

“Mobile has changed the way and reasons you interact with prospects and clients”



Mobile Optimized Websites vs. Mobile Apps: Why You Need Both

If your agency has already invested in creating a mobile-optimized website, you might feel like offering a mobile app is redundant.

But a mobile-optimized website not only has an entirely different purpose than a mobile app—it also caters to a completely different audience.

Responsive Websites

“A mobile-optimized website is critical for multiple reasons these days, starting with Google recognizing you and ranking you,” explains Kiki Johnson, co-founder of the [Insurance Agent mobile app](#). “The world has gone mobile, so Google has basically said if you can’t be present in a mobile format, then you’re not worth being found.”

Because of that, a mobile-optimized website is integral to your prospecting strategy in particular. “If you’re out there looking for clients and you want to be found, you have to mobile-optimize your website in this day and age,” Johnson says.

A mobile-optimized website is one that adjusts not only its size, appearance and functionality based on the device someone uses to view it, but also the information that’s available when they arrive. But beware taking the lazy route. A responsive website moves content around to fit the device screen. A non-responsive site is when your full size site is simply shrunk down to fit different device screens. Those are the ones that are so tiny you have to constantly pinch, squeeze, swipe and expand to navigate.

“A lot of agencies think, ‘OK, all I have to do is just make my desktop website squeeze down and fit on a mobile screen – which is called mobile responsive,’” Johnson points out. “The problem with that is if I’m a prospect and I go to your website and I’ve got to pinch and squeeze and slide and move to try to find anything, I’m going to get really frustrated and I’m going to say, ‘These guys aren’t the people I’m looking for.’”

That’s because for most people who are searching for an insurance solution, a clunky mobile website “tells them it’s going to be a lot of work to work with you,” Johnson says. “If I’m looking for you on mobile, that means I do a lot on mobile, and I expect you to deliver.”

Instead of trying to include everything your desktop website offers but in a smaller format, your mobile-optimized website should promote “the key things a prospect is looking to do when they’re on their phone. You’re also letting them know that your in-tune with how they do business.” Johnson suggests.

Consider Delta Airlines: The company’s mobile-optimized website caters to the thought pattern that if someone is visiting Delta’s website on their phone, they’re likely in the middle of a trip and need to check in or check a flight schedule, notes Matt Aaron, Johnson’s co-founder.

How can you apply the same logic to your agency’s website? Johnson recommends narrowing your information down to the top four or five things someone might be looking to accomplish if they’re searching for insurance solutions on their smartphone such as types of business coverage, quoting and policy coverage information.

“Use your mobile-optimized site to get their attention, because studies show they will then come back to

you on their full desktop to get the rest of the information,” Johnson says. “That way, you’re targeting what people are looking for in their mobile moment.”

Your mobile website should funnel clients to your mobile app where clients get a personalized & tailored experience. Your mobile optimized website is your marketing platform for prospects while your mobile app is where you service, engage and retain customers

Mobile Apps

If you have a mobile-optimized website, why can’t you just send your current customers to your website on their phone? “When you do that, you’re basically asking your clients to scroll through ads for the competition and taking a chance that they might click on someone else’s ad. If I want to connect with my agency I want it to be easy and fast. When it’s a customized interface that I can personalize to fit my needs it’s much more valuable to me. Agencies need to protect their clients from retargeting ads by every means possible. The more direct a connection you can make the better. Apps create clean connections” Johnson says.

She’s referring to the fact that “insurance” is one of the No. 1 terms people search for on Google, Bing or Yahoo. “So when a client is trying to update their auto or find information because their child is about to start driving, they’re going to get retargeted” by your competitors based on their interest in insurance, Johnson explains. “Now, your own agency has to play catch-up, and then you slide back into that price game.”

So while a mobile-optimized website is your secret weapon for attracting new prospects, a mobile app is key for retaining your current client base.

“This is where agencies have completely left the building in the sense that they’re not taking care of their existing customers,” Johnson says. “Over time, that attrition of just letting it slowly slide to the carriers and who are sending the bill or their renewal notice—agents have just kind of let the engagement in customer experience slide by the wayside.”

A mobile app is a powerful retention tool because it provides a customized experience for customers by connecting them to their personal insurance profile and solutions to their specific needs.

“It takes that customer and wraps them in a nice, contained environment,” Johnson explains. “You’re giving them this easy tool where if they have a question or need something, they can go right there. It’s meant to make your customer engagement and experience more personalized, more targeted and geared toward their specific needs.”

According to Aaron, very few business categories actually deserve real estate on a smartphone. But insurance is one of them. “You don’t necessarily know when you’re going to need it, but arguably when you do, something has transpired where you don’t want to be messing around with questions like, ‘Who’s my agent?’ ‘What’s the name of my agency?’” he points out.

It’s an engagement model the banking industry has mastered, Aaron says. Consider Bank of America: “They’ve done a phenomenal job of training me to not walk into a branch location,” he says. “There are four primary things you can do on the Bank of America app: deposit a check, check your balance, transfer money, pay a bill. Those are exactly the type of transactions that should be happening for the insurance vertical.” —J.C.

