

# How to Get More Leads from Your Insurance Agency Website...

...And the ONE Breakthrough  
Guaranteed to Improve Your Results!

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*“...in positioning yourself and your business for success, you have to **clearly determine who you are, then drive that message home to your marketplace.** And it’s important to make the right decision. The marketplace will usually accept the positioning you choose for yourself and present to others.”*

*~ Dan Kennedy*

# How to Get More Leads Through Your Agency Website

## 1 INTRODUCTION

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Let me ask you a simple question... **how effective is your website in getting the phone to ring?**

Now, if you've got a steady stream of prospects calling your office or filling out the lead-gen form on your website then you might not think this book is for you. And if you're happy with the number of new policies you write each month then you can probably stop reading right here and focus on doing something else with your time.

But if you're like most business owners I've spoken with over the past several years there's a good chance that the time, effort and money you've spent on your website has felt wasted.

Right up until now.

After all, **even the "best" website in the world is completely useless to you if no one finds it.** Or if, when folks

finally do land on your site, they don't take any meaningful action once they get there.

## THESE DAYS INSURANCE MARKETING IS WEB MARKETING

These days more and more people turn to the internet FIRST when searching for a product or service rather relying on any other method, including asking friends and family for referrals.

In fact...

**"89% of consumers turn to Google, Bing or another search engine to find information on products, services or businesses prior to making purchases."**<sup>1</sup>

So how do they find those websites?

It's all based on the keywords people type when searching online, how well you've done your job targeting those very same phrases, and then optimizing your site for the ones most relevant for your agency.

For example, consider these terms:

- business insurance: 22,000
- whole life insurance: 18,100
- auto insurance quote: 6,600

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<sup>1</sup> Excerpt from a February 2012 article published on [www.brafton.com](http://www.brafton.com).

Now, the number next to each keyword refers to the amount of times that particular phrase was used in a given month. If you look at the first one on the list that means the phrase “business insurance” was used roughly 733 time per day by people looking for business insurance online.

But that’s not all. A similar list could be made for local searches as well, such as:

- auto insurance Rochester: 390
- homeowners insurance Long Island: 170
- California auto insurance: 1,300

What’s more, the web has become much more “local” over the past few years as people now search the web using smart phones, tablets and iPads.

In fact, a recent study found that “**43 % of total Google searches are local.**”

[Atlanta Car Insurance | Atlanta Auto Insurance Quotes – Progressive](http://www.progressive.com/georgia/atlanta-insurance/)

Learn about Atlanta car insurance quotes, rates, policies and coverage at progressive.com. Getting Atlanta auto insurance quotes is quick, thanks to ...

[Peachstate Insurance](http://www.peachstateautoinsurance.com)  
www.peachstateautoinsurance.com  
Google+ page

[Direct Auto Insurance](http://ga.atlantia.local.directgeneral.com)  
ga.atlantia.local.directgeneral.com  
Google+ page

[State Farm Insurance](http://www.cowinrobison.com)  
www.cowinrobison.com  
2 Google reviews

(A) 3754 Buford Hwy NE  
Atlanta, GA  
(404) 320-9995

(B) 530 Joseph E Lowery  
Blvd SW  
Atlanta, GA  
(404) 260-4797

(C) 75 Ponce De Leon Ave  
NE  
Atlanta, GA  
(404) 810-0000

local search results

Map for [auto insurance atlanta](#)

[\\$29 Cheap Auto Insurance](#)  
connecticut.usautoinsurancenow.com  
Get Cheapest CT Auto Insurance.  
Lowest Rates From \$28.99 / Month!

[MetLife Auto® Insurance](http://www.metlife.com/)  
www.metlife.com/  
See What Employee Discounts Are  
Available w/ MetLife Auto & Home!

[21st Century Insurance](http://www.21st.com/)  
www.21st.com/  
Free Auto Insurance Price Quote.  
See If You Could Save Hundreds.

The best part for you is that there are literally hundreds of relevant keyword combinations for just about every type of insurance policy you offer clients.

Now let me ask you a question...

**Is your site currently set up and optimized to capture your share of traffic** from these local searches?

## THE TRUTH ABOUT “SEARCH PSYCHOLOGY”

Picture for a moment that YOU are searching for something online. So what do you do?

1. type in a keyword or phrase
2. scan the search results for the “best fit”
3. click on a link and visit a website

Now, I know this sounds pretty basic and fairly obvious. We all use search engines every day, and it has become so commonplace and automatic that we take it for granted without giving much thought to the process.

And that’s why search engines work so well... when you’re the one searching for something. After all, no one had to teach you how to search for stuff online.

But it’s very different when you’re on the other side of the equation, i.e. relying (hoping?) for your site to show up for relevant search results and then getting people to stay on your site long enough to become a lead.

OK, now consider this — how long does searching take?

Almost immediately you’ll generate a list of results based on your keywords to start scanning through.

And yet, **the typical “search experience” doesn’t end after a couple of seconds.** After all, many times the first few

websites you check out won't be a good "fit" what you're looking for exactly. Some sites may load slowly. Some may be "ugly" or seem "outdated." Some may seem irrelevant or not address what you're looking for. Some may seem "OK" and yet have no contact page or easy-to-find contact information.

You get the idea.

And after a few minutes you might get frustrated (who wouldn't?) as you continue to go back to the search results page and click more links and visit site after site after site until you finally find what you're looking for.

So what does this have to do with your agency website?

Well, YOU know what you do for people and the value you provide your clients by helping them to protect their assets and financial situation. But **the guy or gal who finds you online doesn't have much patience with the "discovery" process** when they finally land on your website.

They may have visited half a dozen sites already before they finally find you. What's more, they don't know you from Adam – and at first glance have frankly have no idea HOW or WHY your agency is any different from the dozens (or hundreds) of others seemingly just like yours that they found online.

Think about that last line for a minute, because this is extremely important for you to understand. You need to take into consideration the search experience and **get "inside" the mind of your prospect** as they search for you online.

Knowing all this, and getting it right, is the ONE thing that

Is absolutely critical for your success, because you need to stand out from the “sea of sameness” while appealing to what they are looking for, and then provide them with the type of information they want with respect to getting the policy or policies they need.

### **So how well does your site stand out from the crowd?**



**TIP:** check “average visit duration” on your Google Analytics report to determine how long new visitors stay on your website.

Having a “sticky” website is essential because you need to get their attention and get them to interact with your website (typically reading the content/copy of your webpages) as a necessary first step for becoming a lead.

And this is what I mean by having a “sticky” website – i.e. a site where people stay for a couple of minutes to “look around” and interact with the information you provide.

Now, when you combine this with the FACT that people do business with those whom they like and trust and perhaps you begin to sense exactly what you’re up against, and why your website has underperformed up until now.

As you can imagine this presents you with a challenge, because **you only have a couple of seconds** (at most) **to grab their attention** and get them to stay on your site long enough to learn a bit about you (i.e. establish rapport) and possibly become a prospect by calling your office or filling out a web-form.

And this final piece of the puzzle is accomplished by the

copy on your website. Your language (what you say and how you say it), forms the only “bridge” that allows you to communicate the value you provide to clients when people finally find you.

In other words, seen as a whole your website needs to:

1. attract the right audience
2. get them to stick around for a moment or two
3. and then “speak their language” by addressing their concerns

And if your site can address each one of these issues correctly it will become a fully-functioning sales and marketing TOOL — a SYSTEM — that will be designed to prequalify visitors and convert them from total stranger to prospect and possible client.

## YOUR IDEAL CLIENT QUESTIONNAIRE

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1. Who is your ideal client (describe them, be specific)?
2. What do they want/need – i.e. what keeps them up at night?
3. What are THEIR values – what do they consider important?
4. How do they describe THEIR needs and wants – what language do they use with other people like themselves?
5. Where are they?
6. Are they easy to find?
7. Why should they choose to do business with you versus any and every other options available to them?
8. How will you showcase your expertise to them?
9. What will you consider as a successful outcome of marketing to your ideal client?
10. What “steps” must he or she go through in order to be considered a qualified lead for your agency?

## 2 THREE FACTORS FOR SUCCESSFUL LEAD GENERATION

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So what is the “secret sauce” that can transform a static, seemingly dead website into a lead generation machine?

What is it that will get a total stranger, someone you’ve never met and who has most likely never heard of you or your agency to “raise their hand” and take the next step with you, i.e. call your office, send you an email or complete a web-form on your site?

Well, believe it or not it comes down to knowing and addressing **3 critical factors that need to work together in order for you to see any consistent results.**

This is the ONE breakthrough that makes all the difference.

You see, when it comes to marketing in general, and the web in particular, there’s no such thing as getting “half way decent” results. In other words, your marketing – and that includes your website – is either working for you... or it’s not. And when it comes to “working” that means generating leads.

So what are those factors?

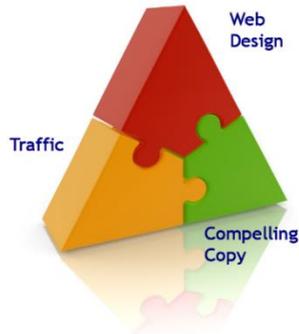
And how do they come together to create a lead generating SYSTEM for your insurance agency?

Quite simply, **you need to have** the:

1. Right traffic
2. Right web design
3. Right language

These three factors make up each leg of what I call the **“Lead Gen Triangle.”**

In other words, you need to get the right traffic to your website, you need to have the right web design to appeal to your target audience, and then use the right language (i.e. website copy) that appeals to their wants and needs and asks them to take the next step with you, i.e. become a lead.



And understanding how these three elements work together — and then APPLYING these principles to your existing or future website — is the **ONE BREAKTHROUGH** that changes everything for you and your business.

What’s more, each one of these elements, on its own, needs to function properly for you in order for people to seamlessly move through your pipeline. And if any one of these (or in some cases all 3) are “off” then that becomes the impediment or obstacle preventing proper “lead flow” — i.e. having your site prequalify total strangers into prospects and possible clients.

So where’s the good news?

Well, like any system once you identify the factor (or

factors) that hold you back you can properly address it (or each one in turn) which will eventually improve your results.

