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CASE STUDY

Website Re-evaluation

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Berkshire Life's site was outdated and underperforming. How it got a facelife.

Berkshire Life Insurance wanted to maximize the potential of its website to reach prospects and communicate a professional and caring message to them. In early 2003, the company invited Ceonex to undertake an evaluation.

Insurance, and disability insurance in particular, is an uneasy subject for many people, and therefore it is crucial that carriers be able to provide an appropriate and positive emotional impact in all communications with clients and prospects. Ceonex 's thorough methodology included intensive research and analysis, and weeks after unveiling the new site, Berkshire Life’s inquiries had doubled, and soon tripled.

Here's a peek into how the consultant worked with the insurer.

The Review

A number of vital concerns surfaced from a review of Berkshire’s original site, including an outdated image, flawed usability, poor emotional impact and limited attention to customer conversion. In particular:

Image: Although sophisticated at the time of its launch in 1998, the look had become dated, falling far behind in terms of recent and empowering Internet technology. A fresh new look was needed to suggest a current and healthy company.

Usability: Easy navigation implies that the company is easy to work with. Instead, Berkshire’s usability flaws interfered with a positive user experience. Navigation was poorly structured and inconsistent.

Emotional impact: 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." The color choices were not optimal, but the concept of color-coding sections was a valuable one and was retained in the redesign.

Customer conversion: To be maximally effective, a company’s Internet site must focus on connecting with its prospects, converting them to customers and then retaining them as long-term, satisfied clients. A website provides more opportunity for interaction between prospect and company than other marketing tools such as brochures, advertising in print, television or radio, or through the use of mass mailings. Berkshire Life’s original site, however, acted more as a brochure, 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 website itself.

The Analysis

In order to provide a clear and accurate backdrop on which to base plans for Berkshire

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Life’s online presence, the initial stage included a competitive analysis, analysis of Berkshire Life’s current site and research into its target audiences.

To explore how the industry engaged existing and potential customers online, Ceonex reviewed five of Berkshire Life’s competitors’ websites, and concluded that the industry has generally missed an opportunity to connect with users on an emotional level.

Many sites did not provide adequate focus on brand extension, and asked visitors to put their trust in a brand that was not clearly or positively presented. Some did not have a clear or effective navigation structure, making it difficult for visitors to find desired information quickly.

By considering these, as well as Berkshire Life’s own site, Ceonex was able to make priorities and plan an effective solution to bring Berkshire Life into the leading position in its industry.

One of the first steps was a study of target audiences. The paramount purpose for all websites is to address the users and their needs. Ceonex considered the audience’s background, demographics, needs and preferences, and proposed specific approaches for each audience group.

For example, this audience is driven by a need to protect their businesses. There was a spike in sales post- 9/11, attributable to an increased awareness of the impact that tragedies have on businesses. To address this, it was decided that the site must present the sense that everything is “taken care of” by Berkshire Life, and that protection is as simple as signing up.

With this finding and more, a rich and detailed conception of Berkshire Life’s target audience was developed, resulting in 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.

Emotional Connection

Because disability insurance is an inherently difficult subject, it was especially critical to plan for emotional response factors and 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 connect to each intended audience, and underline the need for insurance to protect families and businesses.

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 its multi-faceted organization and offering a view into the company.

Visibility

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. Here are just some of the usability features implemented:

- Insurance glossary
- Agent finder
- Quick contact form
- Product highlights
- Industry comparison chart
- FAQ section
- Breadcrumbs
- Photographic orientation cues
- Color coding

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.

For example:

Business disability insurance – blue

Blue is a soothing color and helps to comfort the user as they confront uncomfortable issues such as loss of income-producing abilities. 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.

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 what visitors are looking for and how they will find it.

Maps provide a quality interface and anticipate user needs. To address these user needs, Ceonex planned for audience development tools to aid in the conversion process.

User paths help entice users to explore and provide a highly usable interface to navigate — thus contributing to a pleasant user experience and increased customer conversion. **Interactivity**

This 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 [this page](#) and clicking "Play Presentation") offers a 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 communicates its message while offering unexpected and fun surprise" to visitors. With the user-initiated launch, visitors retain control of their online experience with Berkshire Life.

Brand Awareness

The brand positioning for Berkshire Life's site was 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. Word-of-mouth advertising is bolstered by the experience and impression offered by the website as a whole, and particularly with the advanced animated presentation that is unique in the insurance industry.

SEO

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

- 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.
- Spider-friendly content: Careful attention was paid to placing important content in plain text, the only content that a search engine spider is able to read.
- Site map: A text-based site map makes it easy for search engines to catalog all pages, as well as providing an orientation point for visitors who enter on a sub-page.

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. Examples include 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.

Ceonex 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; a simple, popular and 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 mechanism to reinforce a company's message to an attentive and permissive audience.

Results

The results have been extraordinary. Inquiries have multiplied, and will almost certainly be followed by a marked boost in customer conversion. Solutions such as user paths, increased navigation and the presentation of many opportunities to interact with Berkshire Life have contributed to this result.

Berkshire Life’s site gained the coveted number one position in Google for the term "disability insurance company" and has made significant gains for the phrases "personal disability insurance," "personal DI," and "business DI".

Traffic increased due two factors:

- the improvement in search engine rankings for highly relevant keyword searches;
- brand awareness, which has been enormously bolstered by the memorable experience the site provides.

Besides the 50 percent increase in repeat visitors, logs show that visitors are spending more time on the site and viewing more pages.

The experience has shown that an attractive and well-performing site can grow old and tired with the passage of time, and that a renewal of the site can demonstrate measurable business benefits.

Theodore Agranat is CEO of [Ceonex, Inc.](#), a global Internet consulting and development company, which he co-founded in 1998.

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