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6 Questions Insurance Agents Must Ask Before Buying Internet Leads

By Mark Lundberg

Top 6 Questions Insurance Agents Must Ask...

Before Spending One Dime On Internet Leads!

DISCLAIMER: DYB Marketing "does not" sell leads of any sort and we "do not" work for any lead companies. DYB Marketing is a private marketing consulting firm in Minneapolis, MN. We have hundreds of insurance agents across the nation using our Success™ marketing systems. They buy and work internet insurance leads every day. The following information will be useful for any agent who currently buys or is thinking of buying internet insurance leads. To view our insurance marketing systems visit:

www.termilifesuccess.com

or

www.hsasuccess.com

To Your Success,

Mark Lundberg
DYB Marketing

Save yourself time, money and frustrations...
Don't be ripped off buying Insurance Leads!

With the advent of the new SPAM laws, fax laws and "do not call" lists successful insurance agents across America are turning to the internet to get their piece of the insurance industry multi-trillion dollar pie!. Internet leads can be one of the fastest and most time and cost effective ways to build your insurance business.

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Caveat Emptor - "Let The Buyer Beware!"

However, before blindly running out and purchasing any old internet leads, you'd be wise to know the answers to the following 6 questions before making the decision to pull out your wallet and your credit card.

Make it a habit to ask these questions of ALL internet lead suppliers. The honest ones won't have a problem assisting you with answers. Beware of the others and move on. There's no shortage of internet lead suppliers to choose from, so be selective.

1. Are the leads you generate available "EXCLUSIVE"?

This is a very important question. Many of the lead sources online today sell the same lead over and over again. Sometimes as many as 9 or more different times!

Some of them try to hide the fact that they resell one lead many times over. Others will say you have exclusive access for a limited-time. This can simply mean that after you've had it a day or two, they sell it again to someone else. Exclusive leads will be more expensive than a non-exclusive lead. I tend to look for a lead supplier who puts specific limits to the number of times their lead is sold. 3-5 times maximum is a good rule of thumb.

TIP: Many folks who shop the internet are professional shoppers. Even though you pay higher prices from a reputable lead supplier for an exclusive lead doesn't mean these people aren't getting quotes from other sources. You'll still need to differentiate yourself with superior service in order to close the deal.

2. Are the leads delivered to me in REAL-TIME?

Some lead suppliers don't have the ability to deliver your leads to you in real-time. That should send up a red flag. The sooner you receive the lead from the time a person has requested an insurance quote the more likely they are to be near their phone and ready to talk and take action. The "real time" lead is simply a better quality lead that will help you increase your close ratio and provide a better return on investment. My definition of "real time" is less than 2 hours.

3. Can I control my LEAD DELIVERY?

Your "leads delivery" should be at a rate you can comfortably handle them. The best close ratio occurs when you immediately follow up with a lead as soon as you get it. The more time that passes the less your chance of getting the sale. You can waste a whole lot of time and money if you overload your plate with too many leads.

Ask if you can turn the leads off in the event you need to stop delivery to catch up or take some time off. Your first sales challenge with internet leads is to adapt your selling systems to internet time. It's important that you follow up with web prospects quickly, within minutes, if possible, but certainly within hours after receiving a lead. We live in a society of instant gratification so strive for speedy first contact.

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If you don't, your competitors will. Experiment with a few leads to determine what's best for your situation.

4. Can I return BAD LEADS?

Many lead suppliers will not allow you to exchange or return bad leads you receive from them. We've found that even with validity checks on leads submitted, some leads still get through with bad information. A reputable lead supplier will always do a favorable exchange with you. Clarify this point upfront and save unnecessary headaches.

Therefore, make sure that the company you do business with has a liberal return policy and has it clearly stated on their website.

TIP: Some companies say they refund a maximum of 10%–15% of the total leads purchased. Use this percentage as a negotiating point when purchasing leads. Also ask the company what makes a lead returnable? What makes the lead invalid? Different companies have different policies on what constitutes a bad lead. If the lead company is too hard to deal with on this point, find another one.

5. Can you offer a REDIRECT?

A redirect means that when a prospect submits the survey that generates the lead, the system has the ability to "redirect" that lead to your own email address or website. If the company is not able to offer you a redirect ask them to explain why.

Many times when a company cannot provide a redirect it's because they are generating leads from "Co-Reg" pages. A "Co-Reg" or Co-registration is when a person signs up for a newsletter or some other information. They are given the option to get more information on other companies by clicking 5 or more checkboxes. Often they are forced to select at least 3 or more. These are VERY LOW quality

leads and most times the prospect isn't even in the market for your insurance products. You have to be careful that the lead is not an "Incentivized Lead". Many websites offer users incentives to fill out forms. In exchange for filling out these forms users are given points towards the purchase of merchandise or free samples sometimes even money. These leads will empty your wallet very fast with 0% return on your investment.

6. Do you have FILTERING ABILITY?

It takes as much time and effort to close and write an application that provides a \$150 commission as it does to write an application that provides a \$1500 commission. With that in mind, filtering is a process that allows you to cherry pick the higher potential prospects. Lead suppliers charge more for filtering but many times it's worth it. For instance, you may only want to deal with 45–55 year old non-smoking men with annual incomes over \$100,000 looking for \$1,000,000 of term life insurance. There are significantly less leads available that meet this criteria but the commission potential is significantly higher.

After you purchase good quality leads your next challenge is closing a higher percentage of them. To explore the secrets top insurance producers don't want you to know check out the two sites below:

DYB Marketing first became involved in the insurance industry in March 2004. We developed our first

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insurance marketing system for the new consumer driven health care products. Since then we've released our second marketing system for selling term life insurance over the phone. Hundreds of successful insurance agents across America utilize these simple step by step sales processes for creating amazing commissions.

You can view these systems at

www.hsasuccess.com

and

www.term Lifesuccess.com

Mark Lundberg is a principal of DYB Marketing. "Truth Produces Trust" marketing is their unique and highly effective process for turning qualified businesses into controllable profit faucets.

All About Home Insurance Leads

By Oliver Turner

After loads of man-made and natural calamities in USA the Home Insurance market has come much into prominence. And at present the competition is at its peak.

Homeowners Insurance is a guarantee, which pays the cost of your house if it gets damaged in some natural or manmade disasters like fire, floods, storms etc.

To get a good home insurance quote we often turn to agents. The agents in turn look for home insurance leads. The home insurance leads ultimately get converted into business. To achieve the desired target the home insurance agents should use significant tools. In the era of Internet, home insurance agent must know facilities like emails, billboards, Yellow Pages ads and pop up ads. These tools are fruitful to get an effective lead if used properly.

As Internet is the convenient and fastest mode of communication, you can fill your form on homeowners insurance lead provider's website according to your own specifications. This will help you finding a prospective customer for you. When home insurance leads service providers receive the form from the agents, they promptly send a reply to the agents with all the information submitted by the insurance lead. Then the insurance agent contacts the lead through the email or phone and offer them online homeowners insurance quote.

To obtain specific leads from any lead provider company, the insurance agent should give them appropriate information and their coverage area.

Here are some special offers provided by home insurance lead provider companies:

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- They offer some free leads so that you can know their work quality.
- Lead provider companies are ready to offer their service on very competitive price.
- Advanced filtering options.
- Some lead provider firms will contact you by fax or telephone when you are offline.
- There is no need of any monthly fees or long-term contact. So if you don't find there service beneficial to you, you can choose another company.

We are an independent group who has gathered the best homeowner's insurance information. Check it out on

http://www.leandernet.com/Home_insurance/Homeowners_insurance.php

. All about

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