And this does, in fact, happen for those businesses that take the bull by the horns, admit there is a problem, and then make a concerted effort to address those issues and fix them.

Look, it's not rocket science (though some so-called SEO "experts" would like you to think it is). Rather, fixing these issues **relies on the age-old principle of "test and measure,"** or to be more precise:

- reviewing your website data (i.e. Analytics)
- checking for proper keyword targeting
- analyzing your site from the perspective of "user experience"
- and then more measurement, testing, tweaking, and measuring
- until you starting seeing an improvement

Not a quick fix to be sure, but **very fixable** indeed.

There's an expression from my days in the Air Force for troubleshooting electronics that also applies here: "**garbage in, garbage out.**" Quite simply, if you're not getting the desired output (i.e. leads) you check the input (i.e. traffic) first, and then work backwards from there until you find the problem or problems responsible for causing the failure.

But I don't want to get too far ahead of myself here since we need to discuss each of these factors one by one

(complete with examples) so that you can see for yourself what I'm driving at here.

## GETTING THE RIGHT TRAFFIC

It almost goes without saying that traffic is the lifeblood for any website. It is, after all, the “fuel” that's required to make your website “go.” What's more, if no one finds your site it can't do the job for which it was intended.

But more than that, without getting traffic you can't figure out how well it *can* work for you. It takes traffic to get leads, and it also **takes traffic to test whether or not the elements of your site can get the job done**, i.e. convert visitors into prospects.

And this is key.

Now, you might be thinking that all traffic is pretty much the same.

However, there's a big difference between getting traffic, and getting the right traffic.

What do I mean by that?

Well, not every visitor to your site will be in the same frame of mind when they find you online, nor are they all looking for the same things when they find your website. In fact, there are a number of important variables that make up what I mean by the “right” visitor to your site.

Some of these variables are:

- source of traffic (where did they come from?)
- how they found you (method of marketing)
- **what keyword(s) were used** to find your site
- where they are located (i.e. **geo-targeting**)
- their frame of mind (i.e. “search psychology”)

What this means for you is that more visitors to your site doesn't necessarily translate into getting more leads.

Rather, it's about attracting the right kind of people who will be more predisposed (i.e. prequalified) to consider doing business with you (i.e. become a lead).

**These variables form the “virtual context”** that makes all the difference.



**TIP:** Check your analytics for “source/medium” and compare “bounce rate” and “avg. visit duration” to see how some sources perform better than others.

Let me use an example inspired from when I used to attend business networking events to help clarify this point. Let's say you attend a regional NAIFA conference. At the event you could find yourself surrounded by hundreds of people, and your suit pocket could be stuffed full of business cards ready to hand out. But in this setting, given this context, it's safe to assume that the sheer numbers of people in the room are meaningless for your business, since I doubt you'll find one person interested in becoming your prospect.

Regardless of the numbers it's just the wrong crowd.

Similarly, when I used to attend Chamber of Commerce “after hours” events most of the time I would meet sales

people rather than “decision makers,” which meant I was surrounded by “sellers” and not “buyers.” So it didn’t matter one bit that there might be 30 or 40 people attending the event if some (most?) of the folks there didn’t have a website or weren’t interested in improving the company’s website because they were not the business owner or person in charge of their web marketing efforts.

Makes sense, right?

And can you relate to these two examples?

So when it comes to attending conventions, conferences or business networking events (if you attend these) you already know that you need to be “choosy” about how to allocate your time in order to make sure that the folks in attendance are a good fit for your agency.

And similarly, **when it comes to your website you need to allocate your efforts just as wisely** in order to maximize your efforts in order to attract the right kind of people online.

For example, one of my insurance clients (see below) recently posted an article on her blog without any guidance or input from me. And though I’m glad she’s regularly updating with new content (always a good strategy) nonetheless her most recent article only generated a lot of “garbage” traffic as evidenced by a 100% bounce rate.

In other words, though her article was quickly found on Google by people using the keyword “Grinch,” as you can imagine the **folks typing THAT keyword BEFORE Christmas**

were no doubt looking for something other than an insurance agency writing about credit card fraud.

DECEMBER 17, 2013 by [SONY PHINITSOVANNIA](#)

## The Grinch Stole Christmas: He may have stolen your credit card info too!

Like 8 Tweet 2 Pin It Share 4



As holiday season approaches and shoppers turn to their laptop, iPads and mobile phones to get items crossed off their list, thieves are on the prowl to hack into systems to obtain customer information – email addresses,

Got it?

Now, though it's unrealistic to expect to convert every single visitor into a prospect (i.e. lead), **nonetheless you should be converting *some* of your traffic into leads.**

How many? What percentage of total traffic?

Well, without knowing the specifics of your site and website data, it's safe to assume that if you're getting a decent amount of traffic (say 200+ unique visitors per month) and you're not converting even one into a lead than it should be fairly obvious that you have a problem.

In order to improve your results you need to begin by analyzing how much traffic you're getting and how they are finding you. By digging into the numbers you'll have a better understanding of whether or not you are getting the right

kind of traffic to your site, people who are both looking for what you do and will resonate with your marketing message.

In other words, the source of your traffic and the particulars about how they found your site (i.e. keywords entered, links followed, ads responded to, etc.) **will largely determine whether or not the person landing on your site is a good prospect** for your agency... or not.

Does that make sense to you?

Now, generally speaking there are only 3 main sources of website traffic:

1. **offline** traffic driven by your marketing (personal networking, ads, radio spots, and direct mail)
2. **paid** traffic through Google, Facebook, etc.
3. **organic** traffic – people finding your site while using a search engine

And as you can imagine attracting the right people to your site varies a bit between each method, as we'll discuss in more detail below.

## 1. OFFLINE TRAFFIC

Offline traffic is one method to get the right people to your site. And when it comes to generating traffic to your site from “offline” marketing that can be accomplished through a number of different methods.

The “targeting,” of course, depends on your having a good

idea who you want to reach out to, and then encouraging them to visit your site for more information.

For example, if you regularly attend weekly or monthly business networking events (i.e. Chamber of Commerce “after hours” events, BNI meetings, etc.) talking with people and handing out your business card can lead to people looking for your site online.



**TIP:** If you do regularly attend networking events make sure you have your URL, and possibly a QR code, printed on your business cards.

Now, this may not be the most effective way to drive traffic from a time management perspective, because, in effect, you are basically working for your site, i.e. you have to do all the “leg work” in order to drive traffic there.

There are, however, other ways to generate offline traffic to your site.

And one effective method is through direct mail.

Now, you might be asking yourself how a well thought out and executed direct mail campaign work can still work in today’s “digital world.” For instance, maybe you mailed some marketing pieces in the past and they didn’t generate any response.

Well, the lack of results are most likely based on the flawed piece you mailed out the door. Because if you stop to consider that **our mailboxes aren’t as stuffed with junk as they once were** while our inboxes are crammed full of spam,

you can understand the results of a recent study<sup>2</sup> which revealed:

- **50% of people pay more attention** to postal mail than email
- 60% enjoy checking the mailbox for “snail” mail, highlighting an emotional connection
- **26% of people view direct mail as more trustworthy** than email

Even Google uses direct mail (either directly or through affiliates like HostGator and VistaPrint, to name a few) in an effort to get new customers to sign up for their Adwords program.

Furthermore, though people may think of direct mail as “old fashioned” it is the preferred channel in just about every category, from health to household products.

So why don't more businesses use this strategy?

Well, like every other aspect of marketing it requires thought, planning, execution, testing and optimization to see results. Unfortunately, most people “throw” something together, mail one time (with no follow up), get no results (predictably) and then write the whole thing off as a waste of time or declare (wrongly) that “it doesn't work anymore.” Listen, you simply can't whip up a direct mail piece in 10 minutes, mail it to 100 random people, and expect it to work for you. That's unrealistic and it simply doesn't happen. In order to have a successful direct mail campaign you need to

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<sup>2</sup> According to an Epsilon 2011 Channel Targeting Study.

come up with a good list of people for your message (i.e. target audience based on your ideal client profile), then work on an offer and call to action to “move” people from print to web.

That means you have to **think through each part of the SYSTEM**, which can be broken down into discreet pieces:

1. Direct mail piece (i.e. postcard/letter)
2. Offer (i.e. the “freebie” that gets them to your site)
3. Landing page
4. Lead generation mechanism (i.e. web-form)
5. Follow up sequence (the next step(s) to take)

In fact, some of you may have picked up a copy of this book by responding to a postcard mailed to your office which directed you to my site. Using this real example you can see that there was...

1. a postcard to notify you about the book
2. an offer (i.e. a free copy of this book)
3. a landing page on the site where you completed a web-form
4. the actual form with relevant questions and which sent you to a follow up “thank you” page
5. and then my actually mailing you a copy of the book

So who do you mail to?

**A targeted list!**

Who, for instance, do you want to reach out to? What are

their needs and concerns, and what do you have to offer them by way of information that they are likely to respond to?

For example, if your specialty is insuring classic cars, then you can get or find a list of owners of classic cars, and then devise a direct mail campaign that sends these people a piece in the mail which offers them important information they may not already know – say about a tax law change or a proposed rate hike for insuring their type of vehicle.

The specifics for this example aren't important right now because you know your business, and I'm sure we could brainstorm together to come up with something that these people would want to learn more about. The important part to keep in mind is that once you have your message and offer in place you can then mail to your list with the goal of driving them either to your homepage (good) or to a specific page on your site related to your offer (better).

That's the "missing sauce" when it comes to direct mail.

Used this way you can hopefully see that **the goal of the mailed piece (i.e. postcard, letter) is not to sell someone** on the "first touch," but rather to get them to your site as a first step in the process.

Your direct mail piece can't "sell someone" the first time because there's not enough room to tell your story, make a connection, build trust, and motivate them on the spot.

This forms the cornerstone of "education-based marketing" – which involves generating leads based on giving

away valuable information, an offer, which is attractive to your target audience as step one of your process.



**TIP:** Think in terms of “test and measure” when starting a campaign, because each component listed above can, and should, be improved upon.

And those who respond to your mailing and land on your site are now prequalified because they’ve just taken the first step with you.

