

# WEBSITES AND LOCAL UNDERWRITING ASSOCIATIONS

(Revised 5/2010)

## I. The Case for Websites

Twenty years ago, many aspects of the environment for local underwriting associations were very different. Most companies were very supportive of active participation in these organizations, companies were frequently located in close proximity to one another geographically, there were almost no remote underwriters to speak of (and those few worked via “snail mail”) and volunteers for officer positions were relatively easy to find (compared to today). The typical company carried a larger underwriting staff than it does now, and this resulted in a larger potential membership base. Many associations met every month or every two months, and the frequency of these meetings helped form a sense of cohesion within associations.

Structural changes in the industry have radically altered virtually every factor mentioned in the previous paragraph in ways that present challenges for local associations, and one of the most critical changes is that it is now rare for local associations to be able to meet more frequently than quarterly, and some only meet once or twice per year. Since the associations do not normally have newsletters, this means that there are substantial periods of “dead” time during the year when there is little active contact between many associations and their memberships. This dead time can contribute to a reduced level of engagement by underwriters and their companies, and if left unaddressed, this can in turn result in apathy among both real and potential members as well as a decline in an association’s health and vitality.

A well-designed robust website is one of the tools that an underwriting association can use to help stay in touch with its membership and fill some of the “dead” time between meetings. There are also several other benefits:

- A. Although the presence of a website does not guarantee an organization’s legitimacy, in today’s business environment, websites are now so commonplace that the lack of one can leave an unfavorable impression with the public. It is also a constant, easily-accessible presence, unlike emails or paper documents which frequently get buried, lost or deleted.
- B. A website is a very public vehicle for recognition of donors/sponsors as well as the efforts of members. Website recognition is a big “plus” for potential association sponsors and is an excellent tool to recognize volunteers who go the extra mile for an association.
- C. A website can be used to build camaraderie within the association by posting photographs, member-generated content and other items that are both of professional and personal interest to members. Most importantly, it can be used to publically celebrate the professional achievements of members (designations earned, promotions etc) in a way that helps reinforce a desire to belong to the association.
- D. Although the use video presentations is absolutely not recommended as a complete substitute for live meetings, video can be used as a supplement in some situations, and establishing a

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website is a good starting point for getting your membership accustomed to interacting in cyberspace. Video archiving is now also much more affordable than it was in the past, and a website can be used to archive key moments in your meetings and seminars.

- E. Blogware is now ubiquitous, relatively easy to use and inexpensive. Associations with fully-developed websites now have the option of opening part of their sites to electronic discussions by members.

## II. Making the Decision

The decision to establish a website should be taken as seriously as any other business decision – whatever you post on the Web will be visible not only to your colleagues but to the world at large, and if you don't keep it up to date and relevant on a regular basis, viewers will tend to assume the worst about your organization. Act accordingly. Three factors that you need to consider in arriving at a decision are relevance, affordability and sustainability. Here are some common discussion items regarding these factors:

- A. Relevance. Most (but not all) associations already have at least a “business card” type of web page including contact information on the AHOU website. This is a good starting point but should not be the end of things. Ideally, your site should be something that your members as well as other interested parties will want to review more than once. The first question to ask is “What would be useful and/or interesting to the membership”? Some fairly standard items that partially answer that question are an on-line member directory, a copy of your constitution and bylaws, some history of the organization, photographs taken at events and relevant links to name just a few. You should inventory these and other items that come to mind. Also ask yourself this very important question: “Do we have any local assets, such as good writers, MDs or other resources that might want to participate in contributing content to the site?” Anything that makes your site stand out as something special increases the chances that you will have regular visitors. Another question to consider is whether you are in a position to collect information from members about professional milestones such as tests passed, designations earned, promotions etc.

If you come to the realization that a “business card” page is all that you have the wherewithal to post on the internet, it is still important to keep it up to date at all times. Remember that this is part of your association's public face, and take pride in its appearance.

