

Berkshire Life Case Study



Industry: Disability Insurance

Site: <http://www.theberkshire.com>

Description: Created Berkshire Life's online presence to forge a strong emotional connection with each of its target audiences, provide a user-friendly environment and drive key messages for one of the largest disability insurance providers in the nation.

Project Overview

Berkshire Life approached Ceonex in early 2003 wanting to maximize the potential of their site: to reach prospects and communicate a professional and caring message to them.

"This is exactly the type of project that allows Ceonex to use our expertise," said Theodore Agranat, CEO. "Berkshire Life presented an exciting opportunity for us to do what we do best: help businesses achieve unprecedented success through online digital solutions."

Ceonex planned a sequential and thorough methodology with intensive research and analysis, detailed planning and comprehensive approach to creating Berkshire Life's new online visual interface. The results? Weeks after unveiling the new site, Berkshire Life noticed their inquiries had doubled, among other impressive achievements.

Challenge

After reviewing Berkshire Life's original site, Ceonex found a number of vital concerns that needed to be addressed in the redesign project.

- Outdated image
- Flawed usability
- Poor emotional impact
- Limited attention to customer conversion

Solution

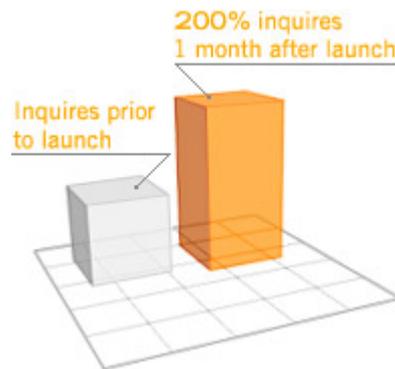
Ceonex implemented a series of solutions to assist Berkshire Life in leaping ahead of its competition. These solutions included:

- Research and analysis
- Emotional connection
- User paths
- Prospect / Convert / Retain

Results

Among the initial achievements within months of launching the new Berkshire Life design were:

- 200% inquiries
- 300% traffic
- 200% average page views per visitor
- #1 ranking for "disability insurance company" in Google



■ One month following the launch of the new Berkshire Life site, online inquiries into their services had **doubled**. To find more outstanding initial achievements, see our results page.

Challenge

The Berkshire Life project began with an assessment of their current site - a site that was, in fact, still using the original design. After reviewing the site, Ceonex found a number of vital concerns that needed to be addressed in the redesign project:

Outdated Image



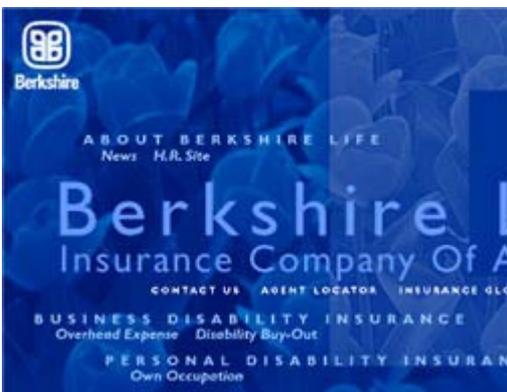
Berkshire Life's original home page

Berkshire Life's original site design was considered to be fairly sophisticated at the time of its release in 1998; by 2003, however, the look was quite dated and had fallen far behind in terms of utilizing recent and empowering Internet technology. A fresh new look was needed to present Berkshire Life as a current and healthy company.

Additionally, the original site was optimized for a resolution of 640 x 480. Today, this resolution currently accounts for only 1% of users*. Typically sites are now designed for the more common 800 x 600 resolution (47% of users) or higher.

* Source:
<http://www.dreamink.com/design5.shtml>

Flawed Usability

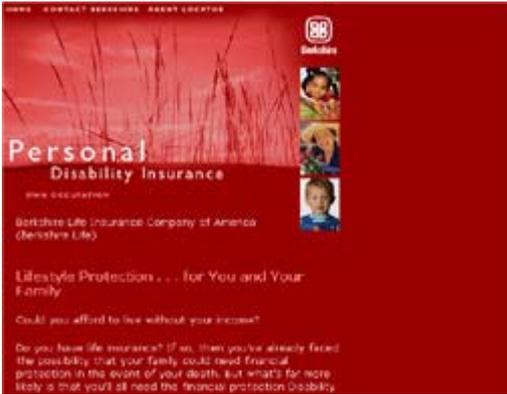


Navigation was difficult to see and use

A site that is easily navigated carries the implication that the company is easy to work with, and that the experience of the customer is paramount. Unfortunately, Berkshire Life's original site had enough usability flaws to interfere with a positive user experience.