## 2. PAID TRAFFIC (I.E. PPC)

Of the three sources of traffic listed earlier using paid traffic to get people to your website is probably the easiest method of the three to get started. After all, you simply need a credit card and a few minutes setting up an ad campaign (note, I did not say a good ad, or effective ad) to perhaps get the traffic rolling in.

However, the supposed simplicity of getting a per-per-click (or other paid) campaign set up is, in fact, a serious problem for most website owners. Why?

**Just because you can set it up in 10 minutes or less doesn’t mean that it will work for you**, or help you profitably get new customers. In fact, more often than not the opposite happens, i.e. people will set up a campaign, quickly spend hundreds or thousands of dollars, and then shut it down after a couple of months. And though in many cases they did get some traffic, even some targeted traffic, they were

**unable to convert clicks into clients.** Does that sound all too familiar?

And why does this happen?

Well, the fact of the matter is that paid traffic doesn't convert as well as it once did, especially on search platforms like Google. Combine this with incredibly high costs per click (for some keywords more than \$20) and you can see that few companies can make this work profitably for them.

**Does PPC advertising work?** That depends on the nature of your business, all other variables being equal. According to a recent article, "paid search visits have a 35% higher conversion rate **for e-commerce websites** compared with visits from organic search."<sup>3</sup>

Yet, for professional practices these results are not typical. In fact, as you'll see below, "customers seem to trust organic results much more than they trust paid ads."

Why?

Well, it comes down to the difference between shopping for a commodity (i.e. "widget") and looking for a solutions provider.

In the first case it only comes down to shopping on price. And the consumer finding an e-commerce site through pay-

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<sup>3</sup> Excerpt taken from "Paid Search vs. Organic Search: Which Converts Better?" published on September 4, 2013 at [www.marketingprofs.com](http://www.marketingprofs.com).

per-click advertising most likely has already made up his or her mind about what they wanted to buy earlier in the process (i.e. Samsung Smart TV) and are now looking for the best “deal.”

But when it comes to getting the right insurance coverage for a reasonable price, it is typically not the case that someone already knows exactly what they need in concrete terms.

After all, buying the latest smart phone or flat panel TV is very different from getting insurance coverage.

And thank goodness for that.

This doesn't mean, however, that it can't work for your agency. However, **to get meaningful results you'll have to...**

- be smart
- try different ads
- test keywords
- match keywords to specific ads
- try different ad placements (banner, etc.)
- try multiple ad types (image, text)
- test different PPC platforms
- stay on top of your budget and spending

... and then test everything (including conversion rates) to make sure you don't blow your marketing dollars with nothing to show for your effort down the line.

Sadly, **few businesses do this**. Or do it well.

And though we don't have the space here to deal with paid

advertising in detail, here are some important thoughts with respect to possibly using it to get traffic to your site.

For more information about PPC marketing, along with a cautionary tale (i.e. case study), please visit my website [www.bestwebpresnece.com](http://www.bestwebpresnece.com) and read the article "*What You Don't Know About PPC Marketing...*"

### First, **what are your goals for the campaign?**

What would you consider as a successful spend of your ad dollars?

It's relatively easy, for example, to advertise on Facebook to drive folks to your Facebook page and get them to "Like you." And a "Like" might only cost about a dollar (or less), and people on Facebook aren't being asked to do too much, such as leave Facebook and visit your site directly.

But does a "Like" translate to new business directly?

More often than not the answer is no. Not unless you have a comprehensive strategy for using social media, like Facebook, to get your message out to a large number of people rather inexpensively.



**TIP:** Content marketing works with social media because it's easy to share your content and is seen, rather correctly, as a "soft sell."

The big takeaway for you when it comes to paid advertising is to think through the goal of your campaign. Once that is fleshed out in some detail you can then

determine which platform will give you the best ad spend to reach your target audience. Monitor your results to see if the folks you reach through paid advertising take the necessary step(s) that will translate as a successful outcome for you.

And finally, keep track of your ad spending and conversion rates to make sure that your cost per new client is within acceptable limits for your agency.

So what's the downside of paid traffic?

In case this doesn't already seem obvious to you by now it's that once you stop spending money on the campaign you have nothing of lasting value to show for your efforts. In other words, once you stop buying traffic you have nothing tangible as a result of your dollars spent. No asset for your agency and nothing of enduring value.

### 3. ORGANIC TRAFFIC

In case you're not familiar with the term "organic traffic" this refers to people typing in a keyword phrase using a search engine and finding your website listing with all the free search results (see below).

So why do I think that generating **organic traffic is a better use of your time, effort and resources** when it comes to driving traffic to your site?

Because when you target the right keywords as the necessary first step for generating consistent organic traffic this will lead to what is commonly referred to in the internet

marketing community as “evergreen traffic.” And as the name implies this type of traffic will land on your site week after week, month after month, year after year... provided, of course, that you’ve targeted the right keywords.

The image shows a search engine results page for the query "auto insurance atlanta". On the left, there is a list of organic search results from statefarm.com, geico.com, libertymutual.com, velox.com, and peachstate.com. On the right, there is a paid advertisement from quoteab.com. A map of Atlanta is visible in the top right corner. Red arrows point from the word "organic" to the organic search results and from the word "paid" to the advertisement. A small "Ads" icon is also visible near the advertisement.

Ads related to auto insurance atlanta

**organic**

**paid**

[Affordable Auto Insurance - Discounts Up To 40% - statefarm.com](#)  
www.statefarm.com/  
Get Your Free Quote In Minutes.  
Ranked Highest In Customer Satisfaction – J.D. Power  
State Farm has 656 followers on Google+  
Free Quick Auto Quote - Find An Agent - Discounts You Can't Find Elsewhere

[\\$19 for Car Insurance? - GEICO.com](#)  
www.geico.com/  
Inconceivable! Quote with GEICO, See How Much You Could REALLY Save.

[Affordable Auto Insurance - libertymutual.com](#)  
www.libertymutual.com/  
Switch To Liberty Mutual Insurance & See If You Could Save \$423 Today.

[Cheap Car Insurance | Affordable Auto Insurance Quote | Velox ...](#)  
www.veloxinsurance.com/  
Auto Insurance as low as \$45 down. Quote, Buy and Print your insurance in minutes.  
Start saving today on your auto insurance in three easy steps!  
Contact Us - Automobile Insurance - Marietta - Make a Payment

[Peachstate Insurance - Auto - Home - Renters Insurance - Atlanta ...](#)

Map for auto insurance atlanta

Ads

[2014's Cheapest Insurance auto-insurance quoteab.com/CT](#)  
Get a Free Quote & Save 55-75%  
Rates from \$19. Connecticut Only!

[\\$19 Auto Insurance Quotes](#)  
www.pioneersinsurance.com/  
1 (855) 233 6412  
(Cheap Discounted Rates Available)  
Car Insurance Quotes From \$19/Month

[Progressive Car Insurance](#)  
www.progressive.com/

So which ones are the right ones for this type of traffic?

Well, news sites write about what is current, what is “hot” or “trending,” i.e. what is happening now. And though focusing on current events is important for *THEM* this will not generate evergreen traffic for *YOU* because, by their very nature, these topics are “here today and gone tomorrow.”

So when it comes to your agency website you’ll want to focus your efforts on keywords that are not only relevant today but on those likely to remain relevant to your ideal client for years to come.

In a sense the right keywords for your site will be “timeless.”

Here’s an example of what I’m talking about:

- free insurance quotes
- cheapest auto insurance
- new york business insurance
- independent insurance agent
- cheap auto insurance in ny
- auto insurance quotes ny
- new york auto insurance

Yes, these are real keywords that get typed into search engines every single day.



**TIP:** The key here is **patience & persistence**. Rome wasn't built in a day, and improving your organic search results won't happen in a day or two, either.

That doesn't mean that you shouldn't write about current events or changes in your industry. You can, and should, write about important and timely topics. However, the key focus of your efforts should be to optimize your site for relevant keywords that will bring in targeted traffic to your site month after month after month.

For example, **one client gets more than 175 or so new visitors a month to her site from ONE article** (her total traffic is nearly 1000 visits a month). And to the best of my knowledge this ONE article has been generating this consistent flow of traffic for more than 2 years. That's what I mean by evergreen traffic.

But keyword targeting is not just about finding the right keywords to create evergreen traffic. That's because the

keywords you select will, in large part, determine the type of visitors you'll get to your site.

Going back to the list of keywords above, can you make an educated guess **which keywords correspond to “rate shoppers”** and which indicate the kind of person who is interested in the solutions you provide?

Words like “cheap,” “cheapest” or “free” tell you a lot, don't they?

Well I certainly hope they do.

Clearly phrases that focus on how cheap the insurance will cost — or even a word like “quotes” (note the plural) — **indicate a particular mindset**. In the case of “quotes” this is someone who is clearly looking for multiple quotes, and this most likely represents someone who is rate shopping or searching for the cheapest price rather than talking with an expert or specialist.

Now, though “cheapest” and “quotes” may work well for websites that sell leads (i.e. sites like [netquote.com](http://netquote.com)) they are certainly keywords that you'll want to stay away from because the people searching with these phrases are not really looking for an independent insurance agent at all.

Does that make sense to you?

So if you review the list of example keywords above one more time (which, by the way, may or may not be good ones for your agency to target), the key points I want you to come away with is that:

1. there are literally hundreds of keywords available that you *can* choose to target
2. **each keyword indicates the *mindset*** of the person using it, and what they are likely to find relevant
3. it's easier to generate a list of keywords than to **know which ones to target**, and then optimize your site for

So keyword research, selection and utilization is absolutely fundamental to your online success. And it happens to be the #1 reason why so few sites fail to generate sufficient traffic on a consistent basis.

keyword research

**That's NOT a lot of searches**

Ad group ideas    Keyword ideas

Search terms	Avg. monthly searches <sup>?</sup>	Competition <sup>?</sup>	Suggested bid <sup>?</sup>
keyword research	2,900	Medium	\$3.06

**Sorry folks, you need more than a tool or software**

Keyword (by relevance)	Avg. monthly searches <sup>?</sup>	Competition <sup>?</sup>	Suggested bid <sup>?</sup>
keyword research tool	1,600	Medium	\$3.77
keyword research software	210	High	\$3.12

Keyword research isn't “sexy” or “trendy” to talk about, and frankly happens to be the one issue that clients initially push back on, insisting that they've already “done” keyword research or that their website is all set. And yet, **95% of the**

## **time there are major issues with keyword selection and optimization.**

In fact, this process is fundamental to search engine optimization, or SEO. And understanding these principles, and then applying them in the right way, makes all the difference in the world for your site and your business.

