



7 Proven Methods to Market Your Insurance Agency

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For some health insurance professionals finding the right marketing approach can be like finding a needle in a haystack. And sometimes searching through that haystack can become very expensive very fast. The fact of the matter is sales leads and customers can be found all over the place and sometimes you just have to get out there and prospect. One way to find the right marketing approach is to remind yourself that you're not trying to sell anybody anything. Marketing is about finding potential clients and building relationships. If you can understand these two points, the higher your chances of making a sale. Finding marketing programs that fit and using them right can earn your agency new business on a consistent basis.

Here are a few marketing approaches commonly used by health insurance professionals:

1. Cold Calling

Cold calling is often regarded as one of the simplest and least expensive marketing approaches. It relies solely on finding and talking to people or businesses that have no idea about your agency and what you are selling. For some health insurance professionals, cold calling can prove to be very effective when done properly. The key to cold calling is to be seen as a peer and not a vendor, to provide value and not waste their time. Cold calling is not for everybody for the simple fact that nobody likes rejection. As a cold caller, you may have to deal with hundreds of rejections – some of which may be unpleasant. People and businesses today are busy and rarely enjoy an unsolicited call.

Characteristics of successful cold callers include high optimism, confidence, and a resilience that lets you bounce back fresh for every call. They also understand that being well prepared increases the likelihood of a successful phone call. Being prepared means: having a callers list, setting a goal for each call, being persistent, having a script, knowing how to qualify clients, asking questions and listening.

2. Direct Mail

Direct mail is the method of choice for agencies that want to cover a specific market. Whether it is geographic or demographic, the target market for any direct mail should be clear. It is equivalent to cold calling because it is aimed at people who may have no interest in your services and hence has a low response rate. Direct mail can quickly turn into "junk mail" and can cause a negative response. The fact of the matter is, most direct mail is not read and goes straight to the trash.

Response rates can be increased by using promotions such as mailers that are useful or interesting, entering respondents for a drawing, and other response-driven incentives. Successful direct mail campaigns require careful design and proof reading because it is a direct reflection of your agency's credibility to the customer. In considering a direct mail program, it is very important to monitor the cost of mailing versus the profit from leads it generates.

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3. Online Marketing

Online marketing is an approach that has grown as a result of: 1) Brokers and agents realizing that there is no avoiding the internet if they want their business to grow and 2) Customers almost expecting an online presence from their agency. If you haven't figured it out, online marketing has provided a whole new dynamic of marketing to health insurance customers. It allows brokers and agents to create integrated programs with costs determined by the performance desired. Online marketing opens up a broader market than any brick and mortar business.

When you get down to it, products like company websites, search engine optimization, pay per click performance, and online advertising gives you an advantage over the "old school" mentality of insurance marketing. The key is to have a clear goal of what you want to accomplish with each program you run. Whether your goal is to have your agency's website come up in searches for Google and Yahoo, or to send out professional proposals to clients via email, online marketing is flexible and dynamic enough to give you full control of the costs and performance of online campaigns.

To learn how Quotit online marketing services can benefit your business, call 1-866-478-6848 or [click here](#).

4. Yellow Pages

Apply yellow pages advertising to your marketing strategies correctly, and you are likely to generate high quality leads for your business. Doing business in the yellow pages can be a successful endeavor for many brokers and agents. Plenty of opportunity can be found within its pages because most businesses don't know what effective marketing in the yellow pages is. Most advertisers make the mistake of listening to the yellow pages advertising rep and create ads around their suggestions. The bottom line is you know your customers better than anybody else and you know health insurance better than the advertising rep. The biggest benefit in yellow pages is customers refer to a specific heading and thus, leads you generate have a targeted need. It is the ad's responsibility to invoke response from that customer such as calling your phone number or visiting your website.

Some characteristics of effective yellow pages ads includes: using effective headlines in your ad copy, having text with your customers needs and wants in mind – not what you think they want, and using lead generation methods in your ad copy – for example provide an option to call your 24 hour number to capture callers who prefer not to speak with a sales rep. If done correctly, a steady flow of new phone calls and leads from prospects who are interested in your services will be the result. The downside to yellow pages is that it can be very expensive. Things to consider when placing ads are: size of the ad, the market you want to cover, and competition of the heading you want to advertise. These factors can significantly increase the cost of your yellow pages marketing.

