Search Engine Optimization (SEO) Tips for Brokers

Featuring case studies of Canadian brokers, this white paper contains valuable information and actionable practices for building an effective search optimization strategy that will help your brokerage rise above the competition and get found when it counts.

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Table of Contents

Executive Summary

Search engine optimization (SEO) – the process of improving the volume and quality of traffic to your website from search engines such as Google – cannot be ignored in today's insurance industry as customers are increasingly conducting their insurance shopping online. According to a 2013 study from J.D. Power & Associates, "more than one-half of all insurance shoppers today use the web to scout their options, and many further seek to obtain quotes online."

The online experience of your potential insurance customers begins the moment they enter a search query; SEO plays a significant role in enhancing this experience. The better their experience with your brokerage's website – from your search listing, to the quality and relevancy of the content on your site, to the ease with which customers move through your site – the better your SEO will be. Many insurance brokerages across Canada perform well at SEO, and the following companies have been profiled:

• **Access Insurance Group**, based in Alberta;

• **Navigators Insurance Brokers**, based in Ontario;

• **WCL Bauld Insurance Brokers**, based in Nova Scotia

"It's true, Google's algorithms are changing all the time, but **the key to staying relevant is creating content useful to customers and it just takes a little bit of time** – two posts per month for a blog, for example. Especially in this competitive world with direct writers and banks showing up everywhere on search listings, it's critical for brokers to compete in the SEO arena and content creation is a key tactic for that. All brokers can be successful at this, from small to large. You don't have to be a bank; you just have to have a game plan."

Brad Sklarchuk

President

Access Insurance Group

SEO...
By the Numbers

50% **More than one-half of all insurance** shoppers today use the web to scout their options, and many further seek to obtain quotes online. (J.D. Power & Associates, 2013)

93% **of online experiences begin with a search** engine. (Search Engine Journal, 2012)

89% **of consumers use search engines for** purchase decisions and 71% of business purchase decisions are started with a search engine. (Brafton, 2012)

67% **of search engine market share is owned** by Google, clearly distancing it as the leader in top search engines used around the world. (comScore, 2014)

59% **of consumers use Google every month to** to find a reputable, local business. (Search Engine Watch, 2013)

An effective SEO strategy is essential to marketing your website and ensuring it appears *and remains* high on search engine results pages (SERPs) such as Google.

Organic vs. Paid SEO

All SEO efforts can generally be broken down into two main categories – organic and paid. It is important to understand the difference between the two, so that you can potentially leverage both tactics to improve your brokerage website's search ranking.

Organic SEO: organic SEO, which can be done for free, is the process of improving your site's ranking in the search results that appear below the paid advertisements.

Paid SEO: PPC (pay-per-click) literally costs per click. You only pay for the clicks your ad receives, not for views. You can find PPC ads (purchased through Google AdWords) above the free results and on the sidebar (as shown in the image below). Insurance keywords are among the most expensive ($54 was the top cost-per-click for "insurance" in a recent study). However, to control your PPC costs, you can set a daily budget within AdWords, *e.g.,* $60 per day.
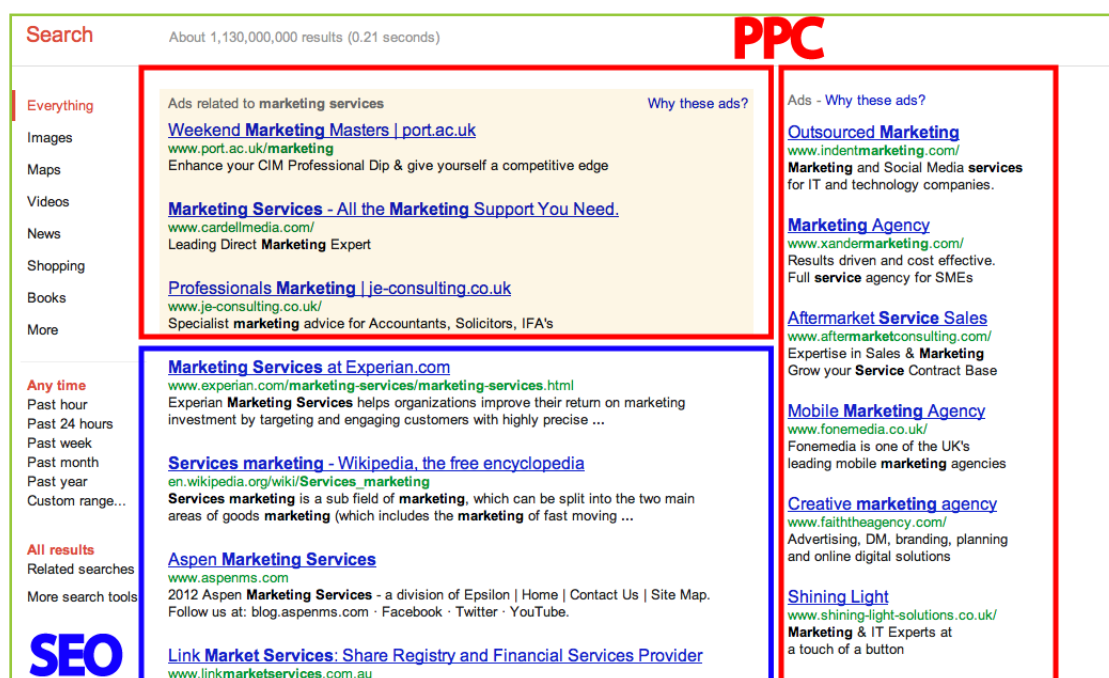
Example of organic and PPC areas of Google search results

Studies have shown that users actually click on free SEO results more than paid SEO listings, which is why it is important that brokers do not limit their web marketing strategy to paid SEO. About 80% of search clicks are still "organic", according to a recent research study. (Forbes, 2013)

Organic SEO takes time to build as it involves creating targeted content for customers. Ideally, using a strategic combination of both free and PPC techniques in your SEO efforts will create the best results for your website.

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Use a Content Creation Strategy

Google's search algorithm is the mathematical formula used for ranking websites on their results pages. Google is constantly tweaking this algorithm to favour different factors. For example, recently the algoritm was updated to favour sites that create and distribute fresh, original content for visitors.

STAT: 61% of customers are more likely to purchase goods from businesses that offer original content. (Brafton and Hubspot, 2013)

Google strives to provide the most relevant, useful content to its users in relation to the questions they are asking in their search queries. This creates an SEO opportunity for brokers to produce helpful, insurance-related content for their existing and potential customers. One brokerage that has done an excellent job of this is **Rhodes & Williams Insurance Brokers**, based in Ontario. Their "Learning Centre" is especially effective from an SEO standpoint because it is a centralized hub for different types of useful content targeted at insurance customers, *e.g.,* articles, videos, a blog, a newsletter and other resources.

Example of a centralized content hub

Editorial Calendar

In order to keep your brokerage on a regular content production schedule, it is helpful to use an editorial calendar (Microsoft Excel is good for this type of document). The calendar will lay out the different types of content you are planning to create over the next few months or year, and help keep you on track. You could, for example, commit to writing one blog post per week, targeted to potential insurance customers.

Example of an editorial calendar, to keep track of content creation efforts

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Establish a Social Media Presence

Once you have created valuable content, it is essential to also distribute that content effectively. The three main social media platforms that brokers leverage today are Facebook, Twitter and LinkedIn, although other platforms could be considered as well. Having a social media presence of some kind will greatly help your SEO efforts. This doesn't mean you have to be on ten different social networks – focusing your attention on the strategic use of just one platform can be enough to improve SEO.

Erb & Erb Insurance Brokers, for example, has made strategic use of Twitter to distribute their content to customers. In this example, they developed a white paper targeted at their commercial insurance customers and distributed it across Twitter. The white paper was tweeted by other organizations, thus increasing the reach of that content and driving more traffic to the Erb & Erb site.