I am in the process of completing a book titled *“How to Drive More Traffic to Your Website.”* It will be available on amazon.com and through my website as well. For more information and to reserve your “pre-release” copy please visit: [www.bestwebpresence.com/traffic/](http://www.bestwebpresence.com/traffic/)

Targeted traffic, i.e. attracting the right kind of person to your site, gives your site the chance to communicate your core values to people who will be more receptive to your message and interested in what you have to say.

Think of it this way... someone looking for the cheapest price online doesn't care about your years of experience or how long you've served your community.

They are seeking the lowest possible price, period.

So when it comes to “talking” with these people there isn't much to say to them, to differentiate your agency from a number of other agencies or insurance companies that they will most likely find online.

For them it all comes down to price. And as marketing expert Dan Kennedy points out, **“you cannot build long-term customer (or client) retention via the cheapest price.”**

Almost goes without saying, right?

So avoid those keywords that illustrate the mind-set of a “rate shopper” and optimize your site for keywords that indicate an ideal positioning of your agency as the “go-to” insurance experts who offer solutions to people’s problems, rather than “cheap policies.”

Now, once you get a list of keywords that fit your agency (and those keywords may include geographic targeting, like the states or cities where you would like to get clients from), **make sure they get loaded on your website.**

6 Office Locations

Home Insurance | Auto Insurance | Business Insurance | Claims | Our Offices | Disclosures | Contact Us

Auto

Whether you drive a minivan, a luxury sedan or a pickup truck, between, our staff at McPhillips Insurance will provide you with the coverage at the right price. Have a motorcycle or boat? We can help with that, too.

Let us package your home and car policies together. We can help on both, or we can simply review your existing policies and help we can improve upon it. [Contact us](#) today, we will help you.

Name	Value	Chars
title	McPhillips Insurance Agency	26

For their "auto insurance" page no unique keyword selected for their "meta data"

This is key.



**TIP:** Check Analytics for organic results. If your agency name is the primary keyword used to find your site you have keyword optimization issues.

You would be amazed at how many website audits I have personally completed over the years, across a range of

industries — from e-commerce sites selling wine online to professional practices such as CPAs, attorneys and insurance agencies — where I have found serious flaws such as:

- poor keyword selection
- no keywords loaded on a page
- lack of unique keywords on each page (i.e. each page has the same “meta data”)<sup>4</sup>
- no “meta description” for each page

And that’s just a darned shame.

The image shows a screenshot of three search engine results for insurance companies. Red arrows point from the text 'meta title' and 'meta description' to the corresponding parts of the search results. The first result is for 'Amica® Car Insurance - AmicaCoverage.com' with a meta title 'www.amiacoverage.com/Auto+insurance' and a meta description 'An Official Amica® Insurance Site. We're Here 24/7. Call For a Quote!'. The second result is for 'Access Insurance Company' with a meta title 'www.access.com/' and a meta description 'Founded in 1994 and headquartered in Atlanta, Access Insurance Company ... Access My Policy - access to your auto insurance policy anytime you need it.'. The third result is for 'Gillman Insurance: Atlanta, Georgia Insurance Solutions' with a meta title 'www.gillmanins.com/' and a meta description 'Welcome to Gillman Insurance, the insurance problem solvers of Atlanta, Georgia. ... Car on a road Downtown Atlanta skyline Antebellum style home Teenage ...'.

After all, having a good list of keywords and then not adding them to your site is the same as not having any keywords at all. And failure to implement this properly essentially means that your site as a whole, or important pages on your site, are “invisible” to Google and the other search engines.

Hopefully this brief overview regarding the 3 sources of

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<sup>4</sup> The term “meta data” refers to title tags and descriptions that search engines use to categorize the pages of your site for search results.

website traffic will help you understand why your site might not be generating enough leads.

Next it's time to focus on your site's design as one possible obstacle for getting results.

## HAVING THE RIGHT WEB DESIGN

Before we get into the details regarding web design, specifically the “fatal flaws” that can sabotage your online success, I need to take some time to discuss the type of website you may have.

Broadly speaking there are 2 basic types of websites:

1. html websites
2. blog-type websites

Older websites tend to be html sites built by web developers, while many newer websites are built on a blog platform such as WordPress.<sup>5</sup>

So should any of this technical “stuff” matter to you?

Well, if you don't care about getting more organic traffic to your site you can just skip ahead and ignore this. But the simple fact of the matter is this — **WordPress type sites** (and blog sites in general) **have a distinct advantage when it comes to SEO**. This is because of 3 main features:

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<sup>5</sup> All of my websites are hosted WordPress sites... meaning I own the URL and host them on my server using WordPress as the structure for the site.

1. it's **easy to add new content** (posts) directly to your site
2. adding new content “pings” a number of directories and search engines, helping your site to get indexed pretty much instantaneously
3. **Google and other search engines prefer blog-type sites** because they allow for people to comment and share your information

So if you want folks to find you online having a blog-type website provides distinct advantages over the older html-type websites.

Okay, now let's pick up from where we left off earlier regarding getting people to your website. I hope by now you can see why the question is not necessarily “how do I get more traffic?” but rather “how do I get more targeted traffic to my site?”

After all, you need the right people to find your site to even have a small chance of generating leads on a consistent basis, **provided, of course, that your site is designed to “deliver the goods.”**

This is the 2<sup>nd</sup> “leg” of the lead-gen triangle that I mentioned earlier.

After all, getting a steady stream of folks who fit your ideal client profile and who finally “find you” online doesn't necessarily mean that they:

- will stay on your site for a couple of minutes
- read your articles or web pages

- call your office, send you an email or complete a web-form

Even the best audience in the world may fail to engage with your message, i.e. the copy found on your site, **if your site's layout gets in the way**. And should this happen you'll have a 0% chance of generating leads.

Not sure how well your site is doing? Check your stats. After all, it's all in the numbers, right there in black and white...



**TIP:** Check your “bounce rate” with Google Analytics and note how well your site and web pages are doing to get people to “stick.”

Site layout and design have an important role to play when it comes to generating leads because you have to make sure folks don't click the back button too quickly and “bounce” off your site.

Which means the overall design has to convey a professional image while the layout has to be clean, uncluttered and give the appearance of being easy to navigate. Sites that look “old” or outdated are not going to get folks to stay. If your site looks confusing people will leave rather than trying to figure out where you want them to go or what you want them to do.

And at this stage of the game it's not about “branding” or your logo because those are not important to people when they find you online. I know your logo might be a big deal for YOU, but believe it or not your website is not about you... it's

about them.

Got it?

After all, **you only get ONE chance to make a good first impression**. And the same is true for your website. You have a second or two, tops, to make a good “virtual” first impressions. Keep this in mind as we focus on 7 fatal design flaws that undermine your site’s ability to generate leads.

In no particular order they are:

1. confusing layout
2. not enough copy/information “above the fold”
3. font size too small to read
4. poor use of your site’s “sidebar”
5. no product specific pages
6. hard to find (or no) contact information
7. poor quote form layout and design

I’ll discuss each item listed above in a bit more detail, along with showing you real-life examples so that you can see for yourself what I’m driving at.

After all, a picture IS worth a thousand words...

## 1. CONFUSING LAYOUT

Of the seven design flaws listed above this might be the hardest one to pin down. After all, when it comes to judging whether or not your website’s layout is “busy” or lacks focus it’s something that starts by trusting your “gut” or going by

intuition (or trusting someone with a lot more experience than you).

Is there any empirical data you can point to that might indicate your site's layout is the main reason for no leads?

The short is answer is "perhaps."

Let me explain...

Earlier we discussed bounce rate with respect to keyword targeting (remember the "Grinch" example above?). Well, bounce rate, especially when it comes to traffic that lands on your homepage, will typically indicate:

1. poor keyword targeting, and/or
2. a confusing or bad layout/design

Now, if you find that your homepage has a bounce rate greater than 50% (which is very poor) and yet your sources of traffic and the keywords folks use to find you are sound (i.e. insurance related) then you have to ask yourself why?

Why are folks bouncing off your site?

Chance are the good first impression your site needs to make isn't happening.

Makes sense, right?

Remember, a **confused web visitor is likely to click the back button faster than you can say "wait a..."** because another website is always just a click away.

So what do we mean by confusing? Well, in no particular order your site could be:

- too cluttered
- lack of singular focus
- overly “busy”
- too many elements competing for the “eye”
- lack of white space
- too many competing images
- too many sidebars (i.e. more than 1)

In the example below you’ll find what is, in my opinion, a great candidate to show you what I mean by confusing. The site below is very busy, looks “old,” uses 2 sidebars (never a good idea), suffers from very poor layout, has too many images competing for my attention, is confusing to look at and uses colors that are just “off.”



Now let me ask you, **what do you honestly think and FEEL when looking at this example?**

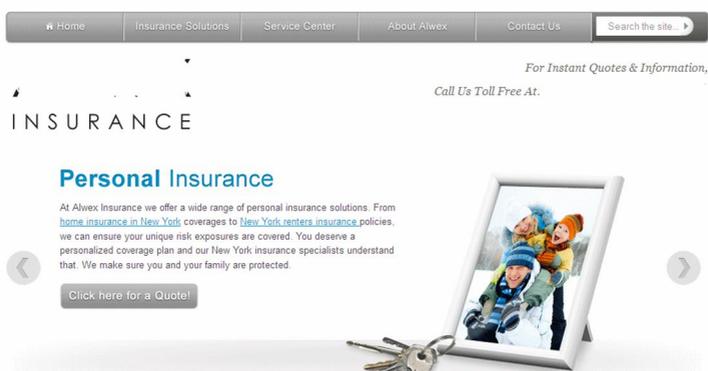
Is your gut reaction “I want a site like this one” or “thank goodness that’s not mine?”

