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**Insurance Companies And Telephone Marketing**

**By Elizabeth Newberry**

Have you ever wondered how insurance companies go about marketing their insurance policies?

Aside from a company Web site, advertisements in the classifieds, and commercials? Many insurance companies get leads - prospective clients - by telephone marketing.

Many insurance companies use what are known as call center phone systems. These systems call prospective clients in various different ways. There are five basic call center phone systems that insurance companies can use when marketing their insurance policies, but they cover two main ways of marketing to prospective clients. Insurance companies can use auto-dialing systems when an actual insurance agent is calling prospective clients but uses the phone system to dial the client's number. Insurance companies also use broadcast marketing methods, when prospective clients are called but are not addressed by an actual insurance agent; rather, they are play a prerecorded message.

While these telephone calls may sometimes feel like telemarketer harassment, they're actually great marketing tools for insurance companies. Using these marketing tools can help insurance companies gather information about people residing in a certain area, i.e., demographic information, which will help them better plan their marketing strategies for that region.

These telephone calls can be beneficial to the prospective client, as well. Prospective clients who receive these telephone calls aren't being harassed; they're being given the opportunity to find out more information about a particular insurance company, more information about how that particular insurance company can help with their insurance needs, and even schedule call backs for the times when they really are interested, but just don't have the time to talk on the telephone.

So, the next time you get a telephone call from an insurance company, don't be so quick to hang up. Remember, they are simply marketing their product - insurance policies - just as other businesses market their products. If you aren't interested, let the insurance agent know; or, if you're in the middle of dinner, schedule a call back.

<http://www.myquoteguide.com/Car-Tips.shtml>

<http://www.ezquoteguide.com/home/>

Cheap Car

Insurance

## **Insurance Quotes**

**By Gary Talon**

Obtaining insurance quotes can be a laborious job. Hours may be spent on the telephone speaking to different insurance agents in the hope that they'll be able to give you a cheaper price than the quotes you've already received. Each time you phone a new agent you find yourself churning out the same information and answering the same insurance questions in a process that can be quite frankly mind-numbing!

But not only are you spending your precious time having to repeat yourself over and over again, if you're not calling a freephone number you'll also find yourself running up a bigger telephone bill too. Add to this fact that sometimes the only opportunity that some people have to phone around for insurance quotes is whilst they are at work, which could land them in hot water with their boss, then finding insurance quotes offline can become a bit of a nightmare!

Thankfully though there is an easier way. By harnessing the power of the internet, obtaining insurance quotes need not be a hassle at all. You'll also find that the quotes you receive in general will be lower than the quotes received if you were to just rely on telephoning the insurance agents.

Obtaining insurance quotes on the Internet

Finding insurance companies to obtain quotes from on the Internet is so simple. All you have to do is perform a search for 'insurance quotes' in the search engine of your choice and you'll be presented with a vast array of insurance companies all ready to offer their insurance services to you in an instant. Some of the best sites on which to search for insurance quotes are in fact specialist insurance sites and portals where a good selection of insurance companies can be found all in one place.

Normally, sites like these will ask you to enter your details on one generic form, which is then sent out to the different insurance agents. Many insurance agents operate an instant quotes response system on the Internet, allowing you to receive back quotes immediately. You could receive 20 different quotes in less than 5-minutes by taking advantage of the quotes systems on these types of sites.

What's more, the quotes you receive are guaranteed to be competitive. This is because the cost to the insurance agent of operating online and processing quotes and insurance application forms online is only a fraction of the price that it would cost them if they had to do this over the telephone. These savings are in many instances passed on to the consumer as discounts for applying for the insurance online.

Additionally, some insurance agents are now choosing to operate exclusively online. This lowers their overheads substantially compared to those that operate through offices and branches. Again, the savings made are passed on to the consumer, so reducing the costs of insurance premiums still further. If you want a convenient way to find cheap quotes for insurance then you can do little better than use the Internet!

Gary Talon is an established finance writer and is currently working for

<http://www.insurance-shop.com/>



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