Among Ceonex's concerns was the poorly structured and inconsistent navigation. It was difficult to guess what on the page was "clickable," and the blue-on-blue text on the home page was hard on the eyes. The menu choices on the inner pages differed from section to section, making it too easy for the visitor to feel "lost."

Poor Emotional Impact

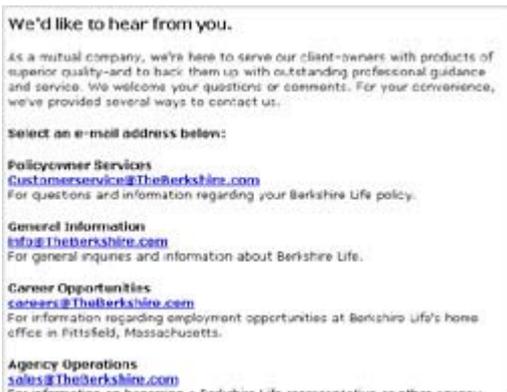


Red color and minimal human touch were not comforting to prospects

Insurance, and disability insurance in particular, is an uneasy subject for people, and therefore it is crucial for Berkshire Life to be able to provide an appropriate and positive emotional impact in all communications with clients and prospects. On the original site, the opportunity to make a warm and targeted connection on the home page was lost in favor of a cold blue landscape with distant flowers but no human presence.

While some inner pages featured small portraits of people, the choice of color for each main section was apparently made more with artistic value in mind than with a regard to the emotional backdrop each color provides. For example, the personal disability insurance section was a bold red, with potential negative connotations such as "danger," "stop" and "injury." Though Ceonex determined the color choices were not optimal, we decided the concept of color-coding sections was a valuable one and utilized it in the redesign.

Limited Attention to Customer Conversion



The contact form appeared unimportant and unwelcoming

To be maximally effective, a company's Internet site must focus on connecting with their prospects, converting them to customers, and then retaining them as long-term, satisfied clients. A web site provides more opportunity for interaction between prospect and company than other marketing tools such as brochures, advertising in print media or on television or radio, or through the use of mass mailings. Berkshire Life's original site, however, acted more as a brochure does - emphasizing the dissemination of information about the products rather than the opportunity to interact with, and convert, prospects.

The links to contact Berkshire Life or find an agent were difficult to see on all pages, and each prompted pop-ups that directed the interested party to call the company or agent. This required prospects to be motivated enough to stop using the internet and pick up the telephone - rather than simply initiate contact from the web site itself. Berkshire Life's inquiry rate likely suffered as a result.

Ceonex's challenge was to update Berkshire Life's online presence in every way - and then to take the capabilities of the site even further, helping Berkshire Life to leap ahead of its competition.

Solution

Research and Analysis

In order to provide a clear and accurate backdrop on which to base our plans for Berkshire Life's online presence, Ceonex engaged in a period of research and analysis.

This stage included a competitive analysis, analysis of Berkshire Life's current site, and research into their target audiences.

We began with the competitive analysis. Ceonex reviewed five of Berkshire Life's competitors' websites to discover how the industry was engaging existing and potential customers online. Some of our findings included:

- The industry has generally missed an opportunity to connect with users on an emotional level despite a clear understanding of this fact in other marketing channels.
- Many sites 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.
- A few sites did not have a clear or effective navigation structure, making it difficult for visitors to find desired information quickly.

Our analysis of Berkshire Life's current site also found much room for improvement. Among our observations, described in more detail in the challenge section, were that the site lacked a focus on customer conversion, did not achieve the desired emotional impact on viewers, had navigation and other usability problems, and needed a fresh new look. By addressing the weaknesses of the original site, we were able to make priorities and plan an effective solution to bring Berkshire Life into the leading position in its industry.

One of the solutions Ceonex planned was a study of Berkshire Life's target audiences. The paramount purpose for all web sites is to address the users and their needs. We considered the audience's background, demographics, needs and preferences, and proposed specific approaches for each audience group.

Prospective business insurance policyholders	
Users	Business partners, business executives.
Audience	Affluent business people aware of the need for disability insurance.
Demographic	40+ (for tech industry: 30+), primarily male with growing female segment.
Internal Context	The target audience for business products has been exposed to very high-end online interfaces and likely has an affinity for clean and pragmatic presentation of content.
Emotional Response	This audience is driven by a need to protect their businesses. Likely some spike in sales since 9/11 due to increased awareness of the impact that tragedies have on businesses. On the site the user will have the sense that everything is "taken care of" by Berkshire Life and that protection is as simple as signing up.

