FAQ

Frequently Asked Questions:

Question: How many leads will I receive through Insurance Zone Leads?

Answer: The amount will vary based on the internet traffic for that particular *Lead Type* and *Zone*. We are committed to an aggressive marketing approach and we have positioned ourselves with very good ranking on every major search engine. Our goal is to provide quality leads. Although we cannot guarantee a set volume of leads, it is important to note that our agent subscribers are only charged for the leads delivered into their *Lead Manager Panel*. Should you require more leads than you are receiving, you may expand your Zone coverage to include a larger geographic area if the Zone is available. The same would hold true if you want to receive fewer leads, you would reduce your Zone coverage to focus on a smaller geographic area.

Question: Are the leads qualified prior to me receiving the lead?

Answer: Yes, users complete a comprehensive questionnaire and the agent will receive the lead immediately after the user transmits a request to receive a quote. We have found that agents have a higher sales average if they are able to contact a potential customer immediately by phone, rather than waiting 48-72 hours and simply e-mailing the customer.

Question: Are the leads "filtered" prior to me receiving the lead?

Answer: Yes, they are filtered in three ways; a) by the geographic Zone the agent has requested leads in, b) according to the Lead Type requested, and c) against the current insurance carrier the prospect lists as their current carrier.
For example: A current auto insurance customer of Main Street Insurance will not be delivered to an agent who is an agent for Main Street Insurance. Since Independent Agents represent multiple carriers we are not filtering for these carriers at this time.

Question: How will I receive my leads?

Answer: With your subscription you will have full use of the lead manager panel, which is available on our website. You will be able to access your leads 24 hours a day from most any internet connection. From the lead manager panel you will be able to take advantage of all the features of the lead manager such as: categorizing the leads according to date, type, whether you sold the policy, hot leads, and many other features. You may also choose to have your leads e-mailed to you by selecting the appropriate check box. The leads will be sent in pdf format and you will need to have a reader to open and see the leads. The reader is a free download with a link on our website. Most computers made in the last few years have a built-in reader.

Question: Can I get credit, or reimbursed for bad leads?

Answer: Yes, within the guidelines of our lead credit policy. Our credit policy has the following definitions of a "bad" lead:
1. No contact information given on the lead. (for example, no phone number **and** no valid email address)
2. Obvious fake name and information (for example, John Doe)
3. Duplicate lead within the same 30 day period.
4) Consumer is insured with the carrier you represent. (See the list of Captive Agents which we filter)
5) Student doing research on insurance.

Up to 10% of your monthly leads are available for credit on your account. (See "Program Details" for complete guidelines). A "bad" lead is NOT characterized as one that does not fit the agent's carrier guidelines or a prospect who does not return an agent's phone call.

Question: Is there a registration fee?

Answer: Yes, we require a one time registration fee to set up your account, and customize your lead manager according to the zone(s) you have subscribed to and begin a marketing campaign.

Question: Am I able to subscribe to Multiple Zones and Lead Types?

Answer: Yes, You may subscribe to as many Zones and Lead Types as you wish as long as they are available.

Question: Why must I provide a copy of my insurance license and provide evidence of carrier appointments? Many other lead services do not require this.
Answer: This is for the protection and integrity of our agents and insurance prospects. The lead request form contains a large amount of identity sensitive information such as name, social security numbers, birth dates, etc. We make every effort to be sure our clients are qualified Insurance Agents and will use the information strictly for the purposes of quoting insurance. The reason for the proof of carrier appointments is to make sure only one agent per carrier is receiving the leads for a particular Zone and Lead Type in each zone. For example, if an agent represents Main Street Insurance, but the Zone requested is already taken by an agent for Main Street Insurance, requesting proof of carrier affiliation protects a current agent from his leads going to another agent for the same carrier who did not sign up with his true carrier affiliation.

Question: What methods of payment do you accept?
Answer: Visa, MasterCard, American Express, or Discover.

Question: How often will I be depositing money into my account?
Answer: There is no way to answer this question due to many variables. The agent decides how much money to deposit in the account because the account will deplete on a per lead basis until exhausted. An agent who receives 15 leads a week will deposit money more frequently than the agent who receives 3 leads a month. This varies according to how many leads the individual agent receives. The quantity of leads is in direct proportion to the population in most cases.

Question: How many agents will be receiving the same lead?
Answer: There is an average of 2 agents in each zone and it is possible for up to a maximum of 3 agents to receive the same insurance lead in each zone/lead type. However, the other agents that receive the lead will be from other carriers. For instance, only one agent per captive carrier is allowed in each zone. We do not want an agent having to compete against another agent from the same company and neither does the consumer. This will assist the consumer in receiving a variety of quotes from multiple companies.

Question: How does Safety Net work?
Answer: *Safety Net* is a form of protection to insure that you do not lose your subscription to your lead types and zones. By utilizing *Safety Net* your lead type account will automatically be replenished with $100 should you fail to manually make a deposit, assuring you that no subscriptions to our service will be lost due to a lack of funds in your account. **Note:** *Safety Net* can be removed at any time and there is no cost for this service.

Question: How do I discontinue my service?
Answer: Should you wish to completely drop out of the program, go into you lead manager panel and remove *Safety Net* from your account(s) if you are using this feature, so that you will not be automatically renewed. Then the incoming leads will deplete the funds from your account until the last of your prepaid deposit is used up. We do not give refunds.

Question: Is there a time defined contract term to my service?
Answer: No