

Online "Soft Sell" Leads to Hard DI Results

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Selling disability insurance—and similar products that evoke negative emotions—requires extraordinary sensitivity when communicating with prospects and customers. It's a special marketing challenge to engage people with a product they may need but do not want to buy.

Berkshire Life Insurance Company of America, the nation's second-largest disability insurance provider, took an unconventional turn when deciding to use a "soft sell" approach to reach prospective policyholders online. Since launching its redesigned website (www.theberkshire.com) in late 2003, Berkshire Life has seen its online sales leads nearly triple – a figure that has been turning heads in the insurance industry and the media.

► Creating a Positive Emotional Impact

Berkshire Life, a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, teamed with Ceonex, a provider of Internet consulting and development, to create a site focused on making a positive emotional connection with prospective policyholders. The upgraded site, which features calming nature scenes, utilizes the soft sell approach, building relationships with prospects and customers in a relaxed and sensitive manner.

"While improving navigation and other usability issues was critical," said John Broderick, Creative Director at Berkshire Life, "the most important thing Ceonex recommended we do was to create a positive emotional impact on viewers."

► Attracting Attention

In the months following the website's debut, the quality of Berkshire Life's website traffic improved considerably. Visitors stayed longer, viewed twice as many pages, and returned 50% more frequently. Most significant of all, the number of visitors who made the decision to contact Berkshire Life through the website doubled within the first few months, and now has almost tripled. "The primary goal of the site upgrade," said Broderick, "was to encourage visitors to interact with the company. The site has been phenomenal in terms of meeting that goal."



The Insurance & Financial Communicators Association (IFCA) has taken notice. In September 2004, they awarded Berkshire Life with an Honorable Mention for its website upgrade in a highly competitive annual industry competition. A panel of judges representing more than 225 life insurance and financial services companies throughout North America lauded the website's focus on reaching prospects and converting them to policyholders.

In the same month, InformationWeek reported the results of the Berkshire Life site upgrade, noting it as an "example of companies designing Web sites that are more about the visitor than the company hosting them—an effective way to increase business." The commentary poses the question, "Redesigned site features a mountain lake and a butterfly. Is this a better way to sell insurance?" The article's conclusion: absolutely.

► Reaching prospects on an Emotional Level

Ceonex recommended that Berkshire Life focus on providing a positive emotional experience for site visitors,

promoting disability insurance packages through a soft sell, rather than the alarmist approach that some insurance providers use.

“A positive emotional connection is absolutely crucial to making prospects feel their needs are understood and valued” said Theodore Agranat, CEO of Ceonex. “A user experience that feels satisfying across all touchpoints is tremendously effective in building a lasting relationship between a company and its customers.”

Because disability insurance is an inherently difficult subject, it was especially critical to plan for emotional response factors to connect with the target audiences. The selection of imagery was planned to drive home the importance of disability insurance by showing the relationships connected to each target audience, and the responsibilities that go along with those relationships. Photographs of family life, retirees, and business partners create an emotional link for each intended audience, and underline the need for insurance to protect families and businesses.

The site shows human imagery paired with nature imagery. Nature offers a dual theme of healing and growth, offering a wholesome and clean feel that provides a soothing backdrop upon which

tween prospects and the company. Additionally, products are organized in a logical fashion, and information is delivered in digestible chunks, helping to make the experience not only positive, but as effortless as possible.

Tripled online sales leads, tripled traffic

Do online usability, branding and a positive emotional connection really help achieve business results? According to Berkshire Life, the numbers speak for themselves.

“I’m confident in saying that, by executing Ceonex’s plan, we have accomplished our goals” said Broderick.

Besides the multiplying of sales inquiries, leads and page views, Berkshire Life also enjoys increased positioning in search engine results, snagging the coveted number one position in search terms such as “business DI” [Disability Insurance] on the top search engine Google.

► Opportunities for change within the insurance industry

When Ceonex reviewed the websites of Berkshire Life’s competitors in preparation for the project, they found that the insurance industry had many opportunities to improve their online positioning.

Few of the insurance sites, according to Ceonex’s competitive analysis, tried to connect with users on an emotional level online, though they clearly did so through other marketing channels. Many sites also suffered from an unclear and ineffective navigation structure, and presented far too much information on main level pages, resulting in attention overload for visitors.

“Ease-of-use seems like a terribly obvious concept to us,” commented Agranat, “but it turns out that many disability insurance companies ignore the customer experience and focus on their own perspective. Instead of embracing the customer, many sites take the internal perspective, rather like being ‘on the inside, looking in.’ Bucking this industry trend has brought tremendous business benefit to Berkshire Life.”

Finally, Ceonex said that many sites reviewed did not provide adequate focus on brand extension, thereby asking visitors to put their trust in a brand that was not clearly or positively presented.

Tremendous success for all involved

Both Berkshire Life and Ceonex found the project to be extremely successful for each company.

“We greatly look forward to working with Berkshire Life to continue our partnership and further the success of everyone involved,” said Agranat.

His enthusiasm is shared by the team at Berkshire Life. “Absolutely outstanding,” said Broderick. “Ceonex has proven its expertise and value to our organization.”

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to discuss an emotional issue. The concept as a whole helps the target audience feel reassured while considering a difficult subject, see Berkshire Life as a caring and understanding company, and identify themselves as satisfied Berkshire Life customers.

Leveraging Berkshire Life’s brand

Positioning the Berkshire Life brand was another important consideration for the web design project.

► “We needed to carefully construct and present Berkshire Life’s branding positioning for the site based on the emotional and practical needs of an audience considering disability insurance,” said Agranat.

The overall brand impression for the site is one of stability in an unstable world. Berkshire Life is presented as the support system and safety net for policyholders and their families.

The placement of the Berkshire Life logo in the center of the homepage makes for a unique element that ties in the brand identity with a “windows into another world” visual concept, helping draw the user into the content.

Usability increases online sales leads

Beyond the comfortable look and feel, another important focus for the Berkshire Life site redesign was usability. An easy-to-use website offers a positive user experience, allows visitors to focus on evaluating the product instead of searching for information, and suggests the company is easy to work with in every respect. Ceonex and Berkshire Life worked to ensure the site was extremely usable from many perspectives.

By providing opportunities to contact Berkshire Life on nearly every page, the site’s usability promotes communication be-