5. Leads List

Leads list consists of purchasing contact information for target prospects. For brokers and agents, this is sometimes the best purchased source because it gives the ability to slice and segment contact data quickly. This marketing approach produces many potential leads with the most information about each prospect. Lead generation services do your prospecting for you, literally bringing customers directly to you for a fee. A few charge only for the leads they send you, while others charge monthly subscription fees. The biggest advantage of a leads list is that it provides brokers and agents an excellent method to sell to specific types of prospects in designated geographical areas.

If you decide to purchase insurance leads using a lead generator, make sure that:
1) You're charged competitive prices
2) You'll receive a steady supply of leads and
3) Your leads are qualified insurance consumers. These insurance leads should be up-to-date and contain the name of the person looking for insurance, their address



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and phone number, an email address, and the type of insurance they are shopping for. Do keep in mind that leads are only good as your ability to respond to them. Responding to this information in a timely manner gives you the opportunity to beat out your competitors and gain the sale by contacting the lead with an immediate proposal.

Quotit offers a leads program that can help brokers and agents buy & sell leads online and access new reliable leads updated daily. For more information, call 1-866-478-6848 or [click here](#).

6. Networking

Networking is a form of marketing that emphasizes relationship building above all else. Often, brokers and agents join local clubs and societies to meet new people and build new relationships. Eventually these relationships will present opportunities to do business with people you already know. Other sources of networking opportunities include attending conferences, tradeshow, and exhibits. These are all great places to make new contacts. It is important to note that networking is not an automatic green light to make a sale. In fact, such a mentality can deter from the goal of networking, which is to build personal relationships first and in good time, business relationships. Networking can also result in another marketing approach – referrals.

7. Referrals

One of the most powerful marketing advantages you can have when approaching a potential customer is a referral from someone they know and people they respect. The big question that comes before using referrals is getting the referrals in the first place. There are plenty of sources to get referrals, including current clients, past clients, people you've met through networking opportunities, colleagues, vendors, and relatives. Getting referrals can be gained any time: after you are turned away, after closing the deal, after great service or just any time. Things to watch for are referrals that can lead to the wrong person or no person at all. This often happens when salespeople ask for referrals the wrong way. This may discourage the other person from giving you names of other people. Keep in mind that by giving a referral, they are putting their reputation on the line.

The key to real success in referrals is to make it a part your sales process. You can get many valuable referrals by doing it regularly. Make sure to also get full details. This includes the name of the person, contact information, their job title, the relationship with the referrer, and further information about their situation. Calls to contacts with whom you have some connection, any connection, will get you started in the conversation.

Balance is Key

A well-rounded, balanced marketing includes many of the approaches discussed. In fact, most successful agencies integrate many marketing methods to maximize the amount of leads they get. You must market on multiple fronts in order to keep the ball rolling. You should never prejudice all of your opportunities as some sources of new leads and prospects sometimes come from surprising directions.

Resources and studies used for this article include works by Nick Rice from SmallBusinessBranding.com, Eric J. Adams from Creativepro.com, David Straker from ChangingMinds.org, Brian Maroevich from Insurance-Leads-Advisor.com, InsureMe.com and RealProfitSolutions.com.

Profiles of Success: Bill Bryant Leads GroupHealthBid.com into Health Insurance Technology

Like a true top producer, Bill Bryant is a broker that knows his stuff. As owner of GroupHealthBid.com, Bill has built an agency from the ground up under the philosophy of technology. Today, Group Health Bid's business spreads throughout California spanning from San Diego to San Francisco. Quotit recently sat down with Bill Bryant to pin down the secret of GroupHealthBid.com's success.

Quotit: Tell me a little about your agency and what insurance lines you market.

Bryant: Group Health Bid is an exclusive group health benefits agency. We started in 1999 with my partner at the time, Mike Lamb. I was an old school guy and Mike had a vision. It was our goal to start an agency that revolved around technology and the internet. Nobody at the time had what we were looking for and by word of mouth we got in touch with Quotit and we've been working with Quotit since then. Our agency consists of me handling the marketing and my business partner Sherry Grover heading our sales efforts. The business model we have adapted is to have great marketing backed by an effective sales team and a superior customer service staff.

