

## 5 Tech-Savvy Sales Lead Generation Ideas for Insurance Pros


By Phil Dunn, co author of *The 7 Essential Steps to Successful eBay Marketing* (McGraw-Hill)

Your customers and prospects live in an information-driven world. Rates, policies and underlying data change constantly. People need to respond to the latest news, product developments, insights, tips and announcements. And, they're looking to build relationships and purchase accordingly. By inserting yourself into the news stream and building targeted audiences online, you become part of the authority system and enhance your value to prospects and existing customers.

This sounds like a difficult thing to do, but it's not. Follow the steps below to launch a few key initiatives that improve the quality and quantity of your leads, and increase your profits.

- 1. Establish authority and expertise online and in the press by automating a news gathering, posting and dissemination system for your specific niche.** Once you've established a few Web pages for company news, press releases and updates that are focused specifically on your niche audience, you need to automate its ongoing development. Use someone in your own company or outsource this updating process. The key is to keep the information fresh and dynamic. Subscribe to insurance news alerts and RSS feeds. Track the keywords that your target markets are searching for. (Use Google Alerts to set up automatic news alerts and Google Adwords traffic estimator tools to help you refine keyword lists.) If the stories you find are copyrighted, have the staff summarize them and then link to the article/post. If not, you can re-post the content with a link to the attributed source in many cases. Direct prospects and customers to your news site/blog when articles specific to them materialize. As this system matures, you'll be seen as a very focused expert in your particular business niche. Yet, all you've really done is employ the services of outside journalists and news gathering systems.
- 2. Create a link on your site for press inquiries, speaking engagements and interviews.** Make sure your blog or news micro-site has a highly visible link that shows journalists how to contact you and the process for scheduling interviews or event engagements. Use this page as a filter, so you can weed out time-consuming inquiries and busy-bodies that have little value to you. You can do this by writing a short description of your specific expertise and experience. You'll also want to set up auto-responders for the email link you provide here.
- 3. Post to industry/niche-specific discussion boards.** Many of your blog posts and ideas can be posted as advice, instruction or step-by-step processes on discussion boards that focus on your particular technology, niche or business audience. Find the communities where your prospects congregate for information, and post. You can also seed links to your stories on Twitter and Facebook (hint: pay particular attention to the way you craft titles).
- 4. Reference testimonials and case studies.** One of the best ways to establish authority is to have others do it for you. Use quoted testimonials from existing and past customers to toot your horn for you. Make sure they're specific to you personally (if you're a sales person) and to your specific expertise/niche. Make this a part of your ongoing business development process, and use them everywhere. Put them in the right side margin of your news site/blog. Use short testimonials as signatures for emails. Print them on the back of business cards and post cards that you send out.
- 5. Maintain trust by eliminating hype, sticking to facts and offering help.** When you're writing copy for your sites and lead-generating materials, pay particular attention to your tone, style and choice of words. Keep it simple, clean and free of excess. No excess verbiage, adjectives, adverbs or claims.

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### Quotit Leads Program

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

Find Out More Today! 

Don't post rumors, half-truths or agenda-driven articles. If you're truly offering value, then you don't need to sugar coat it or pump it up with "marketing-speak." You can be enthusiastic, of course. Emotion helps you sell in all of your selling-related endeavors. But, be aware that the emotions and feelings you're looking to build—trust, confidence and respect—are best established with clarity, straight-forwardness and expertise. Most importantly, make sure every piece of information you pass along to your audience has genuine value for their particular needs and interests.

*Source: Phil Dunn writes marketing materials and provides strategic consulting for Fortune 500 companies. He is also co-author of *The 7 Essential Steps to Successful eBay Marketing* (McGraw-Hill, 2005). Visit his Web site at [www.qualitywriter.com](http://www.qualitywriter.com).*

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## Act Promptly on Leads For Conversions

*By Sergio Alvarez, COO and Founder, Ai Media Group*

There has been a longstanding debate over whether to immediately act on leads or to nurture them before handing them off to sales. While it is understandable, there are, in practical terms, very few advantages to waiting before acting on a lead—especially in a down economy. I would like to share three quick reasons why calling leads immediately will better serve your company.

