



CETAPReMIUM

Now you can sell General Insurance via the Internet

Introduction

The CETAPReMIUM service has been set up to allow you to sell general insurance over the internet. The service is designed to be extremely easy to set up so that you can quickly start to build up an income from online insurance sales.

Free to use

The service is completely FREE to use and there are no set up or other on going costs.

Range of products

There is a comprehensive range of products from which you can choose, including household, travel, pet insurance, mortgage protection (ASU) and home buyers insurance.

Top insurers

The panel of insurers includes many of the leading names in the general insurance industry such as AXA, Zurich, Allianz Cornhill, Groupama and Fortis. There is no need to hold individual agencies as CETA provides everything that is necessary.

A growing income stream

As a CETA member you will receive commission on every sale through the site, both for new business and renewals. Each year the renewals are automatically re-brokered to ensure that the client is always offered a competitive premium. Commission ranges from 15% on household, 20% on travel and 25% on Mortgage Protection. The clients remain yours.

Branded site

With the CETAPReMIUM service you also have the option to brand the site, so that your corporate identity is maintained throughout. This is ideal when you want to offer a seamless transition between your existing website and the general insurance pages. The branding can include logos, colours and button styles.

Follow up and cross selling

CETAPReMIUM can also maximize your income through an optional follow up service. In this way each visitor is tracked to ensure that every cross selling opportunity is used. Visitors will receive follow up e-mails and special offers, thereby increasing the likelihood of generating sales.

Management reporting

Through your on-line control panel, you will be able to see how many hits have been received, sales made and commission earned for each product that you offer.

Your choice of service

Depending upon how involved you wish to be in the on-line sales process, there are various options from which you can select. In each case the commission levels are the same, but you can decide how much work you wish to put into the business.

Currently the CETAPReMIUM service will allow you to sell Buildings & Contents, Mortgage Protection (ASU), Travel, Pet and Homebuyers Legal Protection. We will also shortly be launching Caravan cover and Liability.

You can sell any or all of these products.

You can also select from these additional options and there is no charge for any of these services.

- **Branding** - Web pages can be branded with your own colours, logos etc.
- **Telephone help** - CETA can provide telephone help, so that the visitors can speak to someone about their insurance needs. Often visitors like to pay by phone or have questions answered before they buy.
- **Maximise the selling opportunity** - CETA will collect email addresses of the visitors and follow up every potential customer to maximize cross selling opportunities. Best of all the commission will be added to your account.

It's up to you which service you select to use, depending upon whether you wish to keep your website identity and how much work you wish to put in.

Don't forget though that the maximum return comes from following up each and every visitor, so if you don't intend to do this yourself then let CETA do it for you.

Client ownership – building a valuable asset

Unlike most other internet services, with CETAPReMIUM the clients are yours, so with every sale you are building a valuable asset.

How much business?

Your potential income is directly related to the number of hits that your link receives and the conversion ration that can be achieved.

As a general rule, a simple link will generate around 1% conversion. If the visitors are followed up then this can be increased to between 3 and 5%. Cross selling can increase this further towards 9%

Getting started

In order to use the CETAPReMIUM service you must be a CETA member. Membership is FREE and you can join on-line at www.ceta.co.uk, or contact our membership department on 01608 647651

If you are an existing member then you will need your membership number in order to create the appropriate link.

Generating the most income

A traditional corporate web site is all about promoting your company image and perhaps generating interest and leads. CETAPReMIUM is different. It is aimed at generating income through the sale of General Insurance products on-line.

The site is designed so that a visitor will feel comfortable enough to purchase their insurance directly, without having to request further information or wait to be contacted by a representative.

CETAPReMIUM does the selling so that you don't have to.

The design of the site is such that.

1. A visitor can very quickly obtain a quote. In tests CETAPReMIUM is regularly the fastest quotes system of its kind on the internet.
2. The visitor can obtain sufficient detailed information about the products to satisfy themselves that they know what they are buying and from whom.
3. The visitor can easily complete a proposal and pay on-line.
4. The visitor feels secure.

So how can you make increase the income you generate from your link through to CETAPReMIUM?

With over 300 web-sites now linked, we have a wealth of experience about what works and what doesn't, here are our top tips.