It is acceptable to occasionally redistribute older (but still relevant) content that you have developed, just to keep your social media channels updated when no new content is available.
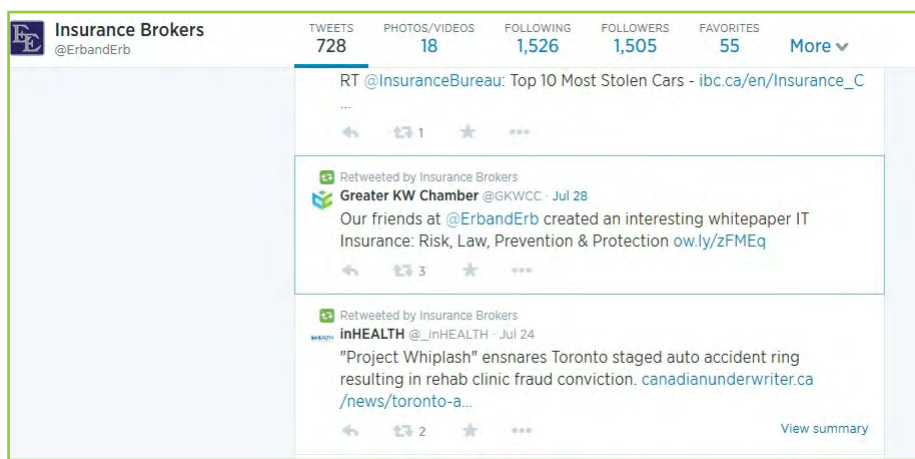
Example of effective Twitter usage

Sharing Content

It is also important to have functionality built into your site to easily share your content across social media. **Ranger Insurance**, based in Manitoba, does an effective job of this by including a social media share bar across all pages on their site. The share bar used in this case is a website plugin called AddThis: http://www.addthis.com/

Example of AddThis social media sharing tool

SEO Tips for Brokers
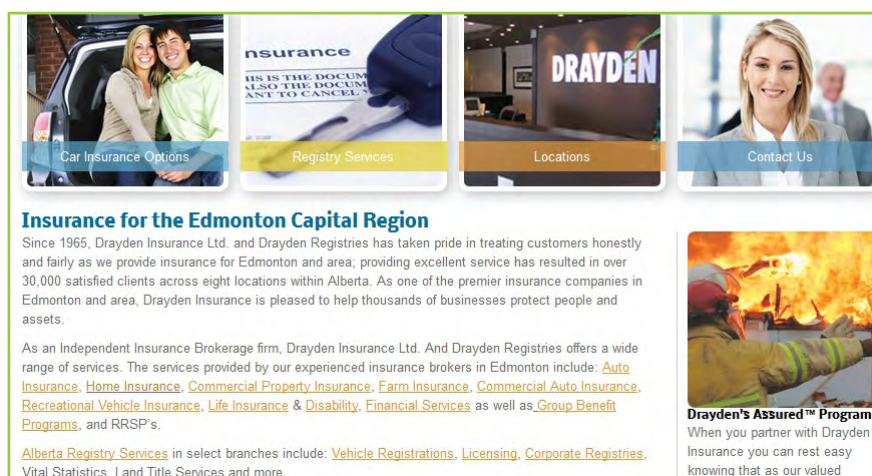## Get your brokerage noticed online...

Use Link Building

Backlinks are incoming hyperlinks linking from another website to your own. The more backlinks you have pointing to your site, the better your search engine ranking will be. Backlinks generally come naturally with the content creation and distribution process. If you are creating useful content, other organizations and customers will start sharing and linking to it.

Your site can also benefit from "**relationship-based link building**" by establishing relationships with authority site owners. These are websites that have generally been online for a long time, receive a substantial amount of traffic and rank well on Google. From a broker's perspective, these "authority" websites could be member associations, insurance magazines, insurance industry news sites, *etc.* If you can get one or many of these established sites linking to content on your site, your site's SEO will benefit. One way in which a relationship can be established with an authority site is through guest posting – consider writing an article for that website's insurance-related blog and, in return, request a link to your website.

Internal links are links on your site that refer to other pages on your site. These types of links are also important for SEO and should be optimized. Beyond the navigation, ensure that the written content on your site is strategically linking to other internal pages. Also ensure that the internal links on your site have relevant, descriptive anchor text. For example: "click here" is not helpful to search engines – instead, make the text descriptive, *e.g.,* "visit the Property Insurance page". One brokerage website currently following this SEO tactic effectively is **Drayden Insurance**, based in Alberta:

Example of descriptive anchor text on Drayden Insurance website

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Leverage Authoritative Websites

Google, and other search engines, place significant importance on domain authoritativeness when ranking websites. The more quality link building you do for your website, the more authoritative it will become to Google. The more authority Google perceives your site to have, the more frequently it will index your site. You can use **Google Cache** to gauge your site's authority in the eyes of Google. To view the Google Cache for your site, simply insert your site's URL in place of "http://examplesite.com/" in the following URL: http://webcache.googleusercontent.com/search?q=cache:*http://examplesite.com/*

Websites that produce useful content and have a long web history are generally considered by Google to be authoritative and trustworthy, receiving improved SEO as a result. Websites that have links on authoritative sites, and that link to authoritative sites in turn, are likely to be considered trustworthy as well. National and provincial broker association websites have generally been around for a long time and are considered trustworthy by Google. Consider placing a link on your homepage, or another prominent page, showing that you are a member of your provincial broker association. One BC brokerage website currently following this SEO practice is **Thunderbird Insurance** (www. thunderbirdinsurance.com), which links to the IBABC website from its homepage.

Example of a brokerage website linking to authoritative sites

For another good indication of how authoritative Google considers your site to be, check the free PageRank tool at www.prchecker.info. PageRank is an algorithm used by Google to rank websites in their search engine results, from 0-10. Websites that are among the highest performing online tend to have a PageRank around 7 or 8. Three is about average and 4 slightly above average. You can also enhance your brokerage website's authoritativeness to both search engines and website visitors by prominently displaying The Bipper on your homepage, and linking to the IBAC website.

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Optimize for Mobile

With its algorithm update in April 2015, Google will begin to penalize websites that are not optimized for display on mobile devices. As a result, non-mobile websites will likely not display on the first page of most Google searches. It is therefore important to optimize your website for mobile to not only allow your customers to access your website anywhere, anytime, but also to expand your customer reach by being more discoverable on Google.

STAT: 50% of insurance customers now start their shopping on a mobile device and 64% of customers will leave your site if you have not optimized it for mobile use. (Agents Council for Technology, 2014)

There are two options to consider when implementing a mobile site: i) creating a **separate mobile site** (different URLs for desktop and mobile), or ii) creating a new site that has a **responsive design** (layout automatically adjusts depending on device site is being viewed on).

Although separate mobile sites can work well, Google has noted that it favours responsive design because the search engine can more easily index content that is all hosted on one URL. Therefore, strictly from an SEO standpoint, having a responsive design is likely the best choice.

For more detailed information about mobile website design, download the CSIO white paper, entitled *Broker Best Practices for a Mobile-Optimized Website*, available at http://www.csio.com/mobile-websites.

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Optimize for Local Search (Google+ Local)

Search engines know where site visitors are located when a search is performed, and they make an effort to display results that are specific to visitors' locations. This is why it is important to ensure that your brokerage's site is optimized to display well on local search listings. One brokerage website currently following this SEO tactic is **Marshall & Associates Insurance**, based in New Brunswick:
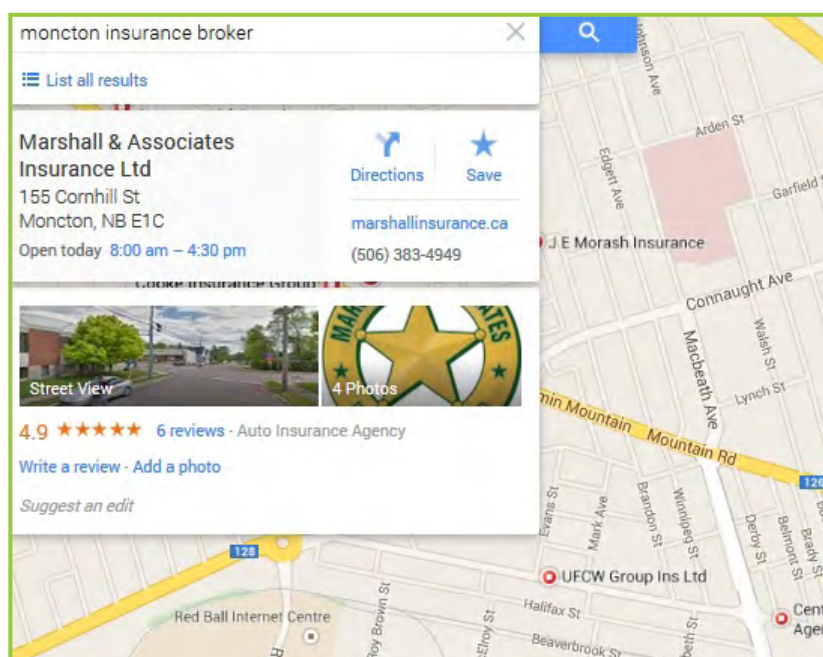
Example of Google+ Local optimization