Quotit: How has your agency changed the way you do business in the last 8 years?

Bryant: Back then it was always a juggle to be everything to everyone. Our marketing consisted of 50% direct mail, 20% Property and Casual broker partnerships, 20% customer referrals, and 10% CPA firm partnerships. When running marketing programs, direct mail for example, our main goal was to get our name out there and target specific geographic markets. With programs like this, our expectations were not high in terms of instant lead generation; our emphasis was more for agency name recognition so businesses can have our agency's name in mind when they decide to shop for health insurance.

During that time, Sherry Grover and her staff prepared proposals by contacting each carrier for health plans, put all that information together, and do our best in making an excel report presentable for the client. It was very time consuming. Another challenge we faced is the amount of time we spent with customer service. It was very tedious to get carrier forms when customers requested them. We would have to call each carrier one by one. In the old days we might have to make as many as 3 visits to the customer before we can close a deal. I realized then that it was taking up much of our business working hours trying to be everything to everyone.

Quotit: How has Quotit helped your agency?

Bryant: Working with Quotit has allowed our agency to generate business from the internet and literally send a quote to clients in minutes. Today, we can close a deal the same day a customer visits our website. With Quotit's system, customers can also access HR forms, carrier forms and other customer service requests all online, most times without having to speak to any of our reps.

“ Quotit never stops evolving. They always improve and stay on the cutting edge. This gives our agency a piece of mind knowing that our business is in good hands. ”

Bill Bryant
GroupHealthBid.com

“ Today, 75% of our business comes from online. Our website allows us to follow up on leads instantly. ”

Bill Bryant
GroupHealthBid.com

Today, 75% of our business comes from online. Our website allows us to follow up on leads instantly. A typical sale for us goes like this: a visitor finds GroupHealthBid.com through a major search engine with our pay-per-click program, they visit our website, and information about that visitor is instantly sent

to our sales team. We have a dedicated sales team that follows up on internet leads we generate. Our internet sales team's job is to call on leads that visit GroupHealthBid.com, answer questions and set appointments with customers. Lawrence Hartley and his team heads up this division and they have perfected this system.

By taking our agency online we can provide customers with instant customer service. With our website, customers can access a site that is simple and easy to navigate. Customers and visitors get the information they are looking for instantly. Today, we have group customers we have never even met face to face. Working with Quotit has allowed us to take our business out of the local area and expand our customer base from San Diego to far north as San Francisco, California.

Our agency gets approached by many companies that try to offer what Quotit delivers. When this happens, things I think of with Group Health Bid's relationship with Quotit are:

1. The people that we work with at Quotit are great! The customer service we experience is always very professional and quick to respond to our needs.
2. Quotit never stops evolving. They always continue to improve and stay on the cutting edge. This gives our agency a piece of mind knowing that our business is in good hands.
3. In viewing Quotit as a brand, I think of Rolex, (although I don't own a Rolex myself). Quotit has quality, it's dependable, it always works, and everybody wants one.

These are the reasons why Group Health Bid works and will continue to grow with Quotit.

Quotit: Other than heading the marketing efforts for GroupHealthBid.com, what do you like to do in your spare time?

Bryant: I try to spend as much time as I can with my family. I like to attend both my daughters' dance competitions and recitals. I also play golf on occasions. The past 2 years I've actually started doing triathlons. It first started with a group of friends that I now try to do 1 or 2 local triathlons a year. It has become a hobby of mine. Having played baseball before, it's just fun to go out and compete and challenge myself.

Quotit: Where do you see your agency heading in the next 5 years?

Bryant: I see us continuing to improve our website presence. I also see us growing our alliances and marketing partnerships. Acquisition of other agencies is something that I would definitely take advantage of if the opportunity presents itself. For our agency and the small groups segment, to continue growth would definitely mean 100% commitment to the internet and Quotit technology.

Top 10 Sales Mistakes

Every sales person, regardless of the industry, product, or skill level, makes mistakes. Here are some basic sales mistakes to avoid and some tips for selling more and having happier customers.