And the point I’m making here (and in all the examples to follow) is not to be mean spirited or to “pick on” people with

poor websites. Rather, the goal is to show you why your site may not be getting the leads you want. If, for example, your car doesn't start up on a cold winter morning you can tow it to a garage and an experienced pro can look under the hood and DIAGNOSE the problem.

Well, the same is true for your website.

Okay, let's look at a website that seems to "get it."



In the example above the layout is clean, bright, uses "white space" effectively (i.e. not crowding out the page with too much to look at), and seems "fresh" and updated.

That's what you want to strive for.

And though I would tweak a few things, like changing the color of the quote button from gray to orange, you can see that this site is not confusing at all... and that's precisely the point (though I'm not suggesting that you merely copy their site template, design or layout).

Now, I can't tell just by looking at this agency's website if it

is generating leads for them or not. For starters, I don't have access to their Analytics nor have I reviewed each page for proper keyword inclusion or if they have a well-structured quote form. However, this site does **make a good first impression** and is inviting. And that's what a good layout is supposed to do for you.

Think of it this way — your site's homepage is like the lobby in your agency. You wouldn't want it cluttered, dusty, with old magazines on the coffee table and smelling musty, right?

Well, the same is true for your website.

## 2. NOT ENOUGH COPY “ABOVE THE FOLD”

What does the term “above the fold” mean?

It comes from the world of print media and marketing when referring to the portion of the page you can read without unfolding the newspaper or sales letter. When used in web marketing it means the viewable space of your site that visitors can see without scrolling down the page.

Hence... above the fold.

Now, in the world of direct marketing your headline must be visible above the fold in order to “hook” people and get them to “unfold” your letter and read more as the necessary first step to engage with your marketing message. And in the world of web marketing **your site needs enough relevant information above the fold** to get people to “stick” to your

site long enough to decide whether or not what you have to offer is relevant to what they want and need.

Remember, when someone lands on your site **you've got a second or two, tops**, to "make a good impression" and get them to "look around."

And what gets them to "stick" on your page?

Some relevant information related to what they are looking for. And this can only be communicated by the copy you have on the page. So why do so many websites have so little copy on them?



Now look at the example above. Do you seriously think these two lines of text are enough to get me or anyone else to stay on this site and learn a bit about this agency?

Furthermore, they're not the most exciting two lines you'll ever read. Nothing could be more generic than "Welcome... hope you enjoy... return again." People are not likely to

return again if you can't "catch" them the first time. These days we're ALL time-crunched and stressed out. And if your site doesn't seem to address their needs I can guarantee their reaction will be "next..." and they'll be gone for good.

Now let me ask you, what is YOUR reaction when looking at that page? Be honest.

So why do most websites use so little copy?

Well, the answer to this question is simple. Quite frankly, **most web designers believe** (quite falsely) **that people won't scroll down the page to read more information.** They have bought into the myth that people "don't read" anymore. And though there's ample evidence to the contrary,<sup>6</sup> this wrong-headed idea still persists in the minds of many people who you relied upon to design and build your website.

The simple fact of the matter is this... people won't scroll down the page to read boring "corporate-speak" or "me too" copy that's all about you. But they will read information that they consider relevant and important for addressing THEIR needs.

### 3. FONT SIZE TOO SMALL TO READ

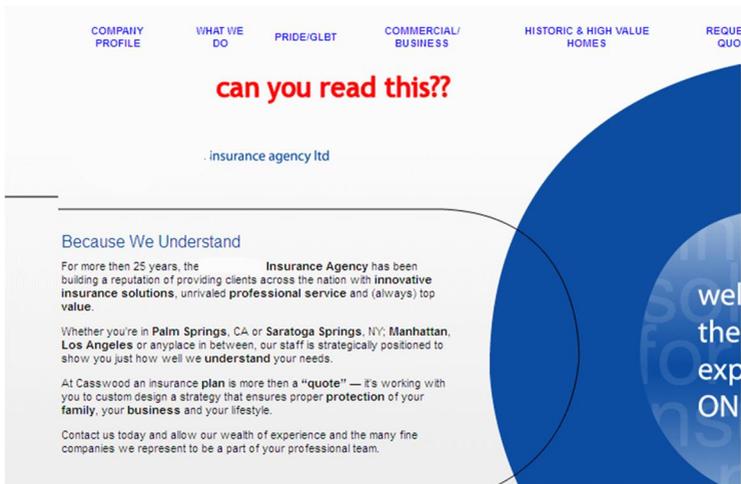
So if people do read while online, and if the bridge between total stranger and someone becoming your

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<sup>6</sup> According to a September, 2012 article on [Poynter.org](http://Poynter.org) "more Americans get news online than from radios or newspapers." So people DO read while online.

prospect is the copy on the page (i.e. the language you use and how you use it), then why do people use such tiny font sizes on their website.

Look, I happen to have 20/20 eyesight (thank goodness), but chances are some of the people who find you online might have a hard time reading what you have to say. They may find you while on their laptop, tablet, or smart phone as well. So for goodness sakes bump up your font size and make the darned text readable, okay?



Here are a few other tips to keep in mind when it comes to “readability” and formatting your copy for the web:

1. no fancy fonts
2. **never use italics** – hard to read online
3. don't underline any copy because people will assume (correctly) that underlined words are a hyperlink for more information

#### 4. **selective bolding please** – only bold relevant information

After all, your site is your 24/7/365 sales rep that is supposed to communicate your core marketing message(s) for you. But if folks can read it, or you don't have enough information on the site to grab their attention, then they'll click the dreaded back button and be gone forever.

#### 4. POOR USE OF YOUR SITE'S "SIDEBAR"

What exactly is a "sidebar" on your website?

Well, it's the vertical "virtual real-estate" that runs along the side of your site located along the right or left hand side of your webpage.

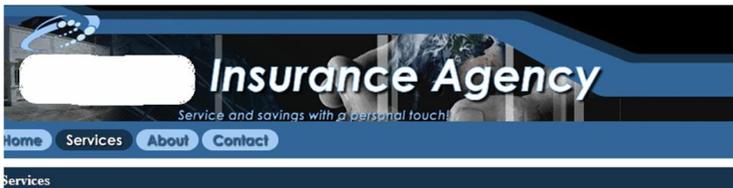
Now, the reason why a sidebar is so important is because **it typically appears on every single page or article on your site**. Which means that it doesn't matter what page visitors land on your site when they find you (for example, some traffic to your site might not land on your homepage first) because they'll see this information every time.

So how can you use this space effectively?

This is where you **include critically important information** you want everyone to see, such as your contact information, links to important pages, and a banner, button or graphic as your "call to action" (more on this later). Now, when it comes to using your site's sidebar effectively there are typically 3 common mistakes people make:

1. not having a sidebar at all
2. having more than 1 sidebar (one on each side of the page), or having it on the wrong side of the page (i.e. the left rather than the right side)
3. failure to include important information there

For example, the site below doesn't have a sidebar:



As an Independent Agency, Chiarino's represents more than 15 companies. We have several choices to get you the be

- Personal Auto
- Motorcycle
- Snowmobile
- Boat
- RV and Camper
- Home
- Renters
- Commercial

**no sidebar at all...**

If you check out the example above notice all the empty white space to the right of the bullet points?

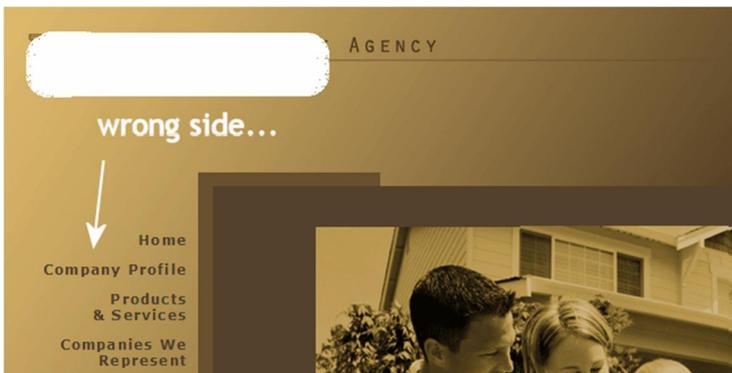
Though I'm a big believer in using white space effectively to frame your message and avoid "clutter," in this example the white space is nothing but a LOT of wasted space that could be put to better use.

A sidebar on the right hand side of the page could include their phone number. They could use a button that says something like "get a quote" or they could include a link for people to get more information like a free report for how to save money on auto insurance without cutting back on

coverage. Hopefully you get the idea. The point is that you want to use as much “above the fold” space as possible, since **the most valuable real-estate on your site** is found just below your header on the right hand side of the page.



That’s where our eye naturally comes to rest after landing on any webpage. And yet, some sites continue to include a sidebar on the wrong side...



So why put it on the right hand side rather than the left?

Because we naturally read from left to right (unless your primary language is Hebrew, Japanese or Korean, to name a few). In other words, because we normally read books from

left to right it's natural for us when "reading" a webpage for our eyes to start at the left and drift right. That's why **you want your most important information on the right hand side** where someone's eye will naturally pause or "finish" while reading.

Finally, in the last example above their sidebar wasn't very effective because they are using it for site navigation rather than the typical horizontal arrangement below the header, and it fails to include anything interesting or important.

## 5. NO PRODUCT SPECIFIC PAGES

In this section I want you pay close attention to what we're going to discuss, because when it comes to insurance agency websites this is **probably the most common flaw** I've discovered over the years.

What do I mean by "product specific pages?"