1. Generate Hits.

It all starts with generating hits on your site, which means promoting your web address at every opportunity. Traditional search engines are a great start, however, its becoming increasingly difficult to get a good position on search engines and to keep it there. But there are still many ways to get your name known.

- Ensure that your first web page contains all the appropriate search words and phrases.
- Register your site with all the available search engines.
- Obtain as many links to your site as possible from other web sites. This can be the single largest source of hits. Almost every business that you deal with will now have a web site, so see if you can persuade them to link through to yours. Some will ask for a reciprocal link back, but not always.
- Every time you send out a letter make sure your web address is prominently displayed.
- Every time you send out an email make sure your web address is prominently displayed, so the client can just click on the link.
- In all advertising and PR make sure you include your web address.
- Keep visitors coming back by including useful links on your site to other sources of information. Everything from a weather forecast to the latest financial news. Visitors will bookmark your site because of the links that you have.

2. Get the click through to CETAPReMIUM

Once you have the visitor on your site you need to push them towards clicking on your General Insurance link, remember there is a direct correlation between hits and sales!

- Make sure your link is prominently displayed, on every page if possible
- Consider having one or more banners which generate interest "Save money on your home insurance – click here". "Going abroad?, Get your insurance now", "Sickness? How would you pay your mortgage, click here"
- Link to individual products not just to the CETAPReMIUM home page. This looks much better, gives visitors more choice and you more chance of getting a hit.

3. Make the most of your hits

Unless you wish to do it yourself, choose the option to allow CETA to follow up every lead and try to cross-sell other insurance products for you, we will make the most of every hit!

Instructions for linking to CETAPReMIUM

Follow the instructions below and remember if you have any problems simply contact support@ceta.co.uk or telephone 01608 647651 for help.

For this help page we will use the membership number 12345678 in all the examples

Simple link

To link your site to the insure-me web site, use the following code.

<http://www.insure-me.co.uk/index.asp?membershipnumber=12345678>

You will probably want to put a brief explanation for your visitors, something like:-

"We have teamed up with Insure-Me, the leading Internet insurance provider, to supply a range of insurance policies. Click here for the latest discounts and instant quotes."

Or into individual products (which is the preferred method)

<http://www.cetapremium.com/public/basic/index.asp?membershipnumber=12345678&type=household>

<http://www.cetapremium.com/public/basic/index.asp?membershipnumber=12345678&type=pet>

<http://www.cetapremium.com/public/basic/index.asp?membershipnumber=12345678&type=travel>

<http://www.cetapremium.com/public/basic/index.asp?membershipnumber=12345678&type=mortgage>

<http://www.cetapremium.com/public/basic/index.asp?membershipnumber=12345678&type=homebuyer>

Changing colours, logos and pictures

Go to <http://www.cetapremium.com/members>

Log in with your membership number and PIN. (If you do not know these then contact support@ceta.co.uk or call 01608 647651)

There are 4 options on the membership page. These are:

- Edit membership details
- Show hit count
- View quotes carried out
- Change colours and graphics

Edit membership details

This allows you to alter the text that appears at the foot of each insurance screen. It contains your company name, telephone number, email address and allows you to change your PIN.

Show hit count

When a customer visits your site, a 'hit' is registered. A hit is a track of how many impressions (i.e. visits) your particular site gets. This should give you a good indication as to how busy the site is.

View quotes carried out

If you are interested in how many people are quoting on your site, you can use this option to have a look at certain date ranges and see how many quotes were carried out. You choose a from date and a to date and the type of insurance policy you would like to investigate. The search will pull back a list of quotes that were carried out for that date range.

Change colours and graphics

This is the page that allows you to change the colours and graphics to match with your corporate identity and/or company web site. If you are going to create your own graphics then you need to have some web space to upload them to. For example, if you have created a new continue graphic, you need to upload it to your site. You will also need to know what the address is for it, unfortunately we will not know this information as it is your site, but it might be something like <http://www.bobsinsurance.co.uk/images/continue.jpg>

If you prefer, CETA can hold the graphics for you.

The colours need to be entered in a hexadecimal format, there are some examples on http://www.cetapremium.com/public/basic/members/example_colours.htm

And finally, you can change some footer text that goes alongside your company name and telephone number at the foot of each insurance screen. This could contain some information about your company, or a slogan, etc.

