

A Responsive Website – Responding to Client Needs



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According to a 2013 study from Nielsen, 40% of insurance research time is spent on mobile devices and 25% of customers use mobile devices exclusively in their research prior to purchasing insurance. This statistic tells an important truth – having a mobile web presence today is essential, especially in the P&C industry where customers increasingly prefer to search for insurance information online.

Victoria Stanhope - VP & Commercial Insurance Broker at Stanhope Simpson Insurance, based in Halifax – recognized the importance of addressing the mobile market when implementing her brokerage's new website. "Mobile technology is the future and Stanhope Simpson wants to be included in that future," says Stanhope. "The use of mobile devices is just so prevalent now. Everybody has a smartphone now and the tablet market is also evolving very quickly, and we wanted to take that into account when building our new site."

The new Stanhope Simpson site – launched in August 2013 – is a responsive design, which is a modern web design technique that allows a website to display nicely on whatever device it is being viewed on, e.g., desktop computer, mobile phone, tablet. It is easy to maintain a responsive site because it only has to be updated once to display across all devices – you don't have to separately update mobile pages.

Sending the Right Perception with Mobile

Stanhope outlined what she thinks are some of the key benefits to making sure that your brokerage's website is optimized for viewing and navigating on mobile devices. "If you have a client or prospective client who googles you on their smartphone and your website isn't mobile-ready, you're sending the perception that you're not an up-to-date, on-trend and forward-thinking organization," asserts Stanhope. "Also, maybe the client wants to find your contact list or your phone number or your address. Well, if your website isn't compatible with mobile devices, it's obviously going to be very difficult for a client to find that critical information."

Stanhope offered some advice to brokers who are interested in making their website mobile-ready, but aren't sure where to start. "Talk to several different website developers. Don't just go to one and ask them about it, go to several because the firms can have very different offerings and price points. But if you talk to several different vendors, you'll eventually find the one that is the best fit for your brokerage's needs," she advises.

Addressing Your Mobile Market

When designing your brokerage's mobile or responsive site, you should take into consideration what you think your mobile visitors will want to see. Stanhope effectively did this by prioritizing information about commercial lines insurance in the design of her new site. When you visit the Stanhope Simpson website on a mobile device, you immediately see easily accessible information about construction insurance. The reasoning for this becomes clear when you learn about Stanhope Simpson's areas of expertise.

"Stanhope Simpson is over 85% commercial, so we wanted commercial, construction, surety and restaurant insurance clearly visible to the user as soon as they visit the site, whether that be on desktop or mobile," says Stanhope. "We wanted them to know right away that we're primarily a

commercial broker, because that is our largest market. 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."

Mobile Websites are Affordable

Having a mobile website developed for your brokerage does not have to be expensive; the overall cost of the Stanhope Simpson responsive website was under \$5,000 CAD. There are many mobile web developers offering reasonable prices out there who can be found by performing a simple search such as "make my website mobile" or "mobile website developer".

CSIO invites you to visit the Stanhope Simpson website (www.stanhopesimpson.com/) using your mobile device, and compare their website to a site that isn't optimized for mobile. Then ask yourself, which user experience is more likely to elicit favourable responses from customers?

CSIO will be releasing an educational white paper in March that will provide further guidance and offer best practices to brokers on building their mobile site. Register for an account on CSIO.com to access these informative resources and to learn more about CSIO standards and solutions that will help your brokerage become more competitive.

Already have a mobile website? Let CSIO know about it by emailing us at communications@csio.com and your brokerage's mobile site could be featured on CSIO.com. ■

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