

FAQ

Frequently Asked Questions:

Question: What is a Statewide Producer Account?

Answer: An account established for an agency that is willing and capable of writing certain types of insurance all over the State that they subscribe to.

Question: What parts of the state will my leads come from?

Answer: The leads are driven in from all over the state and any leads that are not delivered to one of our subscribed "Zone" insurance agents will come into the Producers lead panel.

Question: Where do these leads come from?

The consumers are driven into our websites where they fill out extensive quote requests. The leads are automatically delivered to subscribed Producers. If we do not have a subscribed Zone Agent, then the lead is directed to the Producer account. These leads are excess leads which do not have a subscriber. In return for taking the leads that are outside of our subscription areas you will be receiving these leads exclusively with no competition. Note that these leads are the same quality as all of the leads we furnish. Each lead is from a consumer ready to receive a quote. The only difference in these leads is that they do not have a home until someone subscribes to the state and they are delivered exclusively to the Producer. There are no fresher leads available on the internet today, and there is no faster way to grow a business than through internet leads. A Producer with statewide coverage is in a position to reap the benefits of this account.

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 *State*. We are committed to an aggressive marketing approach and we have positioned ourselves on every major search engine. Although we cannot guarantee a set volume of leads, it is important to note that our Statewide Producer subscribers are only charged for the leads delivered into their *Lead Manager Panel*. Please note that we concentrate on the quality of the lead and not the quantity.

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

Answer: Yes, users complete a detailed questionnaire and the Producer will receive the lead immediately after the consumer submits 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, but they are only filtered by the State that the Producer has requested leads in and according to the Lead Type requested. Auto leads are filter into 3 categories based on incidents and age.

Question: How will I receive my leads?

Answer: With your subscription you will have full use of the lead manager, 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, history and many other features. You may also choose to have your leads e-mailed to you by selecting the appropriate check box in the lead panel. 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 on the lead. (for example, both 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.

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. All "Bad Leads" must be faxed over to us toll-free at 1-866-921-9600 for credit. It is important to use a cover sheet with the account name as it was registered with our program and a very brief explanation of why the lead was bad. At the end of the month we issue credits and notify the producer.

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 lead type and state you have subscribed to.

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

Answer: Yes, You may subscribe to as many Lead Types and States as you wish as long as they are available and you are licensed to sell insurance in that state.

Question:

Why must I provide a copy of my agent 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 Producers 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 Professionals and will use the information strictly for the purposes of quoting insurance.

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 Statewide Producer decides how much money to deposit in the account and the account will deplete on a per lead basis until exhausted. The Producer who receives 15 leads a week will deposit money more frequently than the one who receives 3 leads a month. This will vary according to how many leads the Producer receives.

Question: How many Producers will be receiving the same lead?

Answer: We only have one Producer per state and lead type. The leads are exclusive and no other producer will receive this lead from our service.

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 account. By utilizing *Safety Net*, your State / Lead Type account will automatically be replenished with \$100 should you decide not to manually make a deposit. This assures that you will retain the subscription to our service should the account reach \$0. **Note:** *Safety Net* may be removed at any time through your account panel 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 your lead manager panel and remove *Safety Net* from your account if you are using this feature, so that you will not be automatically renewed. If you do not remove *Safety Net*, your credit card will be charged \$100 when it reaches \$0. 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 - You only pay for the leads you receive.