Our notes on the prospective business insurance policyholders

With this rich and detailed conception of Berkshire Life's target audience, Ceonex was able to effectively plan for an engaging visual interface with the appropriate emotional response factors.

The research and analysis stage acted as a stepping stone to planning Berkshire Life's new architecture, site elements, and visual direction for emotional connection.

Solution

Architecture

A good site architecture structures content in a fashion that allows for effective online delivery. Some of the components we addressed in Berkshire Life's project included:

Navigation

The foundation of any site, an effective navigation structure allows users to quickly find what they are looking for. Ceonex refocused Berkshire Life's navigation to allow visitors to seamlessly move through the site, focusing on the message and content rather than negotiating confusing menu options.

Layout of products

Presenting products in a well-organized and positive fashion encourages users to focus on learning the benefits of each product. Popular products were chosen for feature display, and combined with supporting imagery to help users identify with and locate their relevant policy.

Layout of home page

First impressions are lasting impressions: the home page must be a launch point from which a visitor can learn about Berkshire Life and potentially convert to a customer. The home page layout was carefully planned to display the most critical information and value proposition in an effective visual format.

Solution

Emotional Connection



Ceonex explored a number of visual layouts before crafting the final design

Because disability insurance is an inherently difficult subject, it was especially critical for Ceonex to plan for emotional response factors to connect with the target audiences on an emotional level. 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.

Human imagery was paired with that of nature, which provides a dual theme of healing and growth. Nature is also considered to be wholesome and clean, and is a soothing backdrop upon which to discuss an emotional issue.

The imagery was supported with a strong visual concept based on "windows into another world" which help draw the user into the content. Berkshire Life's logo itself can be interpreted as windows within a window, reflecting their multi-faceted organization and offering a "view" into Berkshire Life.

This visual concept can also be described as "looking into micro through the macro," demonstrated by a larger window showing many smaller windows with happy families and successful businesspeople. This establishes a site concept that goes visually from macro to mirco, from the main page to the main level pages to the sublevel pages.

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.

Solution

Usability

Steve Krug said it best: "Don't make me think!"

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 worked to ensure the Berkshire Life site was extremely usable from many perspectives. Here are just some of the usability features we implemented:

Navigation and orientation features

- Breadcrumbs
- Photographic orientation cues
- Multiple user paths
- Color coding
- Site map

Audience tools

- Insurance glossary
- Agent finder
- Quick contact form

Anticipatory and digestible content

- Product highlights
- Industry comparison chart
- FAQ section

Download time management

- User-initiated animations
- Maximized text, minimized graphics

Solution

Color Coding

The emotional nature of the topics presented to customers requires thoughtful attention to color, as it plays an integral, if subconscious, role in a user's experience.

The Berkshire Life site uses color and color coding to support a positive emotional connection with each appropriate target audience.

Each product's color scheme, and respective emotional connotation, was carefully considered:

Business disability insurance – blue

The notion of disability resulting in an inability to provide for one's family is difficult to address. Blue is commonly known to be a soothing color and helps to comfort the user as they confront these issues. The color blue is also associated with the concept of loyalty, and as a background reflects Berkshire Life's years of service even through troubled times.

Personal disability insurance – green

Green, a common symbol of hope and growth, works well in conjunction with personal products. Green represents nature, and carries a refreshing and healing connotation appropriate for personal disability.

Insurance professionals – gold

Gold is associated with prosperity, a suitable undertone to communicate to potential insurance agents. Additionally, gold gives the business product line a clear sense of the solid foundation that Berkshire Life provides.

The color scheme planned for Berkshire Life also enhances the overall site structure and acts as a user-friendly tool to orient visitors in the site and help them easily and quickly locate the section they are interested in accessing.

Solution

User Paths

The best websites entice users to explore, and multiple user paths make exploration easier and more likely to occur. User paths consider not only multiple routes through the site, but also consider what visitors are looking for and how they will find it.

Careful planning and mapping of user maps was done for the Berkshire Life site in order to provide a usable interface and to allow Ceonex to anticipate user needs. To address user needs, we planned for audience development tools to aid in the conversion process.

Users typically scan pages quickly and rely upon standard visual cues to decide where to click. Because searching for information can quickly become a frustrating task, multiple user paths increase the chance that visitors will find the link they want in a minimum of time. For example, a visitor may get to the Personal DI section from the home page by clicking on the navigation in the main image area or through the Personal DI display section underneath. Chances are, a personal disability insurance prospect will easily find one or the other link and quickly head to the relevant page.

