loading time and content intelligently tailored to their mobile consumer needs.

Brokers need to be able to find solutions that help them improve how they do business and meet the needs of their clients – a mobile website is one such tool. It’s up to brokers to create a positive experience for the consumer and a mobile website can be a great tool to make it easier for potential clients to connect with you and, ultimately, buy insurance through your brokerage.

Mobile-friendly sites mean more customers and longer visits

<table>
<thead>
<tr>
<th>Friendly</th>
<th>Unfriendly</th>
</tr>
</thead>
<tbody>
<tr>
<td>More likely to buy</td>
<td>More likely to leave</td>
</tr>
</tbody>
</table>

67%  
“A mobile-friendly site makes me more likely to buy a product or use a service.”

61%  
“If I don't see what I'm looking for right away on a mobile site, I'll quickly move on to another site.”

Image source: Google
Broker Case Study #1 - Rhodes & Williams

Founded in 1935, Rhodes & Williams Insurance Brokers is an independent insurance brokerage firm with offices in both Ottawa and Toronto.

“You should add the mobile website project to your strategic plan and set timelines for it because, that way, it will actually get done,” advises Young. “Getting your mobile site built doesn’t have to be difficult. We used a third-party service to build ours and there’s a ton of them out there. Just google something like ‘make my website mobile’ and you’ll find a whole bunch of options.”

CORY YOUNG
COO
Rhodes & Williams

Features of the Rhodes & Williams mobile site:

- Prioritizes important information for consumers, such as 24/7 Claims, and makes it easily accessible at the top of the homepage

- Effective use of large, easy-to-push buttons, which makes navigating the site on a mobile device user friendly

- Similar overall look and feel compared to the full desktop website, creating a consistent user experience across the two platforms
Broker Case Study #2 - Sussex Insurance

Sussex Insurance is a franchise-based insurance brokerage with locations throughout British Columbia. The first Sussex location was established in 1976 in North Vancouver.

“We’re using our mobile site as a means to provide information and to allow people to find us. We have been getting more hits since implementing the mobile site and our belief is that it’s translating into more people coming into our location,” says Kanji. “Because we’re in high-traffic retail locations, our objective is to get people in the door, and we believe that our mobile website is helping us meet that objective.”

ALY KANJI
COO & General Counsel
Sussex Insurance

Features of the Sussex Insurance mobile site:

• Prioritizes the content that is most relevant to Sussex’s business strategy, *i.e.*, “Contact Us” and “Our Locations”

• Offers a mobile-optimized navigation menu that is easy to scroll through on a mobile device

• Limited use of images allows for fast loading times across all pages
Broker Case Study #3 - Stanhope Simpson

Stanhope Simpson Insurance Ltd. is an independent brokerage that has been in operation in the Maritime provinces for over 60 years. The brokerage is over 85% commercial lines, with a strong focus on the construction, development and seafood industries.

The Stanhope Simpson website has a responsive design, which is a modern web design technique that allows a website to display nicely on whatever device it is accessed, e.g., desktop computer, mobile phone, tablet.

“We wanted our visitors to know right away that we’re primarily a commercial broker, because that is our largest market,” says Stanhope. “And so if a general contractor who is a prospective client of mine visits our website on his mobile phone to find some information about us, he’ll see that we’re a forward-thinking brokerage with a professional, modern and mobile-ready website.”

Features of the Stanhope Simpson mobile site:

• Provides an easily accessible navigation menu at the top of the mobile homepage
• Includes an informative blog with posts that are easy to read on a mobile device
• Effective use of icons to draw attention to specific sections and add visual flair to the site
Measuring Success with Analytics
Learn About Your Mobile Users with Google Analytics

You can get useful quantitative data about your mobile users using Google Analytics. If you already have it installed on your desktop website, you can see which pages your mobile users have been visiting. This tells you which pages are important to your mobile users.

Your bounce rate – the percentage of the users who navigate away from your site after viewing only one page – is likely high if you have yet to implement a mobile site. After implementing your mobile site, you should find that your mobile bounce rate has lowered, meaning that users are spending more time on your website from a mobile device.

With CSIO.com, for example, we noticed that we were getting a fair amount of traffic to our website from mobile devices (with a high bounce rate of 67.95%) … after launching the CSIO.com mobile site in January 2014, that bounce rate has been steadily lowering.

Google Analytics screenshot: CSIO.com bounce rate from mobile devices, Jan. 1-Dec. 31, 2013
(has been lowering since mobile site implementation)

Google Analytics screenshot: top mobile devices accessing CSIO.com, Jan. 1-Dec. 31, 2013
Conclusion …
Establishing the Mobile Touchpoint

Having an effective mobile website provides one extra touchpoint to connect with potential clients, and it is certainly one of the most important touchpoints to keep up with an increasingly growing trend towards mobile.

Be sure to also visit the Mobile Websites page on CSIO.com, which includes an engaging video with additional information on the subject: www.csio.com/mobile-websites

Need more advice? Feel free to contact the communications team at CSIO and we’ll be happy to provide further guidance: communications@csio.com
About CSIO

CSIO is Canada’s industry association of property and casualty insurers, brokers and software providers. CSIO is committed to improving the efficiency and competitive position of the broker distribution channel by overseeing the development, implementation and maintenance of technology standards and solutions such as eDocs, Telematics and eSignatures. In addition, CSIO continues to maintain and operate the industry-owned EDI mail network service, CSIONet. CSIO maintains offices in Toronto and Montreal. For more information, visit www.csio.com.

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