- B. Affordability. Things have changed quite a bit since the early days of the web when website building and hosting resources were both limited and expensive. Depending upon your level of ambition and access to volunteer help, the financial expense of building and maintaining a website suitable for an underwriting association can run from nearly free to a few hundred dollars per year. There are actually a few different pieces to the affordability puzzle:
  - 1. Registering your own domain vs. residing in another website. A few examples of association websites that have their own domain names are [www.NCLIA.org](http://www.NCLIA.org), [www.RMSHOU.org](http://www.RMSHOU.org), [www.CHOLHUA.org](http://www.CHOLHUA.org), [www.GAHOU.net](http://www.GAHOU.net), [www.CIHOUA.org](http://www.CIHOUA.org), [www.thecuf.org](http://www.thecuf.org) and [www.kcriskselectorsclub.org](http://www.kcriskselectorsclub.org). These associations all pay a

registration fee for their domain names, either separately or as part of a website services pages.

It is possible to have a website that resides within another website. A provider called Geocities used to host many of these for free but discontinued doing so last year. A provider that currently does this is Webs.com. Before upgrading their site to their current domain, [www.cihoua.org](http://www.cihoua.org) briefly used the free option with Webs.com, and their URL for a short time was [www.cihoua.webs.com](http://www.cihoua.webs.com). Nothing is every completely free, however. The “free” options out in the commercial world frequently run ads on your home page in exchange for hosting. These ads may or may not be in harmony with the goals of your website, and some computers may block all or part of your page due to the ad content.

The distinction needs to be made between a true website and a resident web page. A resident web page does not require a domain registration fee because it does not have a separate domain, but consequently, its web address looks very different. Many associations currently have a resident page within the [www.AHOU.org](http://www.AHOU.org) site rather than a free-standing site. These pages have URLs that look very different than the free-standing website examples shown above. An example would be the Twin Cities Association of Home Office Underwriters resident pages in the AHOU site. Their main page has a URL that looks like this:

<https://www.ahou.org/ContentManagement/ContentShow.aspx?s=fiZvTszRqXA=>

Resident pages of this sort can be useful when you always want the point of entry to be through your main host (in this case, [www.AHOU.org](http://www.AHOU.org)) but can be more unwieldy if you are trying to attract viewers that might not normally visit your host. (It’s easy to say “AHOU.org” at a cocktail party, the longer URL, not so much.) One way to overcome that shortcoming is to acquire a separate domain name and “point” it to the page. (Twin Cities in this case acquired [www.tcahou.org](http://www.tcahou.org) and redirects it to the AHOU page. This lets them use the shorter URL with members, sponsors etc.)

There are tradeoffs regarding whether to register your own domain. The most obvious advantage is that having your own domain makes you more distinct and recognizable. The disadvantage is that domain names are not free, and you “lease” them rather than own them. If you purchase a website services bundle from a professional source, the domain registration is usually included in the bundled cost. If you register a domain separately, shop around for a registrar –the fees can range from an average of \$9 to \$35.00 per year depending upon who you go with. Occasionally, website hosting services will have special promotions during which this fee is dramatically lower – sometimes even free.

2. Website design is also a potential cost factor. Many people design their own sites, and there is commercially-available software that is relatively easy to use. There are so many different options out there that listing all of them is beyond the scope of this article, but the price range runs from free or nearly-free for “shareware” tools, one example of which would be Wordpress, to \$300-\$400 for the most advanced packages. Adobe Dreamweaver, Microsoft FrontPage, Broderbund’s The Print Shop Web Designer and Microsoft Expression are just a few examples of commercially-sold website design software packages. Some other “Print Shop” type programs also have web page design templates in their products.

Many website hosting services now include do-it-yourself design tools in their hosting bundles. The cost of use of the design software is included in the service bundle (in this instance, you are leasing rather than purchasing the software, so if you change hosts down the road, you may also need to redesign your site depending upon the terms of your service bundle). While you can certainly learn and use HTML, XML, CSS or other programming language to design your site, you don't need this knowledge to build your own site now. Most of the design packages out there aren't really any more difficult to use than current word processing programs. If you know how to use Word and do your own photos on your computer at home, learning how to build a website is easier than you might think. The author of this article was completely ignorant of the subject when he started, built his very first website in a single Saturday afternoon using a tutorial and new webmasters two of them. One of them, [cholhua.org](http://cholhua.org), has over 20 pages. It won't win any national web design awards, but it serves its purpose quite well.