The brokerage name, town/city, province, business hours and website URL should all display on the map that appears when a customer in your area performs an insurance-related Google search. For Google, this is done by setting up a Google+ account and going into the "Business Info" section:
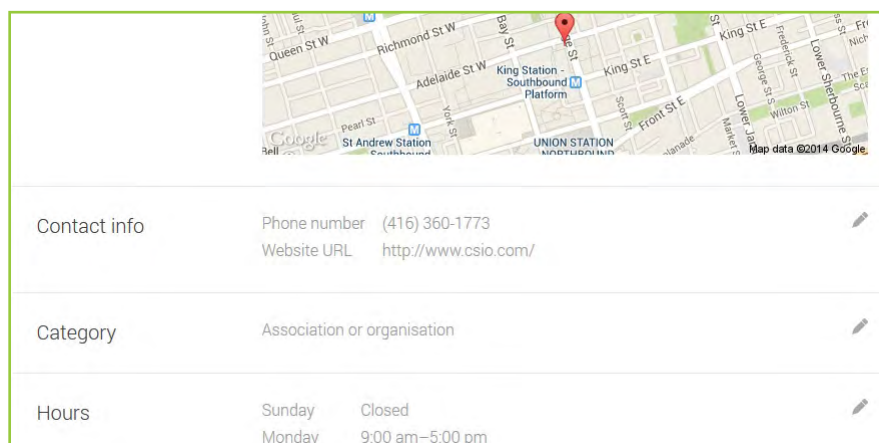
Example of Google+ account

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Implement HTML and XML Sitemaps

An **HTML sitemap** is a list of a website's pages accessible to search engine crawlers or visitors, typically organized in a hierarchical fashion. It has long been a standard SEO technique to create a simple HTML sitemap of at least your site's main pages and link this sitemap from the footer across the entire website.

HTML sitemap on CSIO.com

An **XML sitemap** is a slightly more technical and precise method of informing search engine crawlers which pages on your site to crawl. There are automated XML sitemap generators available on the web, *e.g.,* http://www.xml-sitemaps.com/. Your web developer can help implement an XML sitemap for your site. Having both HTML and XML sitemaps will help search engines crawl your website more thoroughly.

XML sitemap on CSIO.com

Reduce Duplicate Content

Because of the similar nature of the insurance products offered by brokers, it can sometimes be easy to describe products in the same way. For example, the text describing Automobile Insurance on one broker's website could be practically the same as the text describing the same product on another broker's site. Google could consider this to be duplicate content, which can have a negative impact on a website's search ranking.
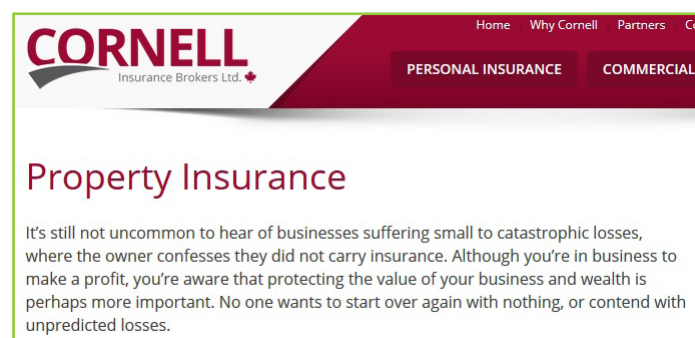
Example of Cornell Insurance's effective use of personalized writing on its website

Writing about insurance products in a unique manner, personalized to your brokerage, can help from an SEO perspective. *E.g.,* **Cornell Insurance**, based in Ontario, writes about its products in an active voice, directly addressing the customer using language such as "you" and "your business".

12

SEO Tips for Brokers
Get your brokerage noticed online...

Other Specific SEO Tactics

Alternative (alt) text is text associated with an image that can be seen when you hover over that image with your cursor. Alt text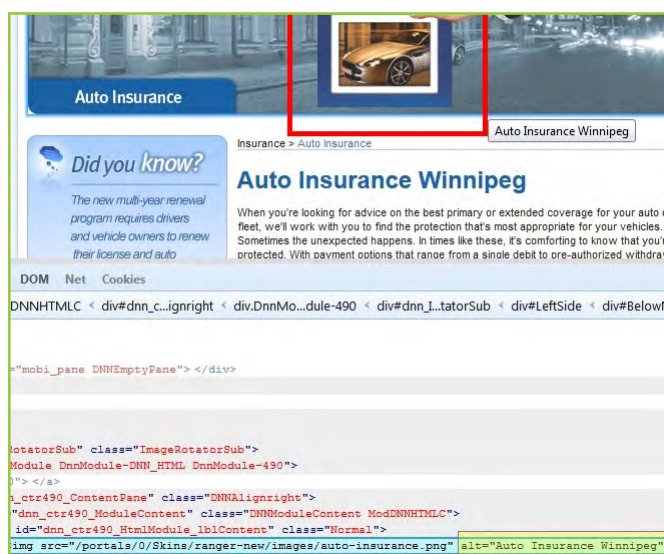 provides a short description of the image to search engines and will display in place of that image if a visitor's browser is unable to render it. One brokerage website currently following this SEO practice is **Ranger Insurance**:

Example of effective alt text use

The alt text should be short and describe the image as succinctly as possible. This image on the Ranger Insurance site is described appropriately as "auto insurance Winnipeg". The "alt=" part of the HTML code is where the text was inserted. It is a useful SEO tactic to include alt text in every image on your website.

"Clean" or "friendly" URLs are intended to improve a website's usability by being immediately and intuitively meaningful to non-expert web visitors (as opposed to URLs that are long, unreadable and contain technical information, *e.g.,* example.com/kb/index.php?cat=8&id=41). Google has updated its algorithm to favour clean URLs in its search rankings. One brokerage website currently doing this is **Orr Insurance & Investment**.
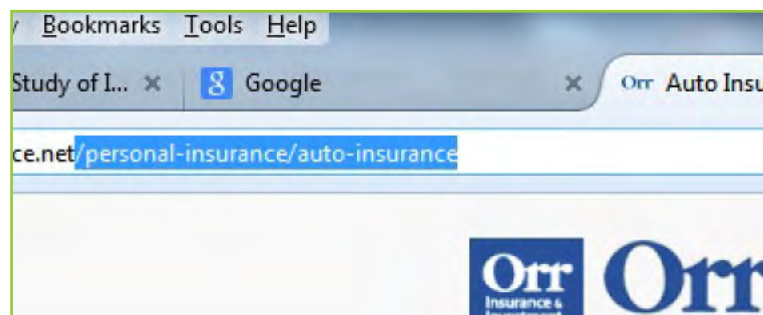
Example of effective clean URL use

The URL http://orrinsurance.net/personal-insurance/auto-insurance is readable to visitors and provides a clear description of the subject of the content on that page – in this case, auto insurance.

Content Creation

Fast & easy ideas to generate content that will improve SEO…

Google has made it a top priority to deliver sites with high-quality content to their users. SEO is therefore no longer just about choosing the right keywords. By creating useful insurance content targeted at their existing and potential customers, brokers can capitalize on this trend of prioritizing content and gradually rise to the top of Google. In short, SEO content is any content created with the goal of attracting search engine traffic.

