



Get New Leads Today and Start Selling in 2007

The new Quotit Leads program provides lead opportunities for brokers in the various health insurance markets; specifically those who sell individual and family health insurance policies. The Quotit Leads program is a new and rewarding alternative to traditional marketing programs, such as cold calling, marketing list purchases, direct mail, yellow page advertising, flyers and newspapers. Even if you already have a successful marketing program that's working for you, the Quotit leads system will make a great addition to your agency's marketing plan. With our targeted national marketing campaign directed to health insurance consumers, Quotit is providing health insurance professionals with the prospects they need to succeed in today's competitive insurance marketplace.

“
I just started using the Quotit leads system and our closing ratio is higher than any other internet lead program we've used.
”

Daniel H Abrams
California Health Insurance Agency

As a Quotit Leads customer, you'll be participating in our national advertising campaign via strategically placed websites located in top search engines affiliated with GOOGLE® and YAHOO® marketing programs. With ROI results of 300% to 700% reported by current Quotit Leads customers, it makes perfect sense to incorporate the Quotit Leads program into your ongoing marketing effort.

Why is the Quotit Leads program better than other lead programs?

Quotit has the experience of serving the independent health insurance producer since 1999. Today, Quotit is a leading provider of online insurance and marketing services in the United States. The Quotit Leads program is designed to meet the needs of today's online health insurance producer, with an automated lead response system that provides an integrated solution offering instant real-time quotes with online insurance applications.

Insurance Leads with a Guarantee!

Buy with confidence. All insurance leads are covered by a 100% money back guarantee. If the insurance lead we provide has either an invalid email and/or phone number, you may receive a 100% refund for the price you paid for the lead. All refund requests must be made within 72 hours of lead purchase.

What kind of insurance leads will I receive?

You will receive insurance leads in the states you request and only for the insurance types you sell.

How do I receive insurance leads?

Leads are provided electronically via an instant, real-time email notification to brokers within seconds after the prospective buyer completes an online insurance request.

Is there a minimum or maximum amount of leads I can purchase?

Yes, in order to participate in the program, the minimum monthly lead commitment is \$300 per month, and there is no maximum. You decide a monthly

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Quotit Leads Program

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

Find Out More Today! 



budget that is best suited for your agency.

How much do leads cost?

The cost per lead will vary depending on the type of lead you are interested in.

Select A Program	Number of Leads*	Price per Lead
Exclusive	10	\$30
* Based on a \$300 monthly commitment		

When and how often will I receive leads?

The Quotit Leads program is designed to generate leads during normal business hours. Currently our system will deliver FRESH leads during the hours of 7:00am and 5:00pm Monday through Friday. This way, you are assured of only receiving leads that are new and at a time your agency can quickly respond to the insurance request.

How will I be billed?

All payments are automatically billed monthly to your debit or credit card and are processed through our system. Credit card charges will appear on your monthly statement.

How do I manage my account?

Quotit brokers can access their account information through their Quotit XO account login. Brokers can view lead activity, billing history, and program settings.

How do I get started with the Quotit Leads program?

We're here to help you get started. Call us toll free today at 866-478-6848 or [click here](#) and we will help you choose a leads campaign that's best for your insurance agency.

Treat Them as Clients, Not Customers: Know Your Market

By Rob Billingham

Source: InsuranceNewsNet.com

In the clutter of today's competitive marketplace, whether you are a producer or a carrier, it is especially important to pay close attention to how well you treat your clients. Do you know them? Do you know what they value the most? By focusing on building a true client relationship, and not treating your client simply like a one-time buying customer, your years of success will be long and profitable.

It can be difficult sometimes not to focus our primary interest on earning commissions. But what about earning clients? We need to go against our internal grain and realize that long-term success comes from strong client relationships.

Think of a customer as a one-time buyer who needs you to fill a gap. Think of a client as a long-term, valuable relationship that will drive future profits. And you know why. Because clients will buy from you again or serve as a powerful referral source for your business.

Adding clients, not simply customers, to your book of business is where your success will lie. By finding clients who rave about your service and attention to details, the word will spread. Your name will become viral.

As you know, the industry has lost its appeal to younger professionals, and the average age of a producer is in the mid-fifties. This goes to show that, similar to

Health Net's
new 2007
small group
portfolio



Vital
Savings
by Aetna®

many other jobs, a producer must both love and live his craft, embracing it with a positive success-oriented attitude. How do you learn to build true clients? Spend time finding out more about their values, showing a level of interest that exceeds what anybody else would be willing to show. In a recent article we discover some insight into that problem.