First, money comes to those who act quickly. Marketing and sales are like any other segment of business—opportunities must be acted on before they pass. If you wait to nurture the lead, you might lose the customer to your competitor. And even without your competitor, you do not want to give the customer the time or the chance to realize that they do not actually need your service and then change their mind. You want to strike when the iron is hot—when the idea, product or service is fresh on the customer's mind.

Second, calling immediately shows your prospective client that you take initiative and are accountable. Others may argue that acting on leads can appear desperate but in fact, the opposite is true—you demonstrate that the client is important to your business and that you are and will be attentive. If you do not give your customer attention during the prospective stage, how can they count on you down the line? Clients' number one concern is timely response and accountability. Both come across impressively when you contact the customer immediately.

Third, in our current economic recession, money remains hard, hard, hard to come by. The budget that a customer may have set in place for your service may disappear by the time you decide to act. Call and lock up the sale while the budget is still in place and before it gets eaten up by some other pressing concern.

*---Source: By Sergio Alvarez, COO and Founder, Ai Media Group*

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## Profiles of Success: Don Ariosto

Visit Don online at: [CaliforniaInsuranceFinder.com](http://CaliforniaInsuranceFinder.com)

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### **Tell me a little about your agency and what insurance lines you market.**

Health and life lines. Two people here in the office. I've been in business since 2002, located in Huntington Beach, California. I'm waited primarily in Internet transactions.

### **How has your agency changed the way it does business in the past few years?**

People want to shop more than ever, so we reach out to them before they call us and tell them about the rate changes. We try to be proactive so they have choices at the time of renewal. We reach out to individual clients with a letter, and I call and e-mail groups. I might have 6-10 renewals each month on group.

Also, I'm more sensitive to people's needs in terms of cost. I spend the money like it was my own money. I think they want to have the reassurance each year that they are in the right spot.

#### **a. What types of traditional marketing do you use?**

I stopped doing traditional advertising. It doesn't work for me – paper, magazine, fliers, stuffers. I've tried them all, and for my business, it doesn't seem to have a return. It didn't justify the cost. I've advertised just online since about 2006.

**b. What expectations do you have when running a marketing campaign?**

I expect to have a higher return. I stopped doing them. People are so overwhelmed with advertising that it all becomes a blur to them. I think the first place they go is to their computer. I place search engine advertising. It's just the direction that I've gone and the people I tend to attract are the e-commerce people versus seniors who may go to the paper. It's a certain type person that goes online and that's the type of person I want to insure.

**c. How do you provide proposals for customers?**

Through Quotit only.

**What led you to look for other ways to market and sell insurance?**

Traditional stuff wasn't working.

**How has Quotit helped your agency?**

I have a custom site with Quotit and Quotit helped me design it to reach my target audience. I've had Quotit since about '04. I tried a couple of others, but Quotit is kind of like the Mercedes – the technology is better. It has better quoting engines. If you're going to be online, you have to have the right online service. If you can't apply online and do all the transactions electronically, then you're not really online.

**What impact has been made by taking your business online and creating your agency's website?**

I'm still here. We're still retaining our existing base and adding new clients.

**a. What percentage of your business now comes from online?**

100 percent

**b. Can you go over how your agency manages visitors that go through your site?**

Each day, I get the leads from Quotit, and then we call them and input them into a database and follow-up with them 3 or 4 times. If we don't get a response, we consider it a dead lead.

**c. What is the biggest value added by offering online proposals to customers?**

It's quick and it's cheap in terms of no mailing costs. I can talk to people on the phone and they can have it (a quote) within a minute or less, as opposed to going to the post office and mailing it.

**d. What is the biggest factor that has made your agency more effective since working with Quotit?**

The customization. They will customize any part of your Web site that you wish them to do. I've gone through 5-6 revisions. I'm always adding to my Web site and building it out. If your Web site doesn't grow and evolve, it becomes stale.

**What do you like to do in your spare time?**

I'm married with three kids – 12, 7, and 4. My kids are all involved in sports, and I officiate college and high school football. I've been doing it 19 years.

**Where do you see your agency in the next 5 years?**

I'm going to be expanding out into property and casualty lines. I'm not sure what Mr. Obama has in mind, so I don't want to be sitting back and reacting. Something's going change.

**In your opinion, will online technology play a role in your agency's success in the future?**

Always.