What types of content can busy insurance brokers create? The good news is that content creation does not have to be a huge time sink. To start, concentrating on just one content format, such as a blog, can be enough to improve your site's SEO. This section provides examples of the types of content insurance brokers are already creating to improve their SEO.

Blog

STAT: A blog generates *seven times more traffic* than a static website. (Empowerkit, 2013)

Starting a blog targeted to your current and prospective customers, and keeping it updated, is one of the most effective techniques to improve your site's SEO. Blog posts – especially if they provide informative content – tend to get shared across social media and Google especially values original content. There are many potential topics that an insurance broker can write about – here are just a few examples of interesting blog posts from brokers:

Example of Cornell Insurance's use of blogs to engage new and existing customers

- Top 10 Most Expensive Cars to Insure (Cornell Insurance)

- Does Your Policy Cover You from Flooding? (Rhodes & Williams Insurance)

- Distracted Driving Research from RSA (Guthrie Insurance)

Coming up with blog post ideas should just be a natural extension of thinking about your customer's insurance needs and what interests them. **Cornell Insurance**, for example, saw an opportunity to write about an interesting topic that answers the common question of "what are the most expensive cars to insure?" among auto insurance customers. Relating blog posts to a current or emerging insurance issue is also effective, *e.g.,* if there is a tornado warning in a certain community.
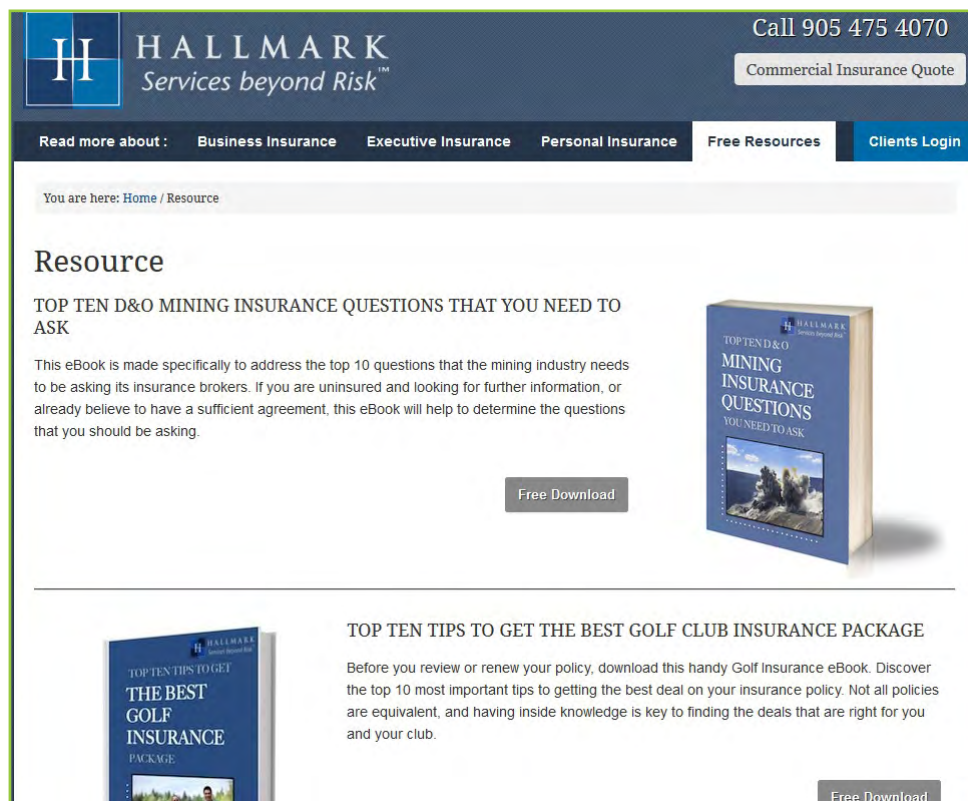
Content Creation

Fast & easy ideas to generate content that will improve SEO...

White Papers (with Tips & Advice to Customers)

Insurance can sometimes be a complex topic and is often difficult for customers, both new and existing, to understand. White papers offer an opportunity for brokers to provide more in-depth information on a topic of interest to their customers. White papers can also be highly effective from an SEO standpoint because they often get shared across social media and allow you to embed many links back to your own site from the file (usually a PDF), potentially generating significant traffic to your site. Examples of white papers that brokers have published on their sites include:

• Business Insurance Primer (Rhodes & Williams Insurance)

• Five Insurance Mistakes Ontario Families Make And How To Avoid Them (Navigators Insurance)

• Top Ten Tips to Get the Best Golf Club Insurance Package (Hallmark Insurance)

Examples of white papers made available to visitors on the Hallmark Insurance website

Content Creation

Fast & easy ideas to generate content that will improve SEO...

Videos

Video is a highly effective way to increase your existing and potential customers' understanding of your company's insurance offerings. From an SEO standpoint, video is an excellent tool because search engines tend to prioritize video content. Google, for example, favours video content, especially if it is being hosted on YouTube (a Google-owned website). Customers today generally prefer to watch a video over reading an article, especially when it comes to online content.

STAT: Video is *50 times more likely* to obtain organic page ranks in Google than plain text results. (Forrester Research, 2009)

One brokerage that has done an excellent job of building their video presence is **Rhodes & Williams Insurance**. They host videos on YouTube and post them under a "Video Tips" section on their website.
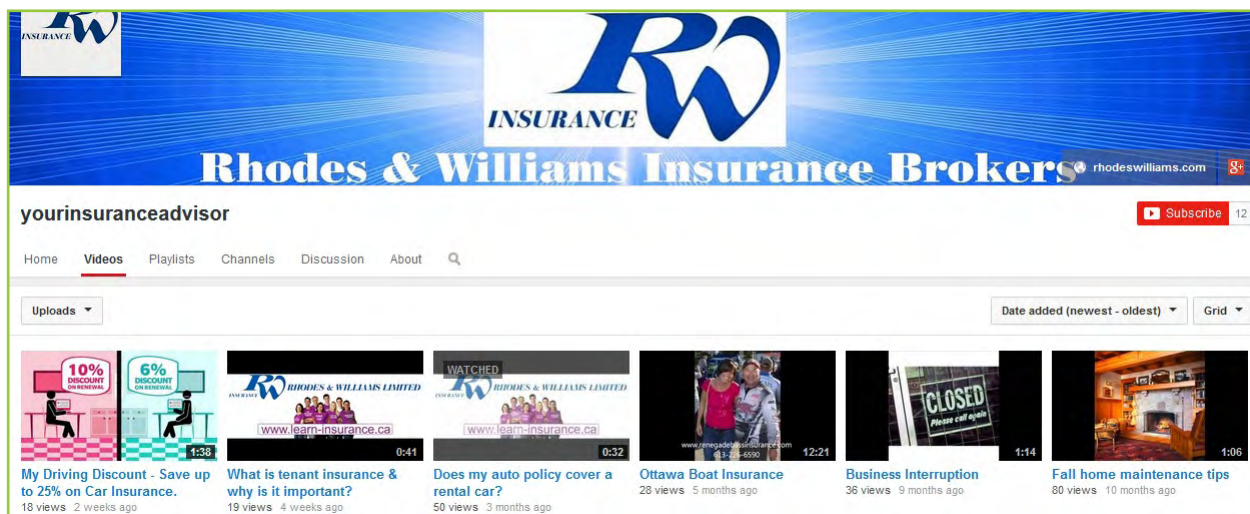
Example of Rhodes & Williams leveraging YouTube to host its educational videos

You can optimize your videos for SEO by:

• Including links back to your own website in the description field on the video site

• Creating a separate HTML page on your website for each video

• Having the text of your video transcribed using a service such as http://3playmedia.com/

Brokers can do simple videos using affordable camcorders available at most electronics stores. It is important to also purchase a good microphone, such as a lavalier, so that quality sound can be captured. Software such as Adobe Premiere Pro and Final Cut Pro can be used to edit your videos.

Content Creation

Fast & easy ideas to generate content that will improve SEO...

Infographics

Infographics are large-format images that contain valuable data and information on a single subject in the form of engaging charts, graphs and pictures. A good infographic will generate a lot of sharing and interaction on social media, getting even more people to view it. This can sometimes be called "link bait", which is a term for content that attracts a lot of attention and others start linking to it from their websites. When this happens, the SEO of your website improves.