According to Roy Diliberto, CFP®, chairman and founder of RTD Financial Advisors, identifying a client's values comes from the quality of your questions (Source: Journal of Financial Planning, Online, Dec. 2006). Diliberto wrote that "One never knows what questions we ask that will result in discovering behavior patterns that may be sabotaging a client's financial success."

In Diliberto's article, he states "Since your clients' values about money affect many of the decisions they make, one of our missions as financial life planners is to uncover and understand those values. People's goals are a reflection of their personal values, and values change very little over time. They are a manifestation of clients' personal beliefs and affect the way they use their money."

As you build a clientele, consider Diliberto's advice. He suggests later in the report that we should use an interview questionnaire that includes not only history questions but also a "values" questionnaire. What drives your client?

In one example, Diliberto says to consider rephrasing questions such as "When do you plan to retire?" to "How do you visualize your life in your sixties, seventies, eighties, and later?" The reason behind this is because consumers are living and working longer in our country today.

According to other sales experts, "customers" can be short-term drains on your business and time, time that you could spend on prospecting and relationship building. For example, if you are acquiring 100-200 new clients (those powerful referral sources) over 3 years, you may be well on the way to success because of the exponential opportunities inherent in client relationships.

Remember that it may take longer to harvest the benefits of a true client relationship. But like the planning you do for your clients, you need to plan for your future as well. It's not a bad thing to have customers, but clients are a goldmine of referrals that will enrich your business for the future.

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10 Ways to Better Manage Sales Leads

By Greg Anderson

If you're looking for ways to increase revenue--and what smart entrepreneur isn't--one of the fundamental processes you need to review is your lead management program. Prospect leads can originate in a variety of ways, and there is often only a very loose structure in place to manage and react to those leads. Your sales pipeline and your ability to hit revenue targets all begin with good lead management. Try these ten strategies for improving your lead management efforts.

1. Develop a concrete definition of a lead and make sure all employees understand it. One of the biggest disconnects between sales and the rest of the company is the definition of a lead. When does a prospect become a lead that a salesperson will actually work on? It's estimated that 90 percent of the leads that

are sent to sales staff are never acted upon. And there are generally two primary reasons for that. First, the lead is routed to the wrong person and never gets passed along to the correct person or at least not in a timely fashion. Second, the lead isn't ready to engage with a salesperson yet. So the sales person will make one, maybe two contacts with that prospect and then move on to "lower hanging fruit." For better sales effectiveness, your sales staff and the rest of the company need a more granular definition of when a prospect becomes an actual lead that should be forwarded to sales.

2. Install an effective customer relationship management (CRM) tool. For optimal sales effectiveness, you need to provide employees with a tool that captures information about each and every interaction with your prospects and customers. This includes integrating your different channels, such as your website.

3. Track the source. People most often hear about your company and products and services through ads, referrals, online banner ads or some other form of advertising. You need to keep track of what actually caused these suspects to raise their hands so you can better determine what works and what doesn't. In addition, it's important to capture the source of each intervening event so you can determine such things as how many times you need to touch a customer or what order of touches work best. If you don't capture the source, you have no way of figuring out what's working.

4. Distribute your leads quickly. Studies have shown that if you respond within 48 hours of a prospect contacting you, your sales closing rate goes up dramatically. Think about your own experiences. How many times have you tried to contact a company to request information and they never get back to you? By responding quickly, you set yourself apart from your competitors.

5. Nurture your leads. Depending on the products and services you offer, most people are probably not ready to buy based on their first interaction with you. Best practices call for nurturing your leads over time. You need to develop campaigns that allow you to touch your prospects multiple times so you can move them through the sales cycle until they're ready to think about actually purchasing from you.

6. Excite your sales staff about each prospect. The best salespeople focus on detailed qualifying, and so should the rest of your staff. The more information you have about a prospect, the more excited your salespeople will be about the lead. Whoever's collecting prospect information needs to extract additional information from every prospect with each interaction, including such things as "what interested you about our products" and "why is it important to you." They should also try to may the organization so your salespeople are getting in touch with the decision-makers in each company.

7. "Tag, you're it." How do you save those interesting bits of information about customers and prospects? If you tag your records with the names of your competitors on deals, what their objections are, whether they'll be a referral or not, which products they already own and so on, you can then find those detail fast in the future. This allows you to leverage what you learn in order to be more successful.