By considering diverse user levels and proposing a variety of user tasks, it is possible to anticipate the needs of many users. Mapping out user paths can reveal the need for audience development tools; in the example user path we see the need for a quick contact form on every page:

This user path for the Berkshire Life site reveals the need for a quick contact form	
User	40+ male veterinarian (prospective business insurance policyholder).
Level	Moderately experienced user. Uses Internet 1-2 hours per day on cable modem from home. Has used Internet at this level for 2+ years, with prior experience with occasional surfing. Familiar with standard navigational schemes and is generally successful at performing basic tasks on a website.
Purpose	To find out if disability insurance only covers a complete inability to work. User knows a former colleague with a severe rotator cuff injury which left him unable to perform surgery, but able to work in retail management at an extremely reduced income. User started thinking about what would happen to him and his family if he had a similar injury.
Path	User searches for "disability insurance" on Google and finds Berkshire Life on the first page of hits. He clicks on that result and enters the site via the main page. After scanning the main page briefly he sees a blue bar titled "Business DI" and an accompanying photo of a doctor, with whom he identifies as being similar to a veterinarian. Clicking the blue bar, he enters the Business Disability Insurance section of the site, and is oriented by seeing the same photo of the doctor at the top of the page, as well as a general color theme that matches the blue bar he clicked. He scans the variety of products and then scans the introductory text, which includes the phrase "own occupation," which sounds like it would cover a case similar to his colleague's. He clicks a product, "Voluntary Income Protection" and does not see any more text addressing his question. Then he sees a "Quick contact" form on the right side, fills out his name and e-mail address, and asks for clarification on his question.

User paths help plan for a site that entices users to explore and provides a highly usable interface to navigate - thus contributing to a pleasant user experience and increased customer conversion.

Solution

Interactivity

Interactivity offers an opportunity to engage visitors to an extent that far exceeds static content. By offering user-initiated presentations, Berkshire Life provides an immersive and extremely memorable user experience.

The main animated presentation (which may be launched by visiting <http://www.theberkshire.com> and clicking "Play Presentation") offers a breathtaking visual production, with core messages and value propositions underlined by a comforting backdrop of nature and families.

On inner pages, shorter presentations can be initiated by clicking on the header images. With these smaller presentations, Berkshire Life receives a chance to communicate their message while offering unexpected and fun "surprises" to visitors. With the user-initiated launch, visitors retain control of their online experience with Berkshire Life.

We have enjoyed developing these presentations so much, and Berkshire Life has been so pleased with their results, that more presentations are being planned for the future!

Solution

Brand Awareness

The brand positioning for Berkshire Life's site was carefully crafted based on the emotional and practical needs of an audience considering disability insurance.

The overall brand impression for the site is one of stability in an instable world, and of helping those who need help. Berkshire Life is the support system and safety net for policyholders and their families.

After appropriate positioning of the brand, the goal is to raise brand awareness. The redesign of Berkshire Life's site has succeeded in this regard by creating a highly positive company image and a tremendous visual impact. Word-of-mouth advertising is bolstered by this memorable experience and impression offered by the site as a whole, and particularly with the advanced animated presentation that is completely unique in the insurance industry.

Solution

Search Engine Optimization

Search engine optimization (SEO) is a vital tool to increase traffic to a site, and make products and information easier for visitors to find. Ceonex's initial work with SEO on the Berkshire Life site included the following:

Meta keywords and descriptions

A list of targeted, popular and appropriate keywords was compiled for each of the main sections for search engine spiders to find. Succinct and direct meta descriptions, which are displayed on the results page of a search, were composed to help search engine users find and choose the Berkshire Life site.

Spider-friendly content

Ceonex paid careful attention to placing important content in plain text, the only content that a search engine spider is able to read. Helpful and updated content is further boosted by the use of "alt tags," which allow plain text descriptions of site graphics. These tools increase appropriate search engine rankings.

Site map

The presence of a text-based site map makes it easy for search engines to catalog all pages on the site, as well as providing an orientation point for visitors who enter on a subpage.

Future work on search engine optimization and marketing may be planned for Berkshire Life.

Solution

Prospect / Convert / Retain

The primary focus of all Ceonex projects is on the three most important aspects of business: reaching prospects, converting prospects and retaining customers.

Every solution we have implemented for Berkshire Life (and all other projects) concentrates on these crucial objectives. Making the site easier for prospects to find, capturing the desired emotional response in a prospective policyholder, enabling interested visitors to easily interact with Berkshire Life, and making the site highly navigable for all users - these are just some examples of how we have addressed our focus on prospecting, converting and retaining.