STAT: 40% of people will respond better to visual information than text. (Hubspot, 2012)

Try to be unique with your content and offer a fresh perspective. Google devalues content when it only offers information that appears on other sites first. There are many types of insurance-related infographics that brokers could create, such as this one about insurance for the Millennial Generation, posted on the **Cornell Insurance** blog.

Infographic on Cornell Insurance blog

There are many independent graphic designers on the market who have experience producing effective and affordable infographics. Doing a Google search on "freelance infographic designer" will bring up plenty of quality choices from which to choose. You can also use an online marketplace such as www. fiverr.com to find talented freelancers to create content.
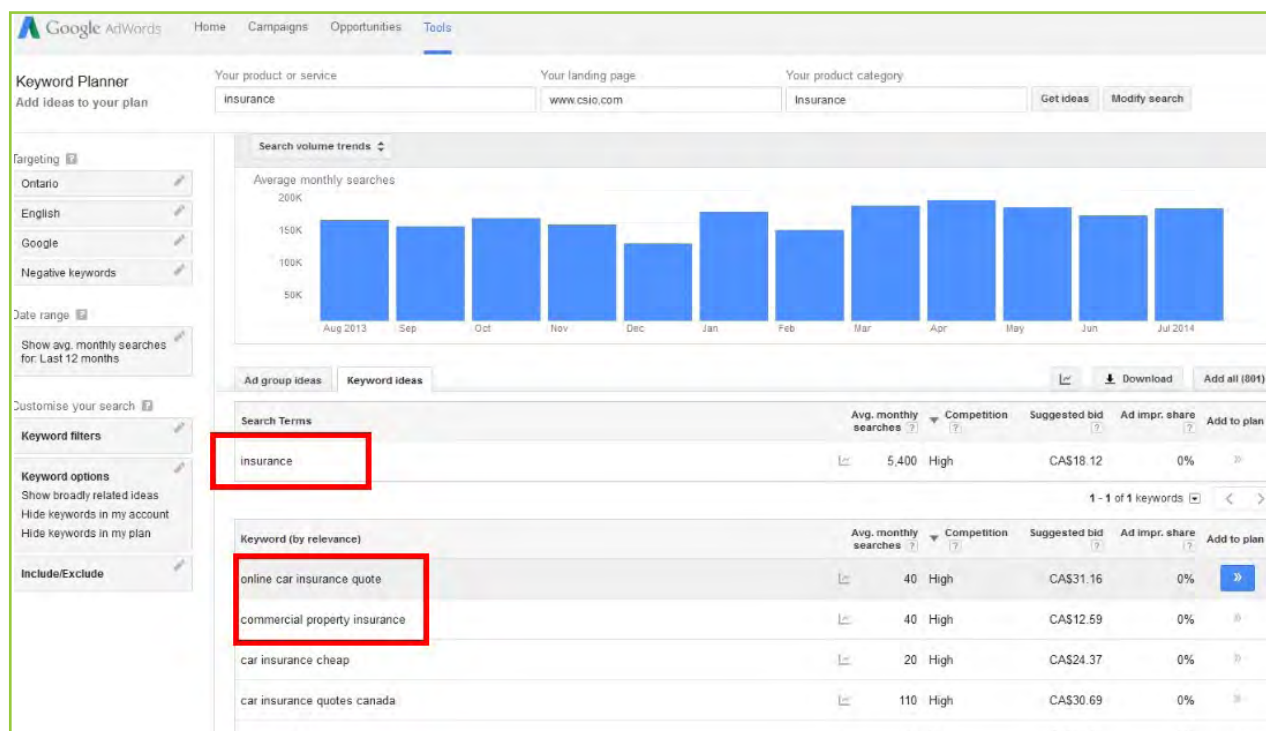
Technical Tips for Getting Noticed Online

In addition to the content creation strategies previously discussed, there are several technical practices that can greatly enhance your SEO when implemented effectively. While these practices may require the assistance of your IT Manager or SEO Consultant, the following few pages will provide you with a basic understanding.

Keywords

Google now focuses primarily on quality and usefulness of content rather than keyword-driven signals, but keywords are still a consideration for building your SEO strategy. It is good practice to build relevant keywords into the written content of your website. However, do not "over stuff" your site with hundreds of keywords on a page. The text must still read naturally and flow well; otherwise, Google will penalize your site.

In order to determine which keywords to use, conduct keyword research using the **Google AdWords Keyword Planner**. This free tool can be helpful for generating ideas on more effective, targeted keywords to use in your written content. *E.g.,* it can help you find "long-tail" keywords, which are more specific, niche keywords that are more likely to enhance your SEO than shorter, more generic keywords.

The Google AdWords Keyword Planner

Technical Tips for Getting Noticed Online

Metadata / HTML Tags

Metadata is information embedded within the code of every webpage, describing the content of that page for search engines to use in web ranking. This makes it important, even though most metadata is invisible to human visitors. Metadata is broken up into various "tags", or categories – the **meta title** and **meta description** tags are most important for SEO. Note that Google no longer tracks the meta keywords tag. View Google's official meta tags document to see the metadata tags that the search engine currently uses in its rankings: https://support.google.com/webmasters/answer/79812

Meta title & meta description tags in HTML

These tags can show up in search results when someone does a query related to your brokerage's offerings. You will want the text that appears in the results page to be high-quality ad copy that compels users to click through to the site. An example of a broker with well-written descriptive information is **Hallmark Insurance**, based in Ontario. At the time of this writing, they appeared on the first page of Google on the search term "Toronto insurance brokers".

Effective meta description text for Hallmark Insurance Brokers

HTML Tags

HTML heading tags are used to mark the importance of heading text on webpages on your site and are important for SEO. *E.g.,* the largest text on your site should be in the <H1> tag, smaller text in <H2> and so forth. Building keywords directly into these tags is an effective SEO tactic. You should only have one H1 tag per page. It doesn't matter which heading tags you use, but your most important material should be presented upfront and closer to the top of each page.

Example of HTML heading tags

19

Google Analytics and SEO

While you could be developing excellent content and implementing many of the SEO tactics discussed in this white paper, it is vital that you continually measure your success to ensure that you are getting the most out of your SEO efforts. Google Analytics (GA) is one such tool that can help you monitor your website's progress and identify areas for improvement. The following Google reports will help you do just that and increase traffic to your site:

SEO Queries Report

The queries report will show you all the keywords your site ranks for, the number of impressions (appearances) they are receiving on Google, their average position and the click-through rate of individual pages. Identifying patterns and understanding which keywords are bringing in the bulk of your traffic is important for optimizing your SEO efforts. From the Google Analytics dashboard, clicking **Acquisition > Search Engine Optimization > Queries** will provide a list of keywords in ascending to descending order in terms of how many visits they have received and how effective they are in improving your SEO.
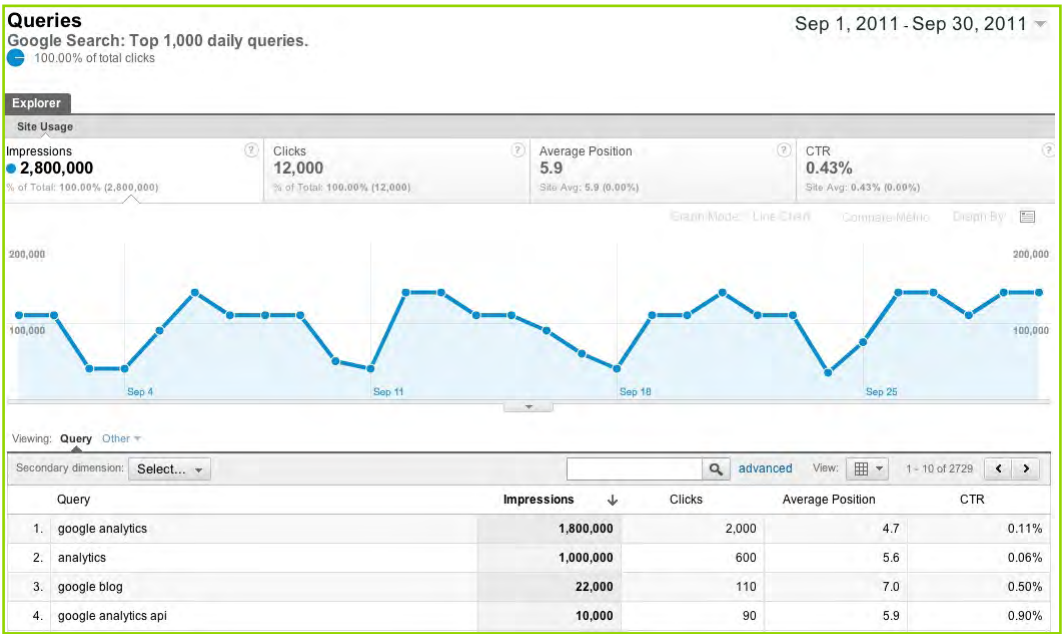
Sample SEO Queries Report available via Google Analytics