8. Treat your prospects like customers. By capturing the source I mentioned above in #2 about each prospect, anyone at your company can answer a call from that prospect and more effectively answer their questions. This will have a significant impact on your prospects and will cause them to want to engage with your team further.

9. Measure everything you do. But in order to measure your results, you need to decide what you want to measure and why. Then you can capture the correct information upfront. And once you have the right information, you can determine the return on investment of your campaigns and focus on the campaigns and prospects that will increase your sales pipeline.

10. Hold regular meetings with your sales staff and anyone else involved in the sales process. You should meet with appropriate staff members on a regular basis to review lead quality, win/loss records, and tracking CRM systems so you can continue to improve your sales effectiveness.

Bonus Tip: Preload your database with the right prospects. Your customers are the first step in prospecting sales leads. Most people think they already know who their customers are, but many companies tell us they find a few surprises when they do an analysis of their customer base. So confirm what you know about your customers. Then, once you know who your customers are, define a few key attributes about them. This could be external attributes such as geography, SIC code, company size (employee count and revenue), or internal attributes such as products, territory, credit type and contract type. Now you can use the profile of your best customers to better define and acquire new prospects.

Greg Anderson is the senior director of product development for GoldMine software for Front Range Solutions.

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Profiles of Success: Abrams Insurance Increases Business by 500% with Support from Quotit

Dan Abrams' key to 29 years of success as an Insurance Broker lies in his search for the right tools that support his business. "I pride myself on delivering what I promise and going above and beyond what my competition is doing," said Dan Abrams of Abrams Insurance. So when an opportunity in the industry presented itself to Abrams, he did his "due-diligence" and found Quotit Corporation, a leading internet service provider of marketing and sales solutions for insurance brokers, agents, general agents and insurance companies.

Six years ago Dan Abrams' business, much like many of his counterparts, was in a slow-growth mode. This led Abrams to seek out alternative methods to reach potential individual and small group customers. "The insurance industry is constantly changing and traditional marketing methods weren't increasing my business at a rate it should," said Abrams. Realizing he had to "think outside the box", he spoke to colleagues and researched alternative ways to reach potential customers and provide better service. In his search, a colleague shared his experience with the Quotit system. Abrams was a little skeptical at first, due to the fact that it was all internet based. With little internet experience, Abrams asked a lot of questions, consulted with more colleagues and researched what Quotit had to offer. He realized at this moment that the worldwide web was the future and that the Quotit system had the potential to launch his business to the next level. Now six years later and with a 500% growth in business, Abrams attributes his company's growth and success to Quotit and is pleased to share his success with his fellow colleagues.

“
Quotit is truly a successful tool not only in establishing new business, but in helping brokers keep clients, gain credibility in the field and ultimately enhancing their book of business.
”

Daniel H Abrams
California Health Insurance Agency

Soon after signing up with Quotit, Abrams had a fully functional website. Created

with his company's new internet presence was a multi-level storefront and back office support mechanism. This allowed him to secure rates and create customized proposals, providing fast and efficient service to clients. Abrams recalls instances when the Quotit system helped him make sales he never would have made without an online presence.

"People now come to me through my web exposure, which is new business I never had when I only used traditional marketing methods," said Abrams. Abrams Insurance now touts that 95% of its business comes from the internet. While there are many companies that build websites, there are few that specialize in the insurance industry and offer a system that produce custom proposals, online marketing and client management tools.

Quotit offers two options for web exposure. If a company has a website that is hosted off-site, they can subscribe to the Quotit "links" program which gives customers access to health insurance quotes generated from Quotit's system. "I preferred, (especially not having internet exposure before), to let Quotit do it all for me. They created my site, host it and give me complete access and total control of the system," said Abrams. Abrams recalls a prospect he received through his website for a company of 30 employees, "The prospect was not pleased with their current plan and wanted to look at different options related to their percentage of premium to pay. By utilizing Quotit's tools, I was able to run accurate quotes, compare and contract carriers, and send this data in a user friendly format to the potential client in minutes." This won Abrams the case and this company continues to be one of his clients today.

"Quotit is truly a successful tool not only in establishing new business, but in helping brokers keep clients, gain credibility in the field and ultimately enhancing their book of business," said Abrams.

Abrams Insurance has been in business for 29 years in the state of California and with the support of Quotit over the last six years, offers individual and group health, life, disability and dental services to more than 12 states across the United States. For more information on Abrams Insurance visit their website at www.insuresaver.com.

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