Merely creating a "cool site" for our portfolio was not enough. Ceonex's goal was to assist Berkshire Life in developing and strengthening relationships with prospects, customers and producers.

We planned and implemented conversion tools to allow for even indecisive prospects to leave behind information to later follow-up by Berkshire Life's sales department. A full sign-up form gathers detailed information from interested visitors, and a very popular and simple quick contact form allows users to initiate interaction easily - and gives Berkshire Life the opportunity to build a lasting relationship.

Interested customers and prospects may also sign up for a newsletter - an excellent opportunity for Berkshire Life to reinforce its message to an attentive and permissive audience.

Such tools, and attention to a broad spectrum of details that serve the target audience, are vital to the goals of prospecting, converting and retaining. Ceonex's understanding of business and their prospects and customers, leads to the kind of results that turn such projects into full successes.

Results

Results are still emerging since the site has only been released recently - yet already Berkshire Life has reported extremely pleasing findings!

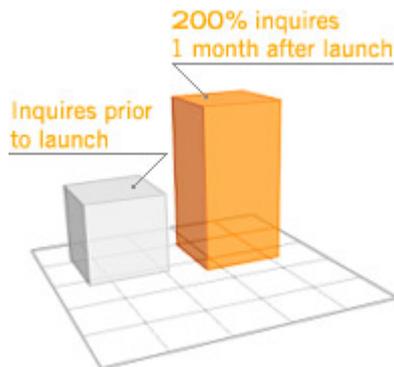
Inquiries

Inquiries regarding Berkshire Life's products and services have doubled since the release of the new site. This increase in inquiries is expected to continue with time, and will almost certainly be followed by a marked boost in customer conversion. Solutions such as user paths, increased navigation, and of course the presentation of many opportunities to interact with Berkshire Life have contributed to this result.

Search engine rankings

Our initial Search Engine Optimization (SEO) work has already proved invaluable to Berkshire Life's rankings on many search engines. They have gained the coveted "number one" position in Google for the search term "disability insurance company" and have made significant gains for the phrases "personal disability insurance," "personal DI," and "business DI". Results on other search terms are expected to increase over time.

Inquiries doubled

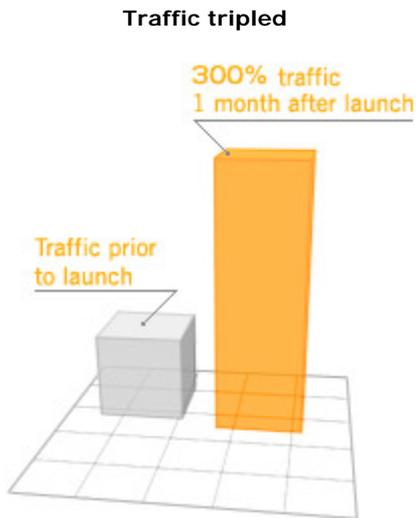


#1 Ranking on key search terms



Traffic

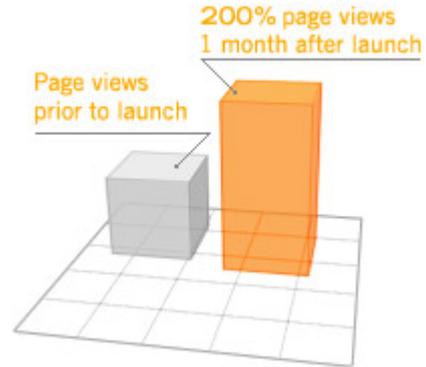
Berkshire Life reports that traffic to the site has tripled since its release. We attribute the increase in traffic to the improvement in search engine rankings for highly relevant keyword searches. Traffic has also been increased due to a jump in brand awareness, which has been enormously bolstered by the memorable experience the site provides.



Visitor behavior

Logs not only show a 50% increase in repeat visitors, they demonstrate that visitors are spending more time on the site and viewing more pages. Logs from September 2003 and January 2004 show that the average number of pages viewed by each visitor has doubled in the past few months - a clear testament to an engaging, immersive and highly navigable site.

Average page views per visitor increased



We believe this is just the beginning of the positive returns ahead for Berkshire Life. Not only will they continue to see an increase of benefits as the site matures, they have also asked Ceonex to keep the project going with additional solutions.

"We greatly look forward to working with Berkshire Life to continue our partnership and further the success of everyone involved," said Theodore Agranat, CEO of Ceonex.

His enthusiasm is shared by the team at Berkshire Life. "Absolutely outstanding," says John Broderick, art director for Berkshire Life. "Ceonex has proven its expertise and value to our organization."