



Profiles of Success: Dave Fear

David Fear Sr. is no stranger to success. Behind his tough exterior and equally strong moniker resonates a man that is deeply passionate and optimistic about the status and future of health insurance. As thoughtful as he is passionate, David Fear Sr. shares with us that all that is necessary to succeed is a strong will, determination, and the right tools.

David Fear Sr. is the outgoing President of the National Association of Health Underwriters (NAHU). He is the President of the Fear Corporation, where he works side-by-side with his sons David Fear Jr. and Michael Fear.

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

Fear: We market employee benefits, small group, dental, vision, and life and disability. The Boys (sons David, Jr. and Michael) sell a lot more individual, workers compensation, E & O, and property & casualty lines.

Quotit: How has your agency changed the way you do business in the last 5-6 years?

Fear: The agency changed a lot in 2002 when the boys came along. My sons were early in their careers and they needed to get a feel for the different product lines in the marketplace. We changed our focus from solely marketing small group, which is what I had been doing on the side, to a broader range of products. We looked into offering other lines of coverage as a result of them getting involved; workers compensation being a good example.

Quotit: What types of traditional marketing did you use?

Fear: It hasn't changed a lot in the last several years. We knew early on that we needed an online presence. Quotit's system allows us to generate online health insurance proposals for people, which gives us a better opportunity to close the sale. I believe that we provide a service where people can come to our website and feel like they can get a quote and see options. We have a lot of tire kickers on our website, so the boys follow-up with the prospects to answer any additional questions.

Quotit: What expectations do you have when running a marketing program?

Fear: Most of what we're doing right now is online marketing through association endorsements. Typically, if we are endorsed by an association to provide insurance to their members we immediately get a link from the association's website to our website. We get leads from people who visit the website and get an online quote. Our website contains forms and applications that they can fill out to request online information. Those turn into leads that my sons can work.

“I think that Quotit's system makes us look much more professional, much more knowledgeable, it is a system we can modify and use to our liking.”

Dave Fear
www.fearcorp.com

In This Issue

- ➔ Profiles of Success: Dave Fear
- ➔ Productivity Tips for E-Mail
- ➔ Seven Secrets to Help Close Every Sale
- ➔ Newsletter Archive
- ➔ Print this Newsletter 



Quotit Leads Program

- > Buy & Sell Leads Online
- > Access New Reliable Leads Updated Daily

Find Out More Today! 

 speaks
your
language

Quotit: How do you provide proposals for customers?

Fear: I really only count the time since the boys got in the business. Prior to 2002 we provided traditional proposals. After the boys joined the business in 2002 we converted solely to an online proposal system. Occasionally a carrier will send us a proposal through a PDF, but for the most part we are exclusively using the Quotit proposal system.

Quotit: What impact has been made by taking your business online?

Fear: In general people want to go online and do their research without being bothered by a sales person. The Quotit systems allows prospects to do their research, but it also helps us maintain those leads so we can follow up with them at the appropriate time with a personal phone call, or at the very least a letter sent by a real person.

Quotit: What percentage of your business now comes from online?

Fear: We are probably doing 90% of our online marketing through an association's online presence. With our Quotit website, we are getting a quality lead every time someone visits the site. Of the leads that we get from our website we close about 75%.

Quotit: What is the biggest value added by offering online proposals to customers?

Fear: For example, when a small business owner contacts us we lead them to our site. We take their basic information over the phone, then ask if we can walk them through the site and show them how it works. After that initial contact they can come back and research programs that fit their needs. It's interesting to see how many times they come back to the site just to look around. Usually, they will call us back and they'll tell us, 'I like this plan with these benefits.' And they're done. We meet with them and close the sale.

Quotit: What one factor has made your agency more effective since working with Quotit?

Fear: I think that Quotit's system makes us look much more professional, much more knowledgeable, it is a system we can modify and use to our liking. It certainly helps us be more competitive with the big shops out there.

Quotit: In your opinion, what role will online technology play with your agency's success in the future?

Fear: There is no question that we can't go backwards. We need to use the most efficient tools we can find, and pay the right price for them. We can do a better job of running our agency and managing all of our information by having a better and more concise online database.

Quotit: Do you have any hobbies?

Fear: For the last 12 months I've served as President of NAHU, and that really has been my hobby for the last year.