1. **Not listening.** Do not just listen to what the customer is asking for; look past that to find out what they need. Too often salespeople sing the praises of a product without hearing what the customer wants. You cannot sell to someone if you do not know what they want. Listen to your customers, identify the need, and fill it.
2. **Overselling.** A nonstop sales pitch leaves your potential customer with no room to make an intelligent decision. There is a fine line between being a good salesperson and being pushy or obnoxious. Know when to stop selling.

3. **Being unprepared.** Whether you are making a sale in a showroom, a board room, or on the phone, you need to know the details about what you are selling and be able to answer all pertinent questions. Be prepared. If you are prospecting for new business, know what you are going to say and be ready for questions you may be asked.

4. **Jumping straight to the sale.** In any type of sales business, you need to establish a relationship. Even on the Web you need to have landing pages to provide information about your products or services before jumping to the shopping cart. Do not rush to the sale. Take the time to educate your customers, and they will reward you with sales.

5. **Not closing the sale.** This is the flipside of the mistake above. Once you have provided your customer with the information he or she needs, ask if the customer is ready to make a purchase. It may seem unnecessary, but sometimes asking for the sale can be the nudge your customer needs to make a final decision.

6. **Going off topic.** Some salespeople overdo the need for a "relationship" with excessive chatter. Others continue to talk about the product or service, but spend an inordinate amount of time on irrelevant information. While you do want to build a relationship and make your customer comfortable, the goal is to make the sale. If the sale is the topic, don't veer too far off on tangents.

7. **Not researching your customer.** If you are trying to sell to a specific client at a meeting, you need to know what he or she is all about. Do some research before the sales meeting and get a good idea of the prospect's likes, dislikes, interests, and manner of doing business. The same holds true for consumers. Get to know who makes up your target audience.

8. **Judging books by their covers.** Salespeople routinely miss sales because they prejudge their customers. Do not let race, creed, gender, ethnicity, or appearance stand in the way of making a sale.

9. **Not following up on leads.** Just because someone does not buy immediately does not mean they will not be interested later -- particularly if they requested information. Follow-up is a critical aspect of sales that is often neglected.

10. **Failing to prospect for new customers.** Even when sales are at their peak, you need to devote time to looking for more customers. No company can survive without a constant influx of new customers, so no business can afford not to prospect for them.

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You've Got Spam: How to "Can" Unwanted Email

Do you receive lots of junk email messages from people you don't know? It's no surprise if you do. As more people use email, marketers are increasingly using email messages to pitch their products and services. Some consumers find unsolicited commercial email - also known as "spam" - annoying and time consuming; others have lost money to bogus offers that arrived in their email in-box.

Typically, an email spammer buys a list of email addresses from a list broker, who compiles it by "harvesting" addresses from the Internet. If your email address appears in a newsgroup posting, on a website, in a chat room, or in an online service's membership directory, it may find its way onto these lists. The marketer then uses special software that can send hundreds of thousands — even millions — of email messages to the addresses at the click of a mouse.

How Can I Reduce the Amount of Spam that I Receive?

Try not to display your email address in public. That includes newsgroup postings, chat rooms, websites or in an online service's membership directory. You may want to opt out of member directories for your online services; spammers may use them to harvest addresses.

Check the privacy policy when you submit your address to a website. See if it allows the company to sell your address. You may want to opt out of this provision, if possible, or not submit your address at all to websites that won't protect it.

Read and understand the entire form before you transmit personal information through a website. Some websites allow you to opt out of receiving email from their "partners" — but you may have to uncheck a preselected box if you want to opt out .

Decide if you want to use two email addresses — one for personal messages and one for newsgroups and chat rooms. You also might consider using a disposable email address service that creates a separate email address that forwards to your permanent account. If one of the disposable addresses begins to receive spam, you can shut it off without affecting your permanent address.

Use a unique email address. Your choice of email addresses may affect the amount of spam you receive. Spammers use "dictionary attacks" to sort through possible name combinations at large ISPs or email services, hoping to find a valid address. Thus, a common name such as jdoe may get more spam than a more unique name like jd51x02oe. Of course, there is a downside - it's harder to remember an unusual email address.