Look for queries that have high average positions, but low click-through rates. These are queries for which your pages are ranking high on Google, but not receiving many clicks, so improved content on these pages could lead to more traffic. Also, by finding keywords with higher click-through rates, you can increase this traffic by creating new content based on similar topics.

Google Analytics and SEO

SEO Landing Pages Report

The first page a visitor views during a session is called a landing page; also known as the entrance page. It is helpful to pay attention to the Landing Pages Report within GA (**Acquisition > Search Engine Optimization > Landing Pages**) because it provides a useful overview of how visitors are entering your website through search engines. With this report, you can identify landing pages on your site that have good click-through rates, but poor average positions in search results by looking under the Average Position and CTR (click-through rate) columns. These could be pages that customers want to see, but have trouble finding.

You can improve a landing page's average position by optimizing its content with targeted keywords, updating the page's meta description and meta title and ensuring it has well-written and well-presented content (see section *Metadata / HTML Tags* for more information). Focus on optimizing these pages first, as they are the most important pages on your site from an SEO perspective.
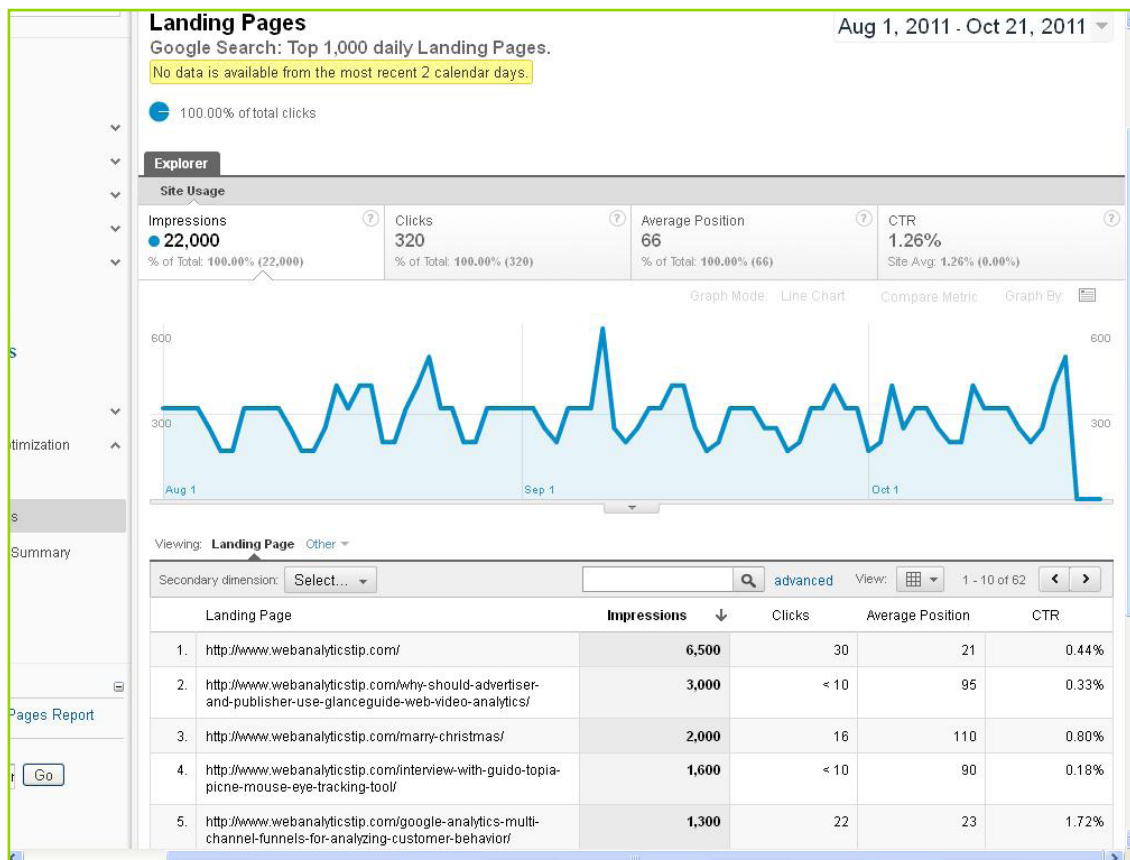
Sample Landing Pages Report available via Google Analytics

Google Analytics and SEO

Overview – Specific Content Pages

The All Pages Report within GA (**Behavior > Site Content > All Pages**) will bring you to the overview of specific content pages on your site, and show you which of your webpages are performing well. This feature is beneficial because it shows evidence of which content is most popular and which is receiving little interaction. By noticing patterns on the popular topics, this information can be used in your ongoing SEO efforts to better provide your customers with targeted content that interests them.

Under "All Pages" in GA, you can see the bounce rate for specific content pages. Bounce rate is the percentage of visits in which the visitor left your site from the entrance page without clicking further into the site. The lower the bounce rate, the better, because a low bounce rate indicates strong visitor engagement on your site. Knowing the bounce rate is useful because it indicates how each visitor is responding to each piece of content. When you spot a bounce rate of 90% or more, for example, it shows that visitors are not exploring further into that page; this means the page could use improvement in terms of the design or content, or perhaps both.
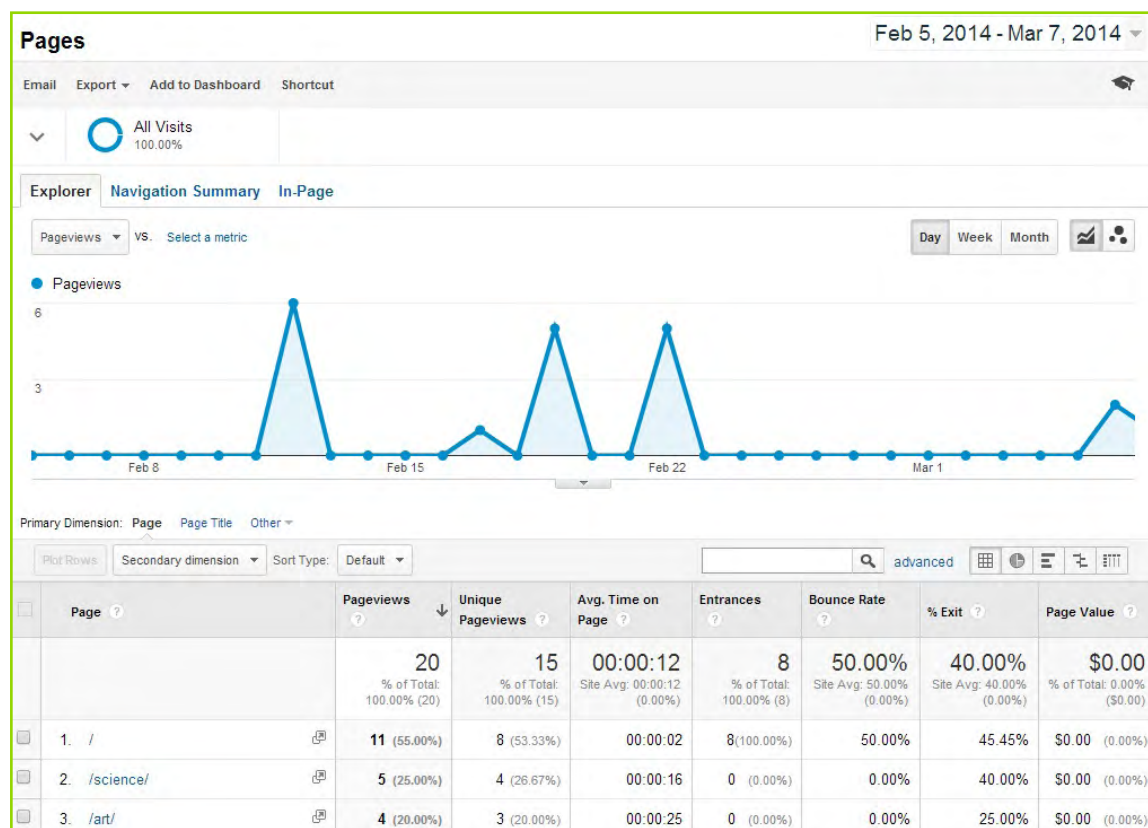
Sample All Pages Report available via Google Analytics