If you don't design the site yourself, design and webmastering fees will be an expense item. Shop around, as there is a very competitive market out there. As a general statement, underwriting association websites are sufficiently small and simple that they do not justify an outlay of several thousands of dollars per year or indeed several hundred for that matter unless you are doing something truly advanced with your site.

3. Website hosting is another potential cost factor. If you have a small (1-2 page) site and are comfortable with residing within another site (see #1 above), the hosting cost may be free or near free. For a simple site of this size, you may be able to comfortably reside for free within the AHOU website depending upon whether everything that you want to do with your pages is compatible with AHOU's hosting capabilities. We do not recommend "downgrading" an existing free-standing website to this option for reasons that will be explained in detail later. However, an association that is not currently on the web and with limited resources can consider this a reasonable option.

If you have a larger site but not your own domain, you may want to do a little research on the web for a possible free host (incidentally, some software vendors include a web hosting option as part of their product). The most common tradeoff for free (or nearly-free) hosting (other than a page on the AHOU website) is that your host may want to be able to place its own advertising on your page, and you might find this intrusive.

There are numerous Web-hosting service companies that provide service bundles: domain registration, website design software, website hosting and email addresses for a combined fee. [www.NCLIA.org](http://www.NCLIA.org) and [www.CHOLHUA.org](http://www.CHOLHUA.org) are two examples of association websites that used this approach. NCLIA used [www.Aplus.net](http://www.Aplus.net) and CHOLHUA used [www.Networksolutions.com](http://www.Networksolutions.com). The average price range for these bundles can range from \$10-\$20/month depending on who you go with and what sort of package you buy. Longer-term agreements sometimes lower the price somewhat, and if you pursue a service bundle, you should be easily able to find something in the \$7-15/month range. If that is still too expensive, one

resource that reviews more inexpensive web hosting options is <http://www-thehostingchart.com>.

Some other examples of service bundle providers currently in use are [www.ipower.com](http://www.ipower.com), which is used by [www.gahou.net](http://www.gahou.net), [www.fatcow.com](http://www.fatcow.com), which is used by [www.rmshou.org](http://www.rmshou.org), and [www.webs.com](http://www.webs.com), which is used by [www.cihoua.org](http://www.cihoua.org). All of these sites are good examples of nicely-done, inexpensive, do-it-yourself sites.

Remember that you need to consider whether to lease your own domain name, whether you will design the site yourself (and how) and who will be hosting the site as part of your cost estimates. This being said, it is still possible for you to do an extremely ambitious multipage site for under \$250/year or a slightly less ambitious but fully-functional multipage site for under \$100/year on a do it yourself basis. (The AHOU option is free other than what you use to actually collect your content, and if you acquire your own domain name, there is usually a nominal cost associated with that.) Professional webmastering services can increase that cost substantially, perhaps to the tune of several hundreds of dollars per year. Some of the professional web hosting services also offer service bundles that include the services of a professional designer/webmaster at a higher rate than it charges for its do-it-yourself bundles.

- C. Sustainability. If you commit to doing a website at all, that commitment needs to be sustainable over time. Just as a healthy, vibrant website can be perceived as a sign of a healthy, vibrant association, a stagnant or dead website can be perceived as a sign of poor health. Whether you proceed on a do-it-yourself or professional basis, your association needs to have a sense of mission about establishing and maintaining the site. If you proceed on a do-it-yourself basis, you should give the person(s) building your site the formal designation(s) of Webmaster and ask for a longer-term commitment (in CHOLHUA's case, for example, the commitment was for a three-year period with an option to renew). Ideally, any individual webmaster should also groom someone as a backup if possible.

A key concept linked to sustainability is the need to avoid image degradation. Remember that your web presence is part of your public face. Don't build something that you can't sustain, and once you are up there, do everything reasonably possible not to "downgrade" the appearance and content of your site. The message that such a downgrade sends to the outside world is that you might be having problems whether you actually are or not.

There is no reason why an association officer can't also serve as a webmaster, but the important ingredients are energy, intelligence, the ability to learn and adapt and above all a sense of mission. We recommend reaching out beyond your core officer group for candidates to fill this role unless you have an officer who is also passionate about doing this (and this often happens). A good webmaster cares about keeping the website current even when other officers don't share that passion. Programming experience is NOT necessary, particularly if you purchase a website hosting services bundle. These services want you to be on the web, and the best of them have website building packages that are easy to learn and use without understanding languages such as HTML,

XML or CSS. Again, the author, who did not have a programming background to speak of, purchased, registered and built his first website during a single Saturday afternoon.

