

Designing websites for optimal user experience

Schill Insurance applies best practices to the design of its new website



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ser experience (UX)
can be defined as the
totality of the experience a user has when
interacting with a digital product. It can be
their impressions and feelings – whether
they're successful, whether they feel like
coming back again. When that user is a

customer or potential customer, any single pain point (or combination of pain points) can result in a lost sale, meaning insurance brokers need to pay special attention to their website and/or mobile app to ensure they attract and retain as much business as possible.

So, how can brokers build a good UX? By following a UX design process, which generally means conducting some research and appropriately planning the design of their website before development. As Roger Pressman stated in his book *Software Engineering: A Practitioner's Approach*, "For every dollar spent to resolve a problem during product design, \$10 would be spent on the same problem during development and \$100 or more if the problem had to be solved

after the product's release."

Schill Insurance Brokers Ltd., with offices in Coquitlam, Delta, and Surrey, and a CSIO Technology Leader (scoring 100% on the CSIO Tech Scorecard), followed such a process for the development of its website www.schillinsurance.com, and we spoke with President Al Schill and Marketing and Communications Manager Michelle Meerse to discuss their brokerage's process in building a company website that incorporates UX best practices.

The planning stage

Schill worked with a marketing company to help them build their website from start to finish – the total cost of the initial site build was approximately \$17,000. One of the first tasks the marketing firm

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completed was constructing a sitemap to lay out the structure and general flow of the site. The firm also did some usability testing on the website prior to launch to iron out some small kinks.

The Schill team did some research and competitive analysis of other websites before deciding on the look and feel they wanted for their new site. "In terms of research, since we wanted to challenge the conventional insurance brokerage website, we looked mostly at websites we liked in other industries outside of insurance, such as risk management," says Michelle Meerse. "We documented elements of these sites that we liked, which helped us generate ideas for our own site design."

Schill wanted to emphasize the commercial lines aspect of their business, so they decided to divide their website in two, separating the personal lines from the commercial lines business so as to tailor the content to each unique audience. Their initial personal lines website was more on the "casual, fun and quirky" side, but they knew that tone would need to be customized somewhat for their commercial lines audience.

"We take a little pride in being not typical insurance brokers. While we take our industry seriously, we try not to take ourselves too seriously, and we wanted our website to reflect that sensibility. So, we wanted to keep the copywriting on our site authentic. If copy comes across as being boring or overly business-like, it doesn't resonate with people," says Al Schill. "We made sure to inject some personality into our copy so we're talking to people on their terms, as opposed to insurance jargon."

Design and implementation

"Looking at the analytics of our site, we saw people were often trying to contact us right away, so we made sure to put a strong call-to-action (CTA) to our phone numbers at the top of both our personal and commercial lines sites," says Meerse. "And because people are often searching for insurance-related

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content, we also make sure to keep our blog updated with relevant topics and then, throughout the article, link them to the CTA we wish them to take." Other employees on the Schill team help identify potential content for Meerse to write for the blog, so ongoing content creation is a team effort at Schill.

Schill already had a good idea of the colours and overall theme they wanted, and the marketing firm they worked

with helped them build on that colour scheme - heavy on orange tones - to generate a visually appealing user interface (UI) design for the site. "We've found that combining black and white imagery with bright orange colours really makes the webpage 'pop' because of the contrast, and helps us emphasize the points we want to get across in a visual way," says Meerse. The site also makes nice use of white space to let the UI elements "breathe", without trying to cram too much information onto one webpage. "We wanted to use a good combination of text, images and video, but also keep it simple. We went with the premise of 'less is more' and didn't want to present people with too much information at once."

The Schill Insurance website is a responsive design, which is a site with a flexible layout that creates dynamic changes to the appearance of its webpages, depending on the screen size. "When I first came onto the company four years ago, the website at the time wasn't responsive, but I felt a need for it because when you looked at the analytics, more than half of visitors were looking at the website through their phone," states Meerse. "So we made it a priority to not only make the site responsive, but also ensure the most important content comes up first when looking at the site on a mobile device."

"We also try to project our brokerage personality through the imagery on our site," says Meerse. The use of authenticlooking, impromptu imagery of people (and sometimes even animals) throughout the Schill website is an effective design choice as research has quantified the power of faces in user experience. When users can relate to the images they see, it influences whether or not they stay on the site. Standard stock photos – bland, rehearsed, inauthentic – are typically less relatable. Where possible, use real photos that appeal to your target audience and reflect your brand. A number of websites featuring beautiful, high-resolution, freely available photos have been created as a reaction against traditional stock imagery and can be found through Google.

When asked about their advice to brokers interested in building a website of comparable quality, Schill and Meerse noted that their experience in outsourcing most of the design and development to a marketing firm was a positive one, but it's a matter of finding the firm that works well with your brokerage. "Building and maintaining a good website is a commitment – it's not just a 'once and done'. You don't get to just pay the money and walk away - it's always evolving," states Schill. "And as much as we like our current site, we're already talking about what's going to change in the next version."

In terms of what is next on the UX horizon for Schill Insurance Brokers, Al Schill indicated that they're looking at integrating an extended-hour live chat on their site as one step in their strategy to move closer to being a 24/7 brokerage. Learn about other brokerages that are demonstrating UX design best practices by visiting the CSIO Technology Leaders page on www.CSIO.com. # qpatten@csio.com



...for such a warm welcome! We're excited to celebrate two years of providing exceptional insurance protection to customers, and it's all thanks to your hard work. Here's to our shared success!

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