

The iprism Broker White Label Guide

Introduction

The purpose of this guide is to explain what an iprism White Label can do for you, the broker. It explains the operation of the iprism White Label, its setup and what you have to do to make it work for you – both the essentials and other things you might like to consider.

The Basics

An iprism White Label is a branded fulfilment mechanism to enable you to transact small commercial risks online. The White Label is not a bespoke solution but it can be branded to reflect your company logos, colours and trading details, furthermore it is not a design or hosting solution for your own web content.

Thus when you setup a White Label you can choose colours, upload your company logo and supply terms of business and contact details. Once setup the white label is referenced from your own website so that direct customers can get into the white label, complete an appropriate question set, review comparative quotes from a panel of insurers, go on to purchase a policy and access and download their policy documentation.

To get customers into the white label you have to provide your own pages setting out your stall and explaining about each of the products so that a product description on your site leads into the relevant question set. It is vitally important that the sales/marketing material is on your site since the white label pages are actually part of an application that is session-based for security and cannot be indexed by search engines. Since each product that you are white labelling has a “landing” page on your site you can use these pages to gather usage statistics and to track any advertising campaigns etc. In fact it is solely your responsibility to do so and the iprism white label provides no such facilities.

Where the white label does start to provide information is when an interested user completes the first page of a question set because this saves the ongoing quotation and causes it to be visible in the broker portal. This is useful because it gives you immediate visibility – useful if you take a call from a potential customer or want to chase down quotes that haven’t been purchased.

- Comparative Quote and Policy Fulfilment
- Web Design
- Content Hosting
- Client Tracking and Screening

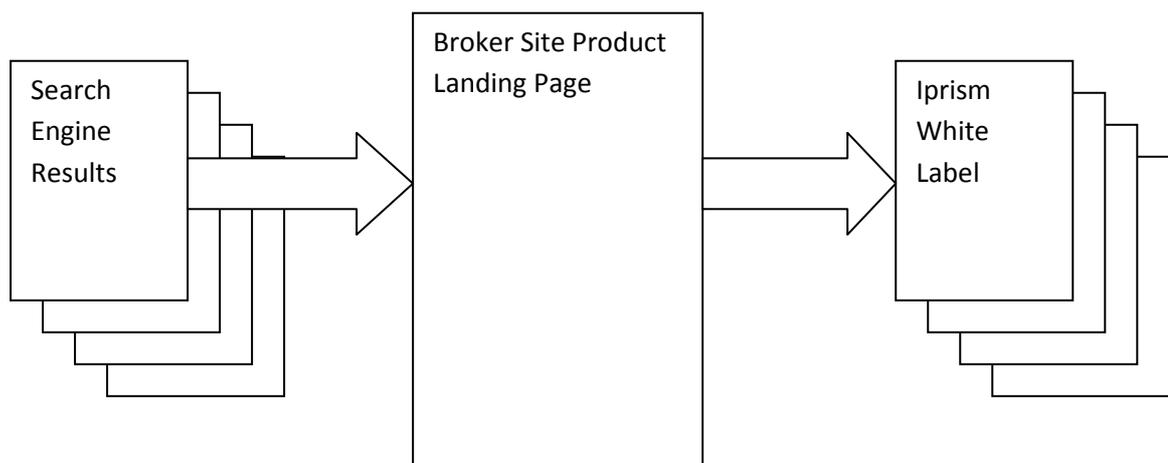
So – let’s make this perfectly clear – once a customer wants to get a quote for their business insurance online the white label kicks in and takes it from there. Everything prior to that, getting their attention in the first place and telling them all about the product they need takes place on your site, under your control at your expense – the white label can’t do any of this for you.

Planning

When planning a white label it is usually best to revisit your complete web presence and see how the white label will fit in. If you are thinking of any changes of emphasis or style it is best to get these done before you start the white label setup proper. The most important part of the planning is around which products you want to feature on the site and how you will market these. Remember the number of people selling insurance on the web is increasing and you have to differentiate your business in as many ways as possible. The best way to do this is to have a really helpful product specific page and play on the fact that you are a real broker not a faceless aggregator – if someone really needs to talk about their insurance requirements, a policy, MTA or claim you are available on the phone or face-to-face. Remember that although everyone thinks of the Internet as a global thing you can still use it really effectively to trade locally – giving people the comfort of being able to buy a policy on a Sunday evening but call in if they need to talk to you about a claim or MTA.

Building Your Pages

So – you’ve decided how the white label will fit into your site and which products you want to carry - you now need to write some decent content for your product-specific landing pages each linking into the white label.



Simplified diagram showing the operation of a single product landing page

The key with the product landing pages is to set each out like an advertising brochure for the type of insurance the product provides and your services in particular. Don't be afraid to repeat information about your helpful services on each of the pages since you really want to sell yourself and the product and then direct the customer straight off to get a quote and each product landing page is your opportunity to do this.