Google Analytics and SEO

Tracking SEO Results Over Time

Brokers can measure the results of their SEO efforts over time by using the **Traffic Comparison by Date** functionality within GA.

After you have put some time into your SEO and content creation efforts (at least a few months), you can track the results of that work by seeing how your organic SEO traffic has grown over the past few months or years. Just set the date ranges and GA will pull in the data for you. Under the "segments", "**Organic Traffic**" can then be selected to see how much traffic from unpaid search engine results your site has been receiving.
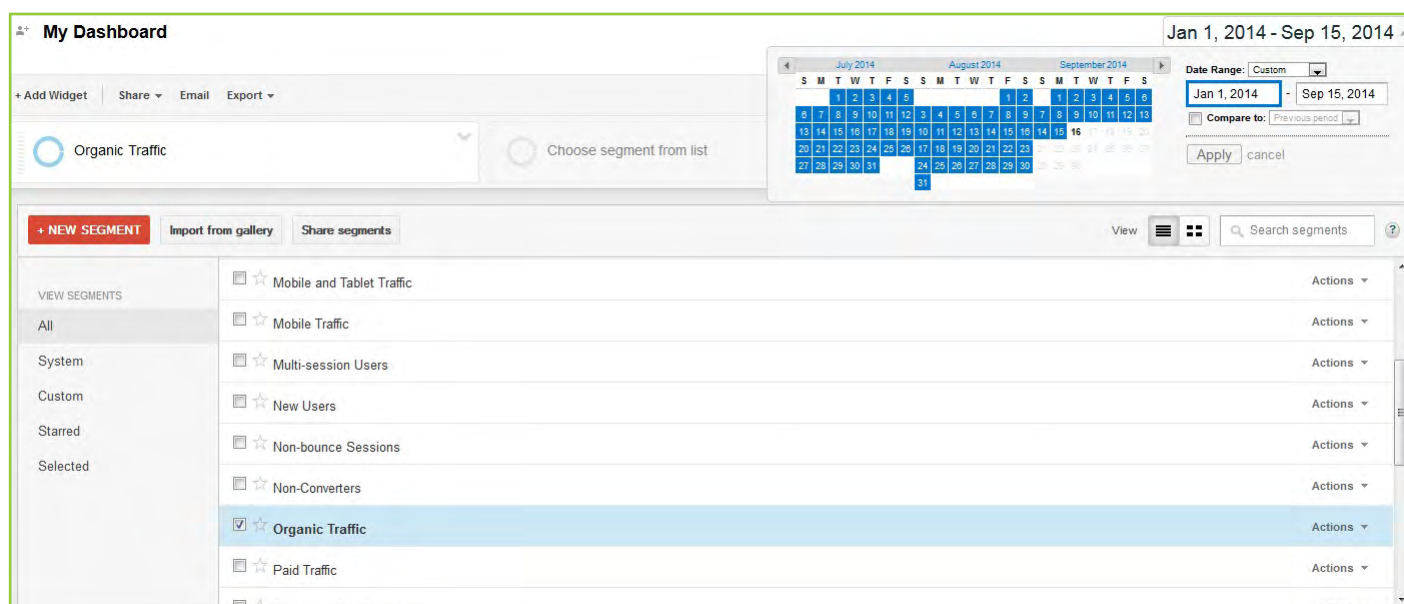
Using GA to pull data for a specific date range

Site Speed Page Timings

Are your page loading times fast? If not, this could also be affecting your search engine ranking. Ideally, all pages across your site should load in less than four seconds. If your page loading time is over seven seconds, then there is a problem that should be investigated. There may be certain elements on your site that are causing the slow loading time – something that your web hosting provider could assist with. Use **Behavior > Site Speed > Page Timings** within GA to determine your page loading times.

Broker Case Studies

Access Insurance Group *(www.accessinsurancegroup.com)*

The **Access Insurance Group** website is a responsive design, launched in 2014, with clear "calls to action" prominent on the site – *e.g.,* "Get an Auto Quote", "Get a Home Quote", "Get a Commercial Quote" images, shown clearly on the homepage. Having such calls to action is important because SEO and conversion optimization go hand-in-hand (once customers are on your site, you will likely want to convert them into a sale as quickly as possible).
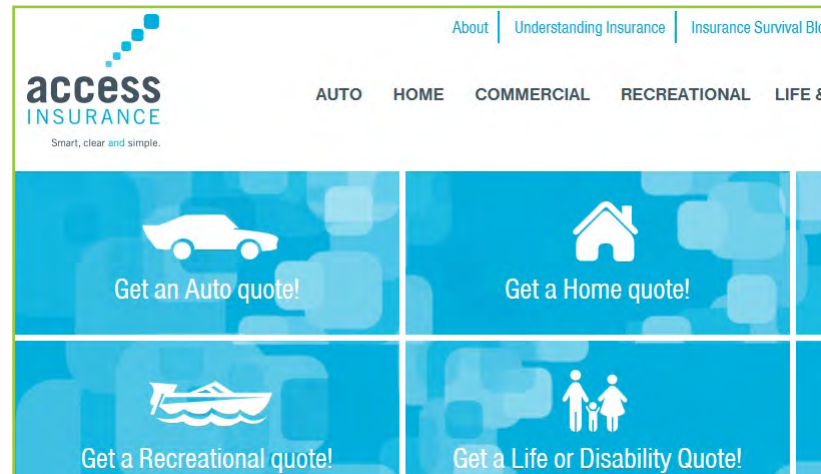
Google Results, as of March 2015: Access Insurance Group's site was on the first page of Google when a highly competitive *"alberta insurance broker"* key phrase search was conducted.

"Using Google Analytics, we can see that **over 75%** of the customer calls we get are generated from our high position on Google. And a big majority is coming from mobile devices, so we knew our site should have a responsive design. For insurance especially, people want to research online before buying and so showing up high on search engines is quite important for any brokerage these days."
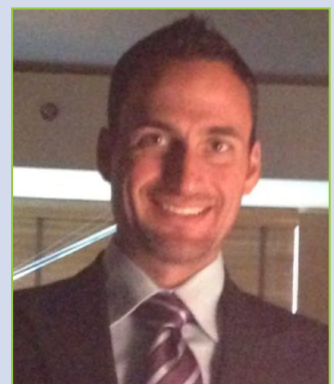
Access Insurance Group employs a consultant to assist with its online efforts, but Brad Sklarchuk, President, has also attended SEO-related seminars presented at insurance companies to help increase his knowledge.

Brad Sklarchuk

President
Access Insurance Group
Edmonton, AB

Key SEO Learnings from Access Insurance Group:

• Clear **calls to action** accompanied by engaging, colourful images that persuade visitors to click further into the website

• Use of **Google AdWords** to supplement their organic SEO efforts with paid SEO

• **Insurance Survival blog** featuring helpful content for insurance customers, with posts such as "Why Home Insurance Rates Are on the Rise"

• Leveraging skills and expertise of an **SEO consultant** to provide tailored advice and implement solutions to improve search engine ranking

Broker Case Studies

Navigators Insurance Brokers *(www.navigatorsinsurance.ca)*

The **Navigators Insurance Brokers** site is a responsive design that strongly prioritizes its blog and social media presence. This is effective from an SEO standpoint because the blog content is well written and addresses pertinent insurance issues, *e.g.,* "Do you Need an Umbrella Insurance Policy?" Each blog post is optimized to be easily shared across social media.