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## **8 Ways to Make a Budget Work**

*By Jeff Wuorio*

If you build it, stay with it. Put another way: If you've put in the work and created a business budget, follow it! If you don't, you'll lose the benefits that you planned for when you built the little monster. Jeff Wuorio has the inside scoop on common problems and easy solutions for established budgets.

Get started by reminding yourself that your business budget is not a monster. It's nothing more than a set of guidelines for your spending and saving habits. Below, I've laid out some common problems that pop up with many established budgets, along with some solutions that can help you stay within budgetary guidelines.

**1. Accept the learning curve.**

Living with a budget is an education. Trimming your expenses, knowing how long a paycheck is going to last or how much of a cash reserve to keep around—working these skillfully will take some time. But you can learn to adjust a budget as you go, and what was once a shot in the dark gradually will become a more predictable and useful practice.

**2. Be prepared to miss your budget estimates and act accordingly.**

This was rule No. 1 in setting up a budget: knowing that your budget projections are a best guess and nothing more. Notes Mark Weaver, associate professor of management at the University of Alabama: "You're going to miss your estimates. That doesn't make you unintelligent or a bad businessperson. Instead, try to miss them intelligently and in ways you can correct."

For example, if you budgeted \$200 a month for long-distance phone service and your bill consistently tops \$250 - say, for at least three months running - adjust your phone allocation up \$50. By the same token, if the bill is only running an average of \$150, you can trim your phone share. To keep things in line as much as possible, try to reallocate some other area of your overall budget to account for the adjustment.

**3. Work flexibly.**

As with setting up a small-business budget, sticking by one often boils down to a willingness to be flexible. For instance, if your revenue doesn't match what you expected - and there's a good chance that might be the case - trim back your expenses to compensate. By the same token, if you're taking in more than you anticipated, it might be time to invest in better equipment.

**4. Watch your cash flow.**

If you want to stick to a budget, make sure that your inflow more than compensates for your outflow. Monitor your income closely to make certain that you'll have adequate funds to pay your bills, particularly if your business is prone to long lapses between paychecks. Notes Weaver: "Even if it's just from the left pocket to the right pocket, cash-flow problems are what kill most small businesses. Keep checking to make certain that your revenues match your expenses."

**5. Err on the side of conservative.**

When setting up your budget, it's a good idea to overstate your expenses and lowball your expected revenue. That approach is also a solid strategy when making sure your cash flow is going to hold up. Look into budget savers such as telephone calling plans, less expensive office furniture and other ways to lessen the burden on your income. "People always feel they have to have the best computer," says Weaver, "but money you don't spend is money you don't have to earn."

**6. Nurture a cash cushion.**

The uncertainty of budgeting - both in terms of income as well as expenses - stands as one of the biggest threats to the survival and success of any small business. While trimming expenses to the absolute bone is always a good idea, it's also prudent to set aside income whenever possible. If you can afford it, earmark a portion of every paycheck you get and sock those funds away in a money market account. Not only can that money come in handy for predictable expenses such as year-end taxes, it also can prove an absolute lifesaver should an unexpectedly high bill suddenly crop up.

By contrast, if you're thinking about starting a business sometime in the future, start saving - the money you set aside now ultimately may bail you out in ways you can hardly imagine.

### 7. **Check your budget every month.**

This is a point that I cannot stress enough. Go over your budget every month and examine your cash flow to make certain your available funds are sufficient to meet your liabilities. If you're following point No. 2, above, and adjusting your budget as you go, you'll have some sort of emergency fund to take care of monthly overruns. Use it when things cost more than you thought and put money into the contingency fund if you come in under your expected numbers.

### 8. **Use your budget as a form of restraint, not constraint!**

Setting up and sticking to a solid budget is the most effective teacher of fiscal discipline there is. But don't be shy about busting your budget on occasion should something truly warrant it. It's often impossible to budget for a valuable last-minute seminar or a trip to a trade show to make valuable contacts. If you are too rigid with your budget, you'll refuse to spend when you really should. "Don't be afraid to go beyond your budget to spend money that's a valuable investment in your business," Weaver says. "A good budget is great, but don't let it dictate your business."

*---Source: Jeff Wuorio is a veteran freelance writer and author based in southern Maine. He writes about small-business management, marketing and technology issues. Article originally published by Microsoft Small Business Center ([www.microsoft.com](http://www.microsoft.com)).*

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