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**Berkshire Life Tries Online Soft Sell** 

Sept. 24, 2004

Redesigned site features a mountain lake and a butterfly. Is this a better way to sell insurance? By Charles Babcock

Berkshire Life Insurance Company of America, the nation's No. 2 seller of disability insurance, doubled its online sales leads over the past year after introducing a new Web site that features soothing colors, a peaceful mountain scene, and an interactive butterfly logo.

It's all part of a strategy to appeal to individual insurance buyers, who come to the site to consider buying insurance to protect themselves if they become disabled. "Our old site was more flat, more of a bulletin board," says John Broderick, corporate creative director at Berkshire. "It was incredibly unfocused."

It's one example of companies designing Web sites that are more about the visitor than the company hosting them--an effective way to increase business, according to Web-design experts. The site-design techniques used by disability insurers can apply to other companies doing business online that need to present information most people would rather avoid. That includes health-care sites addressing cancer or other diseases, says Harley Manning, an analyst with consulting company Forrester Research. As many sites grow in size, he says, showing two- or threefold gains in leads will become harder, he says.

Berkshire's home page features a turquoise nature scene with the water of a lake gently rippling in the foreground. The informational elements of the site appear first, then the ripple effect suddenly takes hold on the lake. As the water starts to move, a colorful butterfly logo flutters into place, offering the visitor specific paths into the site. The messages built into the site--a gentle pulse of light plays across a line in time with a heartbeat--are both subtle and direct.

The changes went into effect a year ago; within two months, hits to the site jumped to nearly 530,000, from about 120,000. The goal, says creative director Broderick, is to get potential customers "talking to someone at the company." To do that, nearly every page has a "contact" option to call the company rather than a general "contact us" link. The result: About 180 visitors a month now submit their contact information to Berkshire, triple the number before the revamp. "We don't want them sitting on the site trying to buy a policy," he says, since customers seldom make up their own minds what good disability coverage for them is.

Troy Young, VP of interactive strategy for Organic Inc., which has designed sites for Nike, Bloomingdale's, and Home Depot but wasn't involved in the Berkshire redesign, says Berkshire's approach confronts "the age-old problem of selling something that somebody doesn't necessarily want to buy"--in this case, disability insurance. "They play with images of a happy family and confident businesspeople," Young says. The nature scene suggests "a holistic way of thinking about life."

The Web site of the country's No. 1 disability insurer, UnumProvident, on the other hand, is primarily about the company, he says. The first available link is an update on the company's financial strength--not necessarily the first thing on the mind of someone hunting for disability insurance, he says. According to Young, UnumProvident's site demonstrates strength in segmentation--knowing its audience.

Keith Hickerson, VP of corporate marketing at UnumProvident, says the site differs from Berkshire's because his company is selling the bulk of its products to company benefit managers; it sells secondarily to disability insurance brokers; selling directly o individuals is third on the list. "We're specialists in disability protection and we have a responsibility to share some of that expertise through the site," he says.

Both Berkshire and UnumProvident say that the Web, unlike print or TV commercials, provides a wide range of options for capturing visitors' attention by creating specific pathways for specific groups. Says Hickerson: The visitor "should always be able to go to another level of information."

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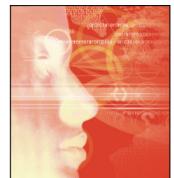
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