Google Results, as of March 2015: The Navigators Insurance Brokers site was on the first page of Google when a highly competitive *"toronto insurance broker"* key phrase search was conducted. Navigators receives between 10-15 leads a day from its website, and they usually sell between 5-10 policies per week from their website leads.

"The top tactic for us from an SEO standpoint is continuously providing new and relevant content, and looking for ways to respond quickly to inquiries online through tools such as live chat. We also continue to use blogging as an important tool in growing our business activity. For example, we do at least one personal lines blog per week and each broker who authors a new blog post usually sees a bump in their sales that week."

Tim Currie

Vice President
Navigators Insurance Brokers
Toronto, ON

Navigators has successfully used live chat to assist in selling its products and this tool can help with SEO by increasing traffic to the website, *e.g.,* when a customer has a good experience using live chat, they are more likely to return to that site when they have another insurance inquiry.

Key SEO Learnings from Navigators Insurance Brokers:

- **Well-updated blog**, written by Navigators staff, featured prominently on homepage

- **Social media presence** featured prominently on homepage (Facebook, Twitter, Google+ and LinkedIn buttons)

- Use of **live chat** technology to quickly connect with website visitors

Broker Case Studies

WCL Bauld Insurance Brokers *(www.wclbauld.com)*

The **WCL Bauld Insurance Brokers** site is also a responsive design, launched in 2012, with well-written, highly readable content and a strong social media presence. Key phrases such as "car insurance" and "commercial insurance" are used; however, the text is still easy to read – with short sentences and small paragraphs. WCL Bauld has an active social media presence on key networks, including Facebook, Twitter and Pinterest, which improves their SEO by sharing relevant content and linking back to the site.
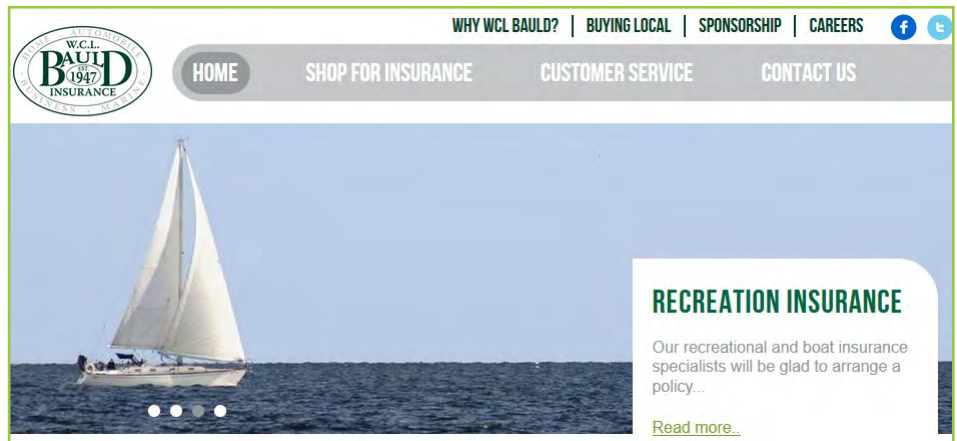
Google Results, as of March 2015: The WCL Bauld Insurance Brokers site was on top of Google when a competitive *"bedford insurance broker"* key phrase search was conducted.

"The written copy on our website – how we say things – is particularly important from an SEO standpoint. The content needs to be easily readable to visitors. You might be tempted to pack in lots of keywords, but that can get repetitive and Google doesn't condone that practice. You can incorporate keywords, but not to the point that it's obvious. In my SEO consultant's words, 'you can't trick Google!'"

Steve Earle

Owner
WCL Bauld Insurance Brokers
Bedford, NS

WCL Bauld has also made use of Google AdWords to drive traffic to their website. They have found success with AdWords by targeting search terms to particular communities that they serve, *e.g.,* "insurance bedford nova scotia".

Key SEO Learnings from WCL Bauld Insurance Brokers:

- **Well-written content** that is far from "sales copy"; text is easily readable and flows well, but strategically incorporates keywords

- Content is mostly in **HTML format**, with very few external files such as PDFs (which are not as easily interpreted by search engines)

- Strong, regularly updated **social media presence**

SEO Checklist for Brokerage Websites

If your brokerage's website is meeting all of the below points, then you are off to a good start from an SEO perspective.

SEO Essentials

Create useful content targeted to insurance customers, *e.g.,* blog posts, infographics, videos

Establish a social media presence to market your content to potential insurance customers

Build relationships with authoritative websites that have been online for years and can link to your content

Ensure your website is optimized for display on mobile devices (from an SEO standpoint, responsive design is the best solution for making a site mobile-optimized)

Optimize your site for display on local search listings, *e.g.,* Google+ Local
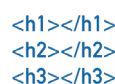
Optimize the text and heading tags on your webpages. *E.g.,* keywords placed within heading tags, text written succinctly to allow for easy skimming

Ensure that the metadata tags are well-written for all pages on your site, especially the meta title and meta description tags

Use Google Analytics or another web metrics platform to track and refine your SEO efforts

SEO Considerations

Improve overall authoritativeness of your brokerage site by prominently displaying provincial association logo and The Bipper on homepage (and including links to these sites)

Supplement your organic SEO efforts by implementing a Google AdWords campaign

Implement both HTML and XML sitemaps to help Google crawl your website more thoroughly

Conclusion...

The SEO Advantage

SEO is a constantly evolving subject, but if you concentrate on the fundamentals outlined in this white paper such as useful content creation, social media distribution and link building, your brokerage's website will perform well in search engines and get discovered by potential customers faster.

For questions, advice or to provide any comments on the material outlined in this white paper, please email communications@csio.com.

For more information on SEO, please visit **Advisory Services > Search Engine Optimization** on CSIO.com.

SEO Resources

There are several free and affordable tools and resources available online to assist you in building your SEO:

Broker Associations may have resources and information available for their members on building an effective SEO strategy.

SEOquake: to receive a quantitative assessment of how your website is performing from an SEO standpoint, download this browser plugin. This tool gives you an assessment of any site's SEO. http://www.seoquake.com/

Quick Sprout: consider using http://www.quicksprout.com/ for an SEO analysis, and to receive free, immediate technical recommendations on how to improve your own site's SEO.

Moz provides some powerful SEO software that helps local search engines – and new customers – find businesses online. *E.g.,* the Moz Local tool pushes your web content and location information to all major search engines. http://moz.com/

ahrefs is a web tool that allows you to monitor the number and quality of backlinks that your website is receiving. It also delivers an SEO Report that can provide good SEO enhancement ideas. https://ahrefs.com/

Xenu's Link Sleuth is a free program that checks websites for broken hyperlinks. It is important to ensure that your site does not have broken links because search engines can recognize when links are broken and will penalize sites with many broken links. http://home.snafu.de/tilman/xenulink.html

PageRank is an algorithm used by Google Search to rank websites in their search engine results, from 0-10. Websites that are among the highest performing online tend to have a PageRank around 7 or 8 (3 is about average and 4 slightly above average.) PageRank is helpful in receiving an immediate quantitative assessment of your site's current SEO positioning, and can also be useful in seeing how your SEO compares to competitors. Enter your domain in http://prchecker.info/ to see your PageRank.

Search Engine Watch http://searchenginewatch.com and **Search Engine Land** http://searchengineland.com are great sites to consult to stay up-to-date on your SEO knowledge, and potentially generate ideas for your own site.

About CSIO

CSIO is Canada's industry association of property and casualty insurers, brokers and software providers. CSIO is committed to improving the efficiency and competitive position of the broker distribution channel by overseeing the development, implementation and maintenance of technology standards and solutions such as eDocs, Telematics and eSignatures. In addition, CSIO continues to maintain and operate the industry-owned EDI mail network service, CSIOnet. CSIO maintains offices in Toronto and Montreal. For more information, visit **www.csio.com**.

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