Use an email filter. Check with your email provider to see if it provides a tool to filter out potential spam or a way to channel spam into a bulk email folder. Quotit uses and recommends Cloudmark as our preferred provider of spam filtering software. Cloudmark is the simplest, most effective email protection for Microsoft Outlook and Outlook Express. [Click Here for a 15 day trial.](#)

What Can I Do With the Spam in my In-Box?

Report it to the Federal Trade Commission. Send a copy of unwanted or deceptive messages to spam@uce.gov. The FTC uses the unsolicited emails stored in this database to pursue law enforcement actions against people who send deceptive spam email.

Let the FTC know if a "remove me" request is not honored. If you want to complain about a removal link that doesn't work or not being able to unsubscribe from a list, you can fill out the FTC's online complaint form at www.ftc.gov. Your complaint will be added to the FTC's Consumer Sentinel database and made available to hundreds of law enforcement and consumer protection agencies.

Whenever you complain about spam, it's important to include the full email header. The information in the header makes it possible for consumer protection agencies to follow up on your complaint.

Send a copy of the spam to your ISP's abuse desk. Often the email address is



The advertisement for Cloudmark Desktop features a blue and white color scheme. At the top, the Cloudmark Desktop logo is displayed. Below it, the text reads "Automatically BLOCKS over 98% of SPAM, FRAUD and VIRUSES". A central message says "JOIN THE FIGHT AGAINST SPAM & FRAUD TODAY." Below this is an image of the Cloudmark Desktop software box. At the bottom, it states "WORLD'S MOST AWARD WINNING SOLUTION" and lists two awards: "2005 WORLD CLASS AWARD PC WORLD" and "PC WORLD WORLD CLASS 2005".

abuse@yourispname.com or postmaster@yourispname.com. By doing this, you can let the ISP know about the spam problem on their system and help them to stop it in the future. Make sure to include a copy of the spam, along with the full email header. At the top of the message, state that you're complaining about being spammed.

Complain to the sender's ISP. Most ISPs want to cut off spammers who abuse their system. Again, make sure to include a copy of the message and header information and state that you're complaining about spam.

How Can I Avoid Spam Scams?

The FTC suggests that you treat commercial email solicitations the same way you would treat an unsolicited telemarketing sales call. Don't believe promises from strangers. Greet money making opportunities that arrive at your in box with skepticism. Most of the time, these are old fashioned scams delivered via the newest technology.

Here are some of the most common scam offers likely to arrive by email:

- Chain letters. Chain letters that involve money or valuable items and promise big returns are illegal. If you start one or send one on, you are breaking the law. Chances are you will receive little or no money back on your "investment." Despite the claims, a chain letter will never make you rich.
- Work-At-Home Schemes. Not all work at home opportunities deliver on their promises. Many ads omit the fact that you may have to work many hours without pay. Or they don't disclose all the costs you will have to pay. Countless work at home schemes require you to spend your own money to place newspaper ads; make photocopies; or buy the envelopes, paper, stamps, and other supplies or equipment you need to do the job. The companies sponsoring the ads also may demand that you pay for instructions or "tutorial" software. Consumers deceived by these ads have lost thousands of dollars, in addition to their time and energy.
- Weight Loss Claims. Programs or products that promote easy or effortless long term weight loss don't work. Taking off weight, and keeping it off, requires exercise and permanent changes in your diet. All the testimonials and guarantees in your email are not worth the space they take up on your hard drive.
- Credit Repair Offers. Ignore offers to erase accurate negative information from your credit record. There's no legal way to do that.
- Advance Fee Loan Scams. Be wary of promises to provide a loan for a fee, regardless of your past credit history. Remember, legitimate banks don't issue credit cards without first checking your credit.
- Adult Entertainment. You may get an email from an adult entertainment site that claims to offer content for "free" and doesn't require a credit card number for access. All you have to do is download a "viewer" or "dialer" program. However, once the program is downloaded onto your computer, it may disconnect your Internet connection and reconnect to an international long distance phone number, at rates between \$2 and \$7 a minute. Be skeptical when you see opportunities to view "free" content on the web.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

To remove your name from our mailing list, please [click here](#).

Questions or comments? E-mail us at George.Romulo@Quotit.com or call (866) 478-6848