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

Fear: We are looking at some very interesting and very exciting new opportunities. In general our plan is to expand, we want to bring on some young hungry producers and give them an opportunity to go out and make a good living. Above all, we want to do things ethically and professionally so that when our customers and our prospective customers hear about our agency they can say, "Yeah these



CLOUDMARK[™]
DESKTOP

Automatically
BLOCKS over 98%
of SPAM, FRAUD
and VIRUSES

JOIN THE FIGHT
AGAINST
SPAM & FRAUD
TODAY.



WORLD'S MOST AWARD
WINNING SOLUTION

2005
WORLD
CLASS
AWARD
PC WORLD

PCWORLD
WORLD
CLASS
2005

guys seem to know what they are doing.”

Productivity Tips for E-Mail

As more and more business is conducted via e-mail, it's easy to get overwhelmed by the sheer volume of messages you receive every day. Following these tips will ensure that you spend your time and energy managing your business — not your inbox.

Use spam filtering

Nearly all e-mail services and client applications now provide for some kind of spam filtering. Find out what's included by your service provider and client application, and turn it on. Most spam filters do a good job of separating the spam from valid e-mail, and they learn which is which from you. So, once you enable the filter, be sure to check the spam folder that collects the garbage, and identify the e-mail you don't consider to be spam.

Create folders

Use your inbox like a to-do list, and treat each message as an action item. Once you've read a message, move it into a folder based on the project or client. A rational folder structure keeps your inbox manageable, and puts vital information at your fingertips.

Use filters or rules

Filters look at incoming messages and sort them into different folders automatically, based on parameters you've specified. This can help you prioritize and categorize your incoming messages.

Label your messages

Most e-mail programs let you color-code or label your incoming messages. Labels can visually separate your messages into subcategories, making it easier to shuffle through them later. For example, you could label urgent messages red, contracts green, invoices blue, and completed tasks orange. Most filters or rules can be set to label your messages automatically.

Consolidate accounts

If you have multiple e-mail accounts, configure your e-mail client to check them all for incoming mail. Then set up filters to move mail from specific accounts to specific folders, or to label the messages with different colors so you can differentiate them at a glance.

Use an address book

Typing long e-mail addresses over and over wastes time, especially when you can store them in an address book for automatic retrieval. Using your address book means you don't have to remember any e-mail addresses or sift through old messages to find them.

Use signatures

Instead of typing your name and contact information at the end of every message, set up a signature file with the relevant information, and let your e-mail program automatically append your "sig file" to the end of every outgoing message. If your e-mail program supports it, set up different signatures for clients, friends, and coworkers.

Create stationery

Electronic stationery is a framework or template that you can reuse for a given type of correspondence. You might set up stationery that contains a specific version of your signature, a tagline, the date, and even a "Dear [Client]" line. Using stationery saves time and ensures that your professional e-mail correspondences are consistent in appearance.

Discard e-mail

Delete messages that have no value to you or your business. And to save disk space, remember to empty your Trash folder regularly if your e-mail program doesn't do it automatically.

AllBusiness.com provides resources to help small and growing businesses start, manage, finance and expand their business. The site contains Forms & Agreements, Business Guides, Business Directories, thousands of Articles, Expert Advice, and Business Blogs. Material copyrighted by AllBusiness.com.

Seven Secrets to Help Close Every Sale

It's not a sale until you get the commitment. Here are seven proven ways to help you lead your prospect to a commitment so you can close more of your sales opportunities.

1. Simply lose the always be closing mindset and live with the mindset of always be "opening relationships for the long term."
2. Never Prejudge, You just never know who will be your next huge sale, therefore never prejudice anyone. Let them tell you yes or no.
3. You must imagine you have ears like the size of Dumbo, always out-listen your prospect and they will close themselves!
4. Attend every sales presentation already with the sale approved in your mind, a sales person without a strong belief along with rock solid vision will fail.
5. Offensively handle every objection--go for it, learn to love it when someone tells you no. Sell offensively vs. trying to close defensively.
6. Always be early for all your appointments, this gives you the edge in the game of sales. This alone will increase your closing ration 25%.
7. Just go for it, Find out the record in your area and set a goal to simply break it!

As I say, You must be absolutely clear about your goal and be relentless in pursuit of Your "WHY!"

John Di Lemme has achieved success as an author, speaker, writer and entrepreneur. This Million Dollar producer now teaches and coaches others about the inside secrets on how to truly build a Million-dollar business. Learn more at <http://www.FindYourWhy.com>

Quotit.com | [Login To Your Account](#) | [Contact Us](#)

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

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