If you take the do-it-yourself approach to building a website, you should ideally have a backup webmaster as well as a succession plan in case you lose your current person/people.

If you hire a professional to build and administer your website, it is still a good idea to have either a web content coordinator or committee which is responsible for making sure that the website is kept timely and interesting. Professionals can only keep you current if they are given current content. And content is the key.

### III. Before You Begin

There are certain parts which you should have handy regardless of whether you build your own website or hire a professional to do it for you. Some of these may seem obvious but are still worth reviewing for the beginner. These tools include:

1. Access to a non-work computer with a fairly recent operating system with a printer and scanner. The best scenario is that your webmaster will have a good personal computer, printer and scanner. There are a few reasons not to use a company's computer for this, the most obvious being that your company probably won't let you. Even if it does, you would be exposing things like passwords to third parties if you used a company computer, and you should never do that.

The following types of software should be on the computer's desktop:

- A. A quality word processing program. Some of the newer ones contain a feature that lets you save documents as .pdfs, but if you don't have that option, you also need a program such as Adobe Acrobat that lets you do that.
  - B. Adobe Reader (a free download that lets you read pdfs). An optional but desirable program is Adobe Acrobat, which is not free but writes pdfs.
  - C. Java (a free download that is needed for working with many "do it yourself" website builders).
  - D. Image and photo processing software (most scanners include some version of this, but there is also a variety of higher-end programs to help you manipulate and edit photos and images).
  - E. Ideally, a Print Shop type of program. This is not mandatory but recommended. There is a wide cost range for these, but you should be able to find something serviceable for under \$50.00
2. Access to a reliable high-speed internet connection. You absolutely do not want to attempt to launch a website using dial-up, and if you use the AHOU option or a website hosting services' design software rather than buy software off the shelf, your actual website design will probably also be done on-line.
  3. A schematic of what you want to do with your site:

- A. Do you have a logo? If not, what do you want your name to look like on your home page? This should be reasonably consistent with how it appears on written documents.
- B. What do you want to convey on your site? A list of officer contacts is virtually mandatory, and an online member directory is extremely common as is a posting of the following:
  - Meeting notices
  - Constitution and Bylaws
  - A brief history of the organization
  - Membership Information
  - Sponsor Recognition

But think about what else you can do. Can you post photographs of officers, members or meetings? Can you build a page to celebrate career milestones of members? Do any of the people to whom you have access write well? Do you want to post presentations on your website? Remember, the more content of interest that you have, the more likely you are to have returning visitors. CHOLHUA.org passed the 1000-visit mark in less than 3 months. This never would have happened if the only content were how to find the officers and the date of the next meeting. Use your imagination and consider what you might do.

Do a rough sketch of what you would like your site to look like. If you draw a total blank, look at several other websites first, and don't confine your comparisons to underwriting websites. Sample a little bit of everything, particularly sites by other types of professional associations. Even if you have given sole authority to proceed to a designated webmaster, it is recommended that your officer group as a whole be given a chance to comment before you proceed. The long term vitality of your site will be maximized if some or all of the officer group is solidly behind what you are doing.

Make sure you have a consensus about what your association is willing to spend annually before you proceed. If you use any option other than AHOU, somebody will either be using a credit card or mailing a check in advance in the course of setting things up. As we mentioned earlier, even if you build a free-standing site, you should be able to do this for under \$100 per year if you do it yourself (\$250/year for the rare "massive" site). If you plan to go out to a professional and spend more than this, that might be the correct decision for you, but be sure that you know, understand and agree upon the reasons why if you do go that route.

#### IV. Setting Up Your Site

- A. The AHOU option

If you are using AHOU's free option, you need to have done the following:

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1. Make sure that your webmaster has been registered with AHOU as your association's webmaster and has the appropriate logon. If your association already has a spot on the Underwriting Organizations tab on AHOU.org, you will be working on that page. If you do not have one, you will need to ask AHOU to set one up for you.
2. Get your content together – logo, written content, any photos.
3. Watch the administration tutorial on AHOU.org. This is a tab in the Member Services section of AHOU.org, and you will first need to log on as a member to bring up that tab.
4. Away you go! Using what you've learned, build your web page with the content you have collected.