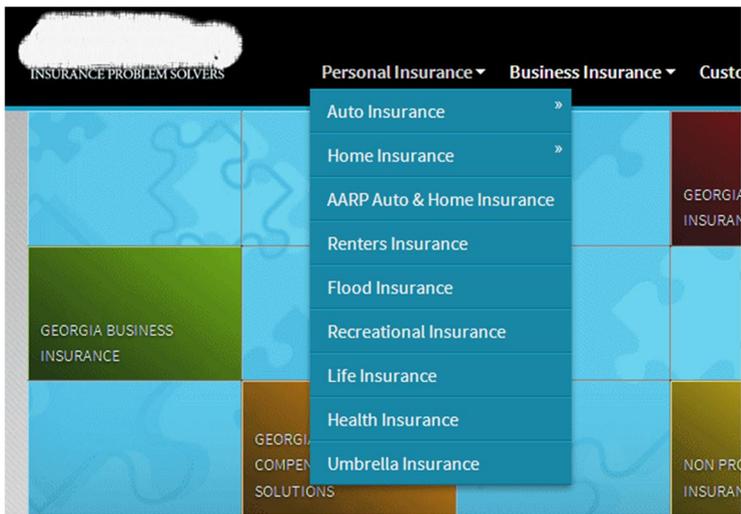
Well, it comes down to having pages that EXACTLY CORRESPOND to the types of policies you offer, and then naming and keywording those pages according to the terms people use when searching for you online. In other words, if you offer motorcycle insurance you better have a motorcycle insurance page on your site. And the same is true for home, auto, renters, etc.

For example, it's quite common to find a page on websites such as yours called "personal insurance." And though that term might mean something to you and have relevance internal to your agency and your agents (i.e. personal lines,

business lines), it's not a term or phrase that regular people use at all...



In the example above you won't find any specific pages, like "home" or "auto," unlike the example below which uses very specific pages to direct people where they need to go...



The bottom line? Having specific pages will help you from

the standpoint of SEO because you should keyword each one. But it also helps you from the standpoint of “usability” because you are able to better direct people to what they are specifically looking for, i.e. type of policy they want or need.

## 6. HARD TO FIND CONTACT INFORMATION

It never fails to amaze me when I come across a website that seems to hide their contact information making it difficult, if not impossible, to find.

Very few people (if any) have the patience to hunt for your contact information. If they want to contact you at all (which is a small victory in itself) why make it hard for them to do so?

And yet, time and again I’ll find websites with their contact information buried in the footer, usually in a tiny font size...



So why do this on your own site?

What good is having your contact information hiding way down there? Make it easy for people to call you and guess

what... they just might!

In fact, fixing this one issue can pay huge dividends for you, and often overnight as well. For example, back in 2009 and 2010 I did a lot of work for an online wine retailer and helped to boost their web and phone orders...

By moving their phone number and making it easier to read I dramatically increased their phone orders from average sales of \$9,069 per month to \$21,004 per month in the first year alone. That's a **131.6% improvement**. This generated \$479,856.46 of additional revenue for them over a 2 year period.

Believe it or not, little things DO mean a lot, and minor changes to your site can cause dramatic improvements.

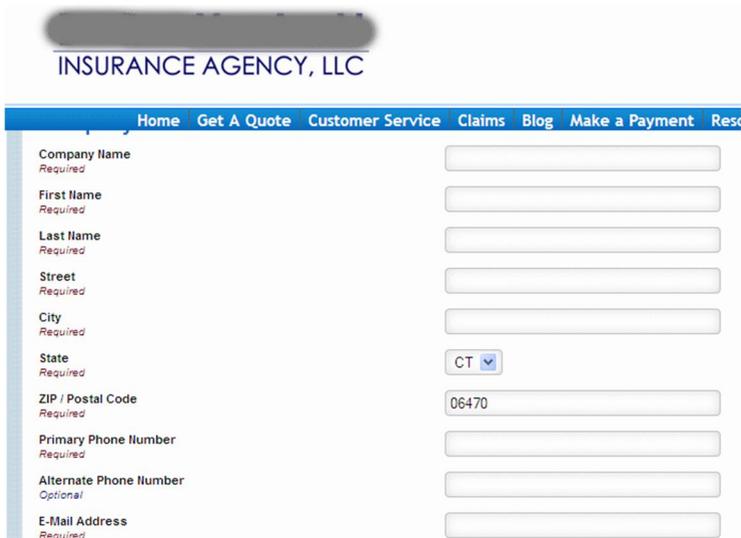
## 7. POOR QUOTE FORM LAYOUT AND DESIGN

When it comes to the quote form(s) on your site people WILL fill them out for you, provided you don't include a laundry list of questions that makes "Moby Dick" or "War and Peace" seem like a quick read.

For example, I recently found a quote request form where the agency was asking someone to answer 28 questions in order to get a quote! 28 questions! Are you kidding me?

Let me ask you a simple question... **would you sit at your computer and answer 28 questions**, many requiring you to type your answers (rather than using dropdowns or radio

buttons) for more information about anything? Be honest with yourself.



The image shows a screenshot of a website for "INSURANCE AGENCY, LLC". The website has a blue navigation bar with links for Home, Get A Quote, Customer Service, Claims, Blog, Make a Payment, and Resc. Below the navigation bar is a contact form with the following fields:

- Company Name (Required)
- First Name (Required)
- Last Name (Required)
- Street (Required)
- City (Required)
- State (Required) - dropdown menu showing "CT"
- ZIP / Postal Code (Required) - text input with "06470"
- Primary Phone Number (Required)
- Alternate Phone Number (Optional)
- E-Mail Address (Required)

Now, do you honestly think that someone who doesn't know from Adam is going to sit at their computer and take all the time and effort that's needed to fill that out a form that **is the equivalent (in their minds) of doing your job for you?**

Because that's how it looks.

And it feels like this to just about anyone presented with such a long a list of questions. Just about any reasonable person presented with a form like this is just going to move on and find somebody else to talk to or deal with. And looking at this form I can tell you from experience that I'd be shocked if they get more than a few quote requests per year.

Many insurance agencies drop the ball here because they

don't understand that the goal of the quote form is get enough information to call a person back and have a meaningful conversation. In other words, the goal of your form is to generate leads for you to follow up with.

In other words, **you don't need your quote form to do ALL the work.**

You only need enough information from the person to pre-qualify them, know what they want, and have enough preliminary information to make your time on the phone call productive.

That's it... and that's how lead gen is supposed to work.

**Merchant Account Quotes**

If you are searching for the best merchant services, save time and aggravation by **comparing rates and fees for yourself** from a handful of companies.

That way you can find the right merchant account for your business.

To get started simply answer 7 questions below and **receive your free quotes** from providers that can help you get set up today...

**Get Free Merchant Account Quotes Today**

Do you already accept credit cards?  No  Yes

What type of merchant account do you need? \*

How much do you (or will you) process each month?

In fact, in the above example (taken from a quote form

used in a different industry) I **personally tested this form and page more than 250 times** from 2008 until 2012. And during that time I tested:

1. the language of the copy above the form
2. how the questions were worded
3. which questions to include and exclude
4. the order of the questions
5. the font of the copy
6. the form background color
7. the form border color
8. the “submit” button layout and color

Why did I do all this and go through so much effort?

Because in 2012 alone that little form generated 814 leads. And since each lead was worth \$45 to my business that translated to \$36,630 of revenue.

That’s why you test. You want to improve the results you’re getting because, at the end of the day, more leads through your site will lead to more clients for your agency. By testing all of those variables listed above I was able to convert roughly 28% of all cold visitors to that page into a pre-qualified lead.

And you know what? The total amount of traffic to the site was between 350 and 500 visitors a month, proving you don’t need a boat-load of traffic to get your site to work for you.

So the bottom line to you is this... no one in their right mind is going to answer dozens of questions just to get a

quote. They might do that on [match.com](http://match.com) or [eHarmony.com](http://eHarmony.com), but for goodness sakes they're not going to do that for insurance. Nor do they have to. Just make sure you ask enough relevant questions (for you) that are relatively easy for them to fill out online, and save the rest of the information you'll need for your follow up phone call.

Does that make sense to you?

In the end, you don't want to ask just 1 or 2 questions because that probably doesn't help you much. I would say as a standard rule of thumb that for EACH specific type of policy you offer ask 5 to 10 of the most important questions in order to start a meaningful dialogue when you call the person back who completed the web-form.

## USING THE RIGHT LANGUAGE (I.E. YOUR WEBSITE COPY)

My mom was right... **it's not just WHAT you say but HOW you say it.**

This is essence of copywriting, and where the rubber meets the road.<sup>7</sup> Because when you get right down to it the **ONLY** way to "bridge the gap" that exists between each one of us, especially between two people who don't already know each other, is the language we use, the words we

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<sup>7</sup> An invaluable resource when it comes to copywriting is John Carlton's "*Kick-Ass Copywriting Secrets of a Marketing Rebel.*"

choose to say and the way in which they say them

And this is especially true when it comes to websites designed for service professionals such as:

- accountants
- attorneys
- financial advisors
- and insurance agents

Why is that?

It comes down to the twin pillars of **showcasing expertise** and your need to **prequalify your visitors**.

After all, you're not selling widgets.

At the end of the day when it comes to marketing your agency you have to communicate your message to the right people, i.e. your ideal client. It's about differentiation, standing out from the crowd, communicating your USP ("unique selling proposition") in order to build TRUST.

At the same time, you need to prequalify visitors (and get this right) because far too often people in your profession end up wasting too much time trying to convert an unqualified "prospect" into a client. And this translates to a LOT of wasted effort spent talking with people who don't fit your "ideal client profile" or who are not a good fit for your agency, either because they only buy on price or because they can't afford your services in the first place.

Hence the need to "prequalify" your prospects.

Makes perfect sense, right?

Additionally...

“Websites that come up in organic searches have a much better click rate when compared to PPC ads. **Customers seem to trust organic results much more than they trust paid ads** because search engine users assume SERPs ranks to be unbiased.”<sup>8</sup>

Now ask yourself, why are they searching online prior to making a purchase?

What are they looking for, anyway?

The answer is simple... they are looking for information to help them choose a service provider, or for product reviews, or any other information to **help them decide what will be, for THEM, the right purchase.**

And it is the copy on your site that should be doing this job FOR you. Yet, time and again people generally fall into three big mistakes when it comes to their copy:

1. lacks a conversational tone or style (i.e. 3<sup>rd</sup> person “voice” or “corporate-speak”)
2. not enough copy on the page to adequately convey your marketing message
3. no (or poor use of a) “call to action” that asks people to take the next step with you

Each one of these, or all three together, can spell the difference between getting the leads you need or having

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<sup>8</sup> Excerpt from a March 2013 article titled “*Organic SEO Vs Pay-per-Click (PPC) Advertising*” published on [www.solocube.com](http://www.solocube.com).

people visit your site, take a look around, and then leave for good.

