TO WEB OR not to Web, that is the question facing many agencies today. As the Internet grows in popularity, getting out there with a presence is becoming more important. The stories and promises of selling on the Internet can appear to lead to an unlimited treasure chest of wealth and cascading fountains of cash.

The reality, however, is that just having your agency on the Internet does not guarantee success or extra business. The Internet should be considered a tool, much like a business card, the Yellow Pages or newspaper advertising.

Domain Names

The first key item in developing a successful Web site is to obtain a domain name. Selecting a proper name is essential in enabling someone to find you easily on the Internet. Much like selecting a name for an agency, it should say who you are or what you do. Using something like www.areallylonginsurancedomainname.com is unappealing and difficult for your clients and prospects to remember. In contrast, a name such as www.myagency.com is simpler and more likely to draw traffic, not to mention, it is easy to type.

Now may be a good time to start thinking about a domain name or even adding additional names if you have an existing Web site. The Internet Corporation for Assigned Names and Numbers (ICANN) is considering expanding the list of available top level domains (TLD). Some of the new TLD's being considered are .biz, .coop, and .name to list a few. This will give many the opportunity to select a name that otherwise may already be taken in the current .com, .org and .net scheme of things. The .name TLD is intended for use by individuals. As an example, an agent could register a domain as www.johndoe.name. Look for these TLD's to be available sometime in 2001. Many services are available to research and register a domain name. Two of the most popular are www.networksolutions.com. and www.register.com. It most likely will take a few attempts to find an available domain name that fits. You might consider placing a bid for www.termlife.com, which is available at the writing of this article at www.greatdomains.com.

Web Hosting

Before you can register your domain name, you will need to know who is going to host your Web site. Therefore, finding a service to host the Web site is one of the first items to consider. The registration process is fairly straightforward, but requires the domain name server or DNS information from that service. If you decide later to use a different company to host the site, the information may be changed at a later date.

Local Internet service providers (ISPs) are a good place to start your search. Many

national companies also provide Web-hosting services. Where the computer that hosts a Web site is physically located is not important; a good working relationship with the company is.

Areas to consider when selecting a Web-hosting company include reliability, support level, speed and overall cost. Additionally, some companies will host your site for free in exchange for letting them place a banner ad on the site. One such service is www.netfirms.com. This firm also gives you the option of banner-free Web hosting for $60 a year. There also are companies that will build an industry-specific site and host it for you. They do 95% of the work and usually include domain name registration, hosting, maintenance, design and content. While these companies offer you the easiest and most worry-free way to get onto the Web, they tend to commit you to long-term contracts and generally are generic in nature. The producer should have many questions answered before delving into the deep unknown of e-commerce and the Internet.

Web Design

Among the most difficult decisions in having a Web site is deciding who will design and maintain it. Again, local ISPs or Web design companies are a good place to start. Being able to sit down and share ideas with a company located in town will eliminate confusion and lots of telephone calls.

Another alternative is to place an advertisement with an online service like www.eworks.com. Beware though; prices, terms and quality vary greatly from company to company. You will want to spend time researching the company or person with which you will be doing business.

Agencies that sell equity-linked insurance will need to ensure that theWeb site is reviewed and meets the compliance requirements of the NASDand the agency's broker/dealer. Also be sure to check with the vendors and appointed insurance companies to get authorization to use logos, service marks and any other copyrighted material that may be included.

A Web site should be more than just an advertisement. It should be SAFE (simple, accurate, fun and educational). Prospects and clients should have a reason to return to it. Including pictures, biofraphies, personal articles or suggestions by agents and staff will help personalize the site. Additionally, by offering financial calculators, links to other popular or insurance-related Web sites, industry news, interactive games or other items, you can entice prospects and clients to return and use your site. As you move through having a Web site designed, you should keep some design concepts in mind:

• Avoid flashy backgrounds;' use a simple white background
• Stick to a few fonts. Use consistent and easy-to-read text.
• If you use images, make sure they are saved as jpg images and the titles as .gifs.
• Keep image files small for fast downloading.
• Write good and clear content.
• Make it easy for customers to contact you. Use forms to accept queries and information.

A Web site should be changed or updated regularly so that it does not get stale or boring to the prospects. As with anything in business, there should be an allotment in the budget for Web site maintenance and revisions.

E-mail

Once you have established who will host your Web site and settled on a domain name, you will people to be able to e-mail you. Most hosting companies will provide e-mail services, e-mail forwarding or an alias at no charge. This service will enable you to have an e-mail address such as myname@myagency.com, which is much more appealing than my123abc@someisp.com.

Building Traffic

Once the Web site has been established, it is time to bring prospects to it. A good way to build traffic is to advertise on other high traffic Web sites in your local area. Sites such as the Chamber of Commerce or the local online newspaper are a great place to start. A good Web design hosted by a reliable company also will ensure that your site is properly listed in the online search engines. Using your Web address in all of your advertising will help drive prospects to the Web site.

Image

As with all aspects of an insurance or investment business, a Web site should look professional. It is how clients and prospects who visit will form an opinion of the agency. A poorly developed site with dead links or unrelated information can turn prospects away. Take extra time to make sure the site says what you want it to, is easy to navigate, and will entice a prospect to make contact. Keeping these simple rules in mind will greatly aid in building a successful Web site, and who knows? It may lead to that treasure chest on the Internet after all.