#### B. Free-Standing Websites

For a free-standing site, the process is a bit longer:

1. Choose a desired domain name (xxyy.org), then do a domain name search. Your web host probably has a search engine for this; otherwise, you can find several options for free searches listed via a Google search. Assuming that you are a not for profit, it is recommended, but not required, that you use the .org extension at the end of your domain. Consequently, your ideal URL (domain name) is yourclub.org. However, if yourclub.org is taken, you can still consider yourclub.com, yourclub.net or other similar options.
2. If your desired domain name is available, have your credit card or checkbook handy – you will need to register your domain, and as mentioned earlier, this is not free (unless included in a service bundle that you are purchasing.) This is done through domain registrars. Hopefully you have already priced this out as recommended in earlier paragraphs. It is recommended that you register for a longer period such as 2-3 years. Remember that this is usually not a one-time purchase, but rather a temporary registration fee, and if you don't maintain rights, another group can take your domain name in the future if your registration expires.
3. Choose your web host. You may have already done this simultaneously with step 2. Purchase your web hosting service. (Again, have your credit card or checkbook handy).
4. Set up your web hosting service. If your web page design software is being supplied by your web host, you will be designing your pages on line on their website. If you are using one of the commercial packages mentioned above, you will design your web pages off line and load them onto your web site.

#### V. YOU'RE ON THE WEB – NOW WHAT?

It's a good idea to let your officer group view the site on line before you tell the rest of the world about it. Tweak what you need to tweak, and then do the following:

- A. Inform both your membership and other interested parties via email that you now have a new web site (or pages), invite them to visit and give feedback. Other interested parties include at a minimum the AHOU, other underwriting associations, the author, any industry vendors that you interact with, Hank George (who is interested in this effort and publishes Hot Notes) and any other interested parties. Tell the world that you're here!

- B. If you are using any option other than the one provided by the AHOU, you will want to load the major search engines. Some web hosting packages do this as part of your fee, but if your hosting package does not do this for you, you will want to do it yourself. Each major engine (YAHOO, BING, GOOGLE, etc) has its own procedure for listing. The basic listing (which is what you want) is free, and the procedures are explained on their sites.
- C. If you included a page or area designed to recognize sponsors, congratulations, you now have a new avenue for revenue. Decide what you would like to ask for recognition on your site and let the sponsor community know this. Do this well and you'll not only pay for your site but other aspects of your operation as well.
- D. Now that your visitors looked at you once, start thinking immediately about ways to keep them coming back. This is how you will keep your site alive. Do you have a way for people to give you feedback directly from your site? Did you post any photos? (By the way, enlisting the help of members to take and submit photographs is another way to get them involved. See RMSHOU.org and GAHOU.net for nice examples of photography). Is there something you can do to let members actively contribute content? (The People and Companies section of CHOLHUA.org is an example of one option – members contribute short news blurbs and are given submitters credit for doing so.) Do any officers or members write well? If you have the page space, let them do just that. Can members register for meetings on your site? NCLIA.org has a nice set up for this.

Never stop thinking about ways to add living content. This does more than keep your website fresh- done the right way; it helps keep your membership involved in the association in between meetings. Use this opportunity to your advantage. You are limited only by your own imagination and the constraints of time and your budget. Otherwise, the software available to make it happen is out there somewhere.

This paper only scratches the surface and does not pretend to be an exact step by step guide for everything. But hopefully it has convinced you that you can and should do this if you haven't already. And if you already have, don't just sit there, make it even better. Those of you who take up the task of webmaster will discover over time that it will transform your understanding of the web, enrich your personal growth and make you a member of a very interesting community.

The author is already too engaged to webmaster your site or provide direct technical support but would be happy to be a sounding board in other ways if it would help you get started. He may be contacted at [williamtilford@tilfordconsulting.com](mailto:williamtilford@tilfordconsulting.com) or most days at (773) 267-6548

Let there be sites.

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