With this in mind let's review each one in a bit more detail, complete with examples, to help you see what I'm saying.

## 1. LACKS A "CONVERSATIONAL" TONE OR STYLE

When it comes to your copy nothing turns a person off more than "corporate-speak" (a style typically reserved for the most overrated piece of "marketing" called a press release), or reading copy on your site that is written in the 3<sup>rd</sup> person.

It's your site, right? About your agency?

So when it comes to writing about your agency and the services you provide "**speak**" and **sound like a regular human being**. If you don't talk that way, don't write that way. Just say what you want to say, and say it simply and directly.

That means you should avoid using technical "jargon" or terms that may or may not connect with your audience, since this can be seen as condescending or "out of touch" with their needs, their wants, and their situation.

Talk *TO* your prospect, not *AT* them.

Because what matters most is connecting with your visitor. And the last thing you want to do is to turn them off because

your tone misses the mark, or your language is boring or “me-centered” or just plain confusing to them.

After all, nobody wants to feel stupid or “talked down to,” and no one wants to slog through language that is overly “stiff” or formal.



In this example you’ll find “stiff” copy. It’s all “blah blah blah.” Did you read any of that copy above? No?

You missed nothing. And why would you, anyway?

When it comes to talking about your agency here are some all-too-common terms to avoid using at all costs:

1. **“full service”** – well, that’s certainly better than working with a “half service” agency... I guess. This term is meaningless and communicates absolutely nothing of value
2. **“we represent a number of companies”** – to be blunt, no one cares... it’s not about who you represent (yawn!) but what you can do for THEM, the folks who find you online

3. **“one of the premier...”** – that kind of boast means absolutely nothing and gets you nowhere
4. **“save money,” “free quotes,” “shopping around”** – ouch, are you nothing but a glorified order taker?

Do you offer sound insurance planning or do you simply sell the “cheapest” policies available?

How you choose to position yourself through the language you use will determine the type of people who will resonate with and respond to your marketing message, i.e. website.

**Do you really want to be the “lowest” around, or appeal to someone “shopping around?”** Because if you load up your site with phrases like this, guess what, you will.

## Compare New York Auto Insurance and Home Insurance Quotes Online

If the thought of shopping around for a new property, homeowners or car insurance policy seems overwhelming, you need to stop putting it off any longer since you can now get insurance quotes instantly. Gone are the days of digging through the yellow pages and making multiple telephone calls to independent agencies in your area. Now, as long as you are online, you can get dozens of quotes in a matter of minutes.

Club Agency Insurance Brokerage offers a comparison tool to help New York City area residents, including Garden City, Brooklyn, Queens and Manhattan, get information about policies and coverage details. Simply fill out the online form, submit your information and you'll soon have a list of all of the top insurance companies that provide coverage for your area. You'll even be

How is “shopping around” helpful to me, or to anyone else looking for your expertise? And why would I want to spend valuable time going through “dozens of quotes in a matter of

minutes?” Are you selling widgets or providing customized solutions? What is your business really about, anyway?

**How you answer these questions IS your business,** because it defines what your agency is all about.

When someone turns to an insurance professional like you chances are they're not looking for dozens of cheap quotes. Leave that to quote sites and the rate shoppers who frequent those type of sites.

The real reason why I, and anyone who has already become your client, turned to an insurance agent rather than calling an 800 number is because you make our lives easier. I don't want to sift through dozens of quotes, I want someone to walk me through the process and provide me with peace of mind that comes from knowing I'm fully covered.

Does sound familiar? Have your clients shared something similar with you in the past?

If so then speak to *THAT* on your website... because it will connect with like-minded people who will be similar to your best clients.

## 2. NOT ENOUGH COPY ON THE PAGE

Earlier I addressed the all-too-prevalent myth about how people seemingly don't read anymore.

As it turns out this happens to be the biggest reason why so many web developers simply skip or ignore adding the

right amount of copy to your site. For them it's all about logos, colors and images. In a way it's not their fault because many of them are artists — their specialty is graphic design. Which means they are not necessarily schooled in the way of marketing and simply don't value (or underestimate) the power of the written word to move people to action.

In any event, in case you share the view that people don't read anymore consider these facts:

- the Huffington Post (a blog/news site) sold for 315 million dollars in 2011
- according to a 2012 Pew Research Study more Americans get news online than from radios or newspapers
- Jeff Bezos, founder of Amazon.com, was recently quoted saying that “**eBooks is a multi-billion dollar category**” and growing fast

So it's simply not true that nobody reads anymore. They may not be reading the newspaper, but that doesn't mean they're not reading.

In fact, like just about everything else these days folks have a lot more CHOICES available to them, right at their fingertips. That means there are more outlets for them to find what we're looking for rather than relying on the daily newspaper or the “big 3” (i.e. ABC, NBC, and CBS).

Say what you want about the internet but the web really is a CONTENT driven universe. And this should come as good news for you. Because if “content is king” (and it is), then **having – and using – effective copy** on your site is the way to

stand out from the other insurance agencies that don't understand this point and fail to implement accordingly.



**TIP:** For a helpful article on how to write effectively for the web visit [www.bestwebpresence.com](http://www.bestwebpresence.com) and look for “*3 Tips for Effective Article Marketing.*”

What's more, the amount of copy on the page affects how well your site will rank with the search engines, because Google values unique, quality content. So having more copy on your webpages accomplishes two important functions for your agency:

1. helps to generate more organic traffic to your site
2. provides you with the most effective way for communicating value

Finally, when it comes to using copy more effectively think of it this way. Say we met at a client appreciation golf outing that you're hosting and I attended as a guest of your best client. And say right before the round kicks off we meet in the clubhouse just after breakfast and you make your introduction and now have my full attention.

Given this setting, this context, are you just going to hand me a card and tell me to call you? Are you going to ramble on about how long you've been in business or how many policies you wrote last week or last month?

And let's say I happen to mention a specific need, are you just going to limit yourself to 100 words (or less)?

Or will you take the time to listen, have a conversation with me and say as much as you need to say to communicate

what you think is valuable in addressing my needs?

Now, if you regularly attend business networking events you already know that your “elevator pitch” is only an introduction to a further conversation, a quick “blurb” you tell people to spark their interest and give them an idea about how you help people and how you’re different.

An “ice-breaker” of sorts, if you will.

You know all this, right?

And yet, time and again I find websites (not just insurance agency sites, but a LOT of websites) that simply ignore two fundamental facts:

1. you need enough content on your site to “tell your story”
2. Google (and the other search engines) require you to have at least 350+ words on a webpage to consider it a “valid” page

**A “copy-poor” site will consistently fail to deliver results** because, on the one hand, they will not attract enough traffic, while on the other hand the few people who finally stumble onto the site will never take any meaningful action because there is no “meat on the bones.”

It’s your site and you can communicate whatever you want on it, so for goodness sake put some meaningful text on there and stand out from the crowd.

Bottom line — using your “voice” more effectively will help you get more leads. With this in mind here’s a great example

of a website that simply fails to deliver a meaningful marketing message on the homepage...



Who is this site directed to? What makes them special, or different, from other agencies?



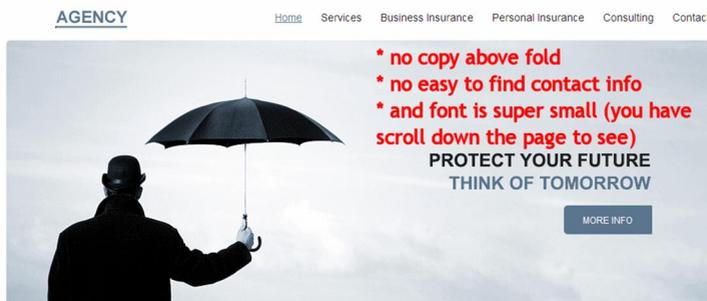
And looking at the next example above you'll notice a few flaws already discussed here with respect to web design,

including having the sidebar on the wrong side of page. And aside from the very large photo on the homepage what else is there on the page to “hook” you? What is the image supposed to convey? What do they want me to do?

Look, I’m all for using images to help tell your story, but using a photo that dominates 85% of the viewable space on your site is supposed to do what, exactly? Copy-poor sites like this fail to get people to “stick around.”

They’re not interesting, they’re not informative, and they’re not meaningful.

And finally...



Again, here’s another example of a site using an image but without a meaningful marketing message to help support the image and tell their story. Do they offer “umbrella policies?” Is that their main focus?

I frankly have no idea.

The expression that “a picture is worth a 1000 words” may perhaps be true, but **nothing about the image by itself helps**

**to determine what those thousand words will be.** In other words, if you have 1000 words to tell your story, choose those words wisely and simply state them, rather than leaving them up to chance and the possible (mis)interpretation by the person who views your image.

Finally, please keep in mind that my goal for using these examples is not to embarrass the people who own these sites. Nor am I calling into question their intelligence or integrity. My sole reason for using concrete examples is to **SHOW** you the all-too-common mistakes that many sites happen to share, in some form or another, and how those errors are the reason why they're not getting leads.

### 3. NO (OR POOR USE OF A) "CALL TO ACTION"

In case you're not familiar with the expression "call to action," it's a marketing term that describes...

"a banner, button, or some type of graphic or text on a website meant to **prompt a user to click it and continue down a conversion funnel**. It is an essential part of inbound marketing as well as permission marketing in that it actively strives to convert a user into a lead and later into a customer."<sup>9</sup>

In simplest terms, what is the "next step" in your sales process that you want your web visitor to take? Call, email,

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<sup>9</sup> Excerpt from Wikipedia.

or complete a short web-form on your site?

In other words, what do you want someone to do next after landing on the site and reading your page(s)?

Whatever that “next step” is **now is the time to ask them to do it**, to say “yes” by contacting your office or requesting more information. I know it sounds simple, but that’s how your leads get prequalified. Anyone willing to take the next step with you based on what they’ve found on your site is a viable, legitimate lead. And as long as your web-form isn’t asking them for DNA samples or to solve complex mathematical equations (just kidding) they will most likely do what you ask them to do, provided you use the right language and make the process relatively easy and painless.