The pages should be clear but rich in useful information that is specific to the product – a potential customer should be told exactly what is on offer and how easy it is to get a quote and buy online. Setting out the page like this should ensure that it is naturally indexed by the search engines and, therefore, users can find your site. When you're writing the landing page material try to think about the words and phrases potential clients would type into a search engine to find the product and,

specifically, get an online quote and buy the insurance from a reputable supplier. It is worth having a brainstorming session, making a list of everything you want to try and cover and then building the content – refining it again and again if necessary.

Don't worry or be swayed by people that tell you about tricks to power your way up the rankings. If you do get involved in link schemes or squirreling lots of hidden keywords into your pages you'll find that the search engines will very often mark you down, far better to rely on well-written textual content – simple but effective.

- ✓ Clear Guidance for Potential Clients
- ✓ Structured Product Detail
- ✓ Broker USPs and Service Commitment
- ✗ Reliance on Hidden Meta Data or Repetitive Keyword Text

You may want to provide other supporting pages but well thought out landing pages really are the key to it all.

Building the White Label

Once you've reached your target and your white label has been switched on you will find that the build tool has appeared in your portal and you can start the process of building it. Working through the build tool is such an intuitive process it seems a little pointless describing it here. Be prepared to select which iprism products you want to carry on the site, choose a colour scheme from the palette available, upload a logo and a terms of business agreement.

Once complete the site will appear in our test system so you can check through and test everything. This is useful since it allows you to cast a punter's-eye view on proceedings. Assuming all is as you intend you can then request for your site to go live. This process can take some time as we have to create a subdomain and environment on our live servers but we aim to get back to you in 24 working hours.

Running Your White Label

Once your white label is up-and-running you shouldn't have unreasonable expectations of it at first because it will take time for your new product landing pages to be found by the search engines and people to start looking and hopefully buying. Of course if you have organised a campaign using conventional or Internet advertising this may be different but there is a lot to be said for sitting back and allowing the site to be indexed so it can be found by the search engines.

To kick-start your climb to search engine visibility there are two things you can do; Firstly submit your site to your favourite search engines – Google is an obvious choice and there is a form to submit your site under *About Google, Submit your content to Google*. Secondly you should seek reciprocal links from the sites of friends, partners and associates – this means your site is referenced from elsewhere on the Internet and virtually all search engines use this as a metric to build ranking points. A really great way to do this is through business contacts like your local Chamber of Trade or other business organisations.

There are plenty of people that will try to convince you that costly Search Engine Optimisation (SEO) and Pay Per Click (PPC) advertising are the sure fire route to success on the Internet but it pays to be very cautious and whilst a modest PPC budget can certainly help it is very easy to get carried away.

Having secured your place on the Internet you should start to see activity on your site and a great way of closing down enquiries is by watching for quotes that are rated but do not bind and contacting the client to see if you can be of any help. Feedback indicates that this can more than double your conversion rate as it reassures your customers and assists them in making a decision that they might not be completely confident about. People's unfamiliarity with commercial insurance terminology and their nervousness about securing the right cover for their business means expert guidance is often required and whilst we've worked hard to make the white label friendly and helpful contact from your staff can make all the difference.

Operational Issues

From time-to-time operational issues involving the white label may arise. We do aim to make the white label available round the clock but iprism and our partners do have scheduled maintenance occasionally. When this happens and the site is down we'll give you as much notice as we can.

If you want to change your site design/detail and have the white label reflect this please give us as much notice as possible. We'll reset the design process and have you run through the design again on our test system before re-releasing this at a time agreed by both parties.

Should any other issues arise please contact our Service Team or your iprism Sales Representative.

Into a Brave New World

The iprism white label offers a very cost effective way for a broker to trade online. Remember that it is a partnership and you have to keep business flowing through the portal to keep your white label active. This means business in general not just business from the white label so we don't care if your white label doesn't generate a single policy for 6 months – just as long as the volume you enter through the portal is meeting your target.

Fulfilling SME commercial insurance on the Internet is in its infancy so nobody really knows when it will take off and how big it will become but if it follows personal lines then you should regard yourself as getting in at the start of something big.

Rest assured that iprism will constantly bring new innovation to the portal and white label to stay ahead and you should review your own content from time-to-time to keep it fresh and relevant. As people have more choice there will certainly be those that will respond using price so unless you're really big the lesson from other sectors is that you need to sell yourself on great service and look for niches where you can bring your expertise to bear.

It is an exciting new world and you've already made the important choice to partner iprism. We are constantly investing in our technology but, more importantly, all our underwriting and engineering resource is all in-house making us both innovative and agile. However the business comes in, together we've got it covered.