Case in point, just the other day I had to renew my invoicing software subscription (Invoice2go), and every year it’s incredibly hard to do. The link that is supposed to direct me to renew doesn’t work. And when I go to their website there’s no email or phone number listed. Their “buy now” button doesn’t work properly and instead directs me to “log in” or “register,” and that doesn’t work right as well.

In fact, it took me roughly 45 minutes using live chat to finally get help and solve the problem.

So what does this have to do with you?

Well, I only went through this arduous process because I had pending invoices to edit and mail to clients. So I was certainly committed to going through this ordeal because money was involved. And I generally like the software, and

have been a loyal customer for more than 7 years. But I was on the verge of ditching the whole thing, walking away, and finding another vendor to use.

So when it comes to a call to action, **you simply tell them what the next step is**, like “call us to schedule a policy review” or “click the link and complete a short web-form” or some other text, button or graphic for them to click on to call, email, whatever. And **as long as your language is clear and the actual process simple enough to complete** you should generate more leads through your site.

Now, this time around let’s focus on examples that are both “good” and “bad” (or better still, more or less effective). And as we review them see whether or not YOU think they are compelling enough to warrant you taking the next step.

Ready?



Can you see what they are using for their call to action?

Though the button is located in the right spot — i.e. right hand side, above the fold and just below navigation bar and header — I’m not convinced that “schedule an appointment” is compelling enough to get people to respond, especially

people who are just finding them online and don't already know something about their agency. What if I don't want an appointment but want more information?

So they're close to getting it right. Close... but no cigar.

And who knows, maybe enough people are clicking that button and filling out a form. The good news, for them, is that they have their sidebar in the right location and are using a call to action located in the right spot, which is a whole lot more than we have seen from many of the examples we have already reviewed.

Here's another one for you...



There's nothing wrong with language like "get a quote" (as long as you don't use the plural, i.e. "quotes"), but it is located on the wrong side of the page. The button color and graphics don't "pop off." The site looks old and the colors are just awful. I would suggest moving the entire sidebar to the other side as well as changing graphics and colors.

You could skip the button altogether and use some

text/copy to get people to take the next step, i.e. fill out a web-form, by giving them a compelling reason to do so, like downloading a free report or requesting a policy review.

Here is one final site to review.

In this case I like the quote button they use (stands out from the white background), though for the copy next to the car image I would have said “offering MORE than free car insurance quotes” or something that ties in better with their line about **finding the right auto policy**. In other words, you should connect the dots for folks by giving them a reason to click the button, i.e. to find out information that will help them to find (or get) the right policy.

The screenshot shows the website for United Insurance Agency, Inc. The header includes the company name and a "Connect with us" link. Below the header is a navigation menu with links for Home, Personal Insurance, Commercial Insurance, Health & Life, About Us, and Contact. The main content area features a promotional banner for "Find the Right Auto Insurance Policy" with the subtext "Offering free car insurance quotes." A white car is shown in the center of the banner. A "Learn More >" button is positioned below the text. A red arrow points from this button to a "GET A QUOTE" button located below the car image. The "GET A QUOTE" button is a yellow pill-shaped button with a document icon and the text "GET A QUOTE". Below the car image, there is a paragraph of text: "United Insurance Agency, Serving New York Since 1890. As an independent insurance agency, we write policies through top regional and national insurance carriers. Thus, we are able to provide individuals and organizations with solutions tailored to their specific needs and goals. From our offices in Amherst, New York..."

Why those changes?

Because the way it stands now the copy in black above the “learn more” button implies that getting the right policy is only a matter of price, i.e. finding the right policy means (=)

getting a quote. But a quote for what? It implies that their quotes are the lowest. Additionally, you don't want to offer your prospects "quotes," but rather a quote. Or better still, some overlooked information that helps to define what finding the "right auto insurance" policy is.

Does that make sense to you?

Overall, however, they are doing a lot of things right, and maybe you can see that.

And in case you think I'm nitpicking I'll tell you this — having been involved in online lead generation since 2008 one thing is absolutely certain — **little things mean a lot**. A minor tweak in language, a change of graphic, button or website colors can be all the difference you need to finally unlock lead flow.



**TIP:** Finally, follow up is key. When you get a lead make sure you have an internal process for timely follow up. After all, even "hot" leads get cold fast.

Finding, and then addressing, those flaws can take time. But the point I want you to take away from reading this book is that there are concrete reasons why your website is not generating leads. Once you diagnose the problem(s) and then make changes accordingly your site will perform better than it is right now. It won't happen overnight, but it can, and does, happen for those who decide to make a change.

And that's the key to getting more leads from your site.

## 10 KEY QUESTIONS ABOUT YOUR WEBSITE

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1. Does each page of your site target a unique keyword?
2. What is the #1 source of traffic to your site?
3. Which source of traffic has the best “bounce rate?”
4. What is the most visited page on your site?
5. Which page has the best “average visit duration?”
6. When was the last time you updated your website?
7. Do you regularly post new content to your website?
8. Do you regularly post new content OFF your website?
9. Do you have a Facebook page for your agency?
10. Have you integrated your website with your Facebook page or other social media sites?

### 3 HOW WELL DOES YOUR WEBSITE WORK FOR YOU?

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Thank you for taking the time to read through this short book about how to get more leads through your website. Hopefully you found it helpful in identifying possible shortcomings with your own site.

The overall point of this book was to illustrate for you that **there are concrete reasons why websites fail to deliver consistent and meaningful results.**

What's more, once you're able to identify the obstacles that get in the way from moving people through your sales process, converting visitor into prospect and finally client (or not), then you can take the necessary steps to address those issues.

Now let me ask you, would you like me to take a look at what might be holding your site back from generating leads?

I'm happy to help you come up with a custom marketing plan for your site, which will look at your keyword selection and implementation, overall web design, calls to action and your lead gen form in order to discover why your site is not performing as well as it could and what to do about it.

**There's no cost for this and no obligation of any kind.**

I offer this free service because, as you can tell, I run a web marketing firm that specializes in helping businesses get

more traffic and generate more leads. And there's a good possibility that I'll uncover issues with your website that prevent it from generating a consistent flow of leads for you. So if you find value in the help I provide you might want me to work with you one-on-one to dramatically improve your results.

With that said, please understand that I am not offering a sales pitch in disguise. I promise not to pressure you or pester you in any way at all.

In fact, if during our call you feel that I've wasted even one second of your time let me know and I'll immediately write you a check for \$250, no questions asked. And you'll still have my website report that you can refer to and my suggestions regarding issues that were found on your site.

Now before you go any further, you need to know that I can't help everybody.

I can only be of benefit to people who what to get better results than they have in the past, are serious about following my recommendations and applying those suggestions and changes to their site (or have me do it for them), and who can stick with the program for the long haul. There are no "get rich quick" gimmicks, so it takes time to see results from the customized strategies that I will develop for you.

Here's what you do next. **If you want to schedule a website review and planning session** with me:

1. copy and complete the form at the back of the book and fax it to my office, or
2. visit [www.bestwebpresence.com/call/](http://www.bestwebpresence.com/call/)

Once I have that information I'll review your site and we'll set up the time to go over it together by phone (or Skype).

How does that sound to you?

Finally, I'd like to share a testimonial I recently received recently (as of this writing) from an economic research firm located in New York City who became a client of ours about 6 months ago or so...

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*"Now **THIS is what I call SEO!!!**  
So now **we've had four leads through the website in two months**, where we had no leads through the website in **THIRTEEN YEARS!**"*

*<http://guerrillaeconomics.com/>*

*Joshua Slavitt  
Senior Policy Advisor, John Dunham & Associates*

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To clarify, though we did complete a LOT of SEO work for them which helped to get a couple of important keywords to the top of page 1 (including "economic research firm") we actually did a whole lot more, such as:

- Completed extensive keyword research

- Edited all of their articles to better target keywords
- Revised copy on their product pages, and added the right keywords to each one
- Added contact info, links and other information on their sidebar
- Added “calls to action” on each and every product page
- Revamped their “contact” page and added a web-form that asked a few meaningful questions for prospects to complete before becoming a lead.

And as far as I know they have already converted a couple of those leads into closed business, resulting in a couple of hundred thousand dollars of new revenue for their firm.

**Can we do the same for you?**

Absolutely.

So go ahead and schedule your planning session today. I look forward to hearing from you soon...

## Schedule Your No-Strings-Attached Website Review & Planning Session

“Yes Michael, I want to claim my FREE phone consultation, planning session and website audit today.”

**Please answer the questions and fax to my office prior to our call:**

1. How many leads does your site typically generate each month?
2. Do you have Google Analytics (or other tracking software) installed on your site?
3. Do you track the source of successful leads generated through your site?
4. Do you regularly post new content to your site?
5. What is the lifetime value of a new client for your agency?

Name: \_\_\_\_\_

URL: \_\_\_\_\_

Phone number: \_\_\_\_\_

**Please Complete the Form and Fax  
to: 866-274-0406**

Or visit us online: [www.bestwebpresence.com/call/](http://www.bestwebpresence.com/call/)

Providing this information constitutes your permission for Success Marketing, LLC to contact you regarding related information via mail, email, fax and phone.

## ABOUT THE AUTHOR

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Michael Guerin, a veteran of the United States Air Force, received a Master's Degree in Philosophy from Fordham University in 2002.

Being self-employed since 2004, he founded Success Marketing, LLC in 2008 at the urging of two friends after helping them to get more sales from their websites.

Since that time he has worked with dozens of private clients and web developers helping them (and their clients) to get more traffic and boost revenue through improved sales and lead conversion. In fact, he is responsible for generating thousands of leads online for customers and clients alike across a broad range of industries, from e-commerce to alternative health and professional services such as business collections, merchant accounts and insurance.

His areas of expertise are: SEO, online lead generation and conversion, website optimization, and blog marketing.

He currently lives in Newtown, CT with his lovely wife Rumpa and their two wonderful children, Adam and Amy.

For more information you can visit his website at [www.bestwebpresence.com](http://www.bestwebpresence.com).