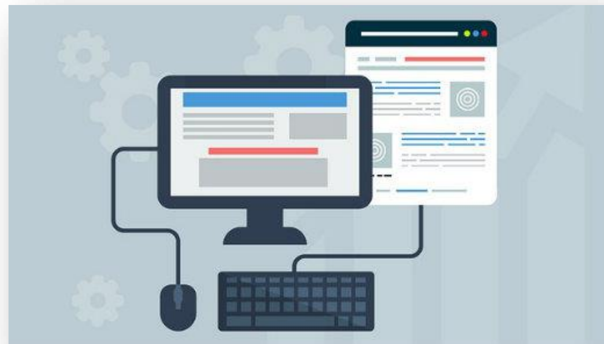
BEST PRACTICES:
CENTRALIZED INTERNET LEADS

Overall keys to success:



- Speed to lead is important as the first contact often wins the sale.
- Quote immediately when you have the consumer on the line.
- Set up appropriate processes in Lead Manager to support your incoming Internet Leads

Before you begin receiving the CLDP Internet Leads:

Internet Leads have high importance because the person on the other end has virtually raised their hand asking for a quote. It is crucial to have processes in place to care for these leads and set your agency up for success. Before the leads start coming into your Lead Manager systems, we suggest setting up the following:

See how to video to walk through these processes in Lead Manager

1. Real-time notifications:
   a. Pop up notifications
   b. Text messages

2. Auto assign leads to producer(s) of your choice
   a. This can be changed at any time
   b. Can consist of 1+ producers to receive the leads
   c. If you do not assign, you can put them in the Shark Tank mode to allow producers to grab when necessary

3. Create a folder that the lead automatically falls into after the system receives it
   a. Note that only people assigned to these leads will see them in the folders

4. Create Workflows
   a. Set a reminder to call in 1 minute
   b. Automated email (this will go out between 1-60 minutes)
   c. Reminder for next day follow up call

Updated as of 3/5
This document may be modified with platform changes and agency feedback monthly

Recommended follow up process:

1: Receive Internet Lead in Lead Manager

2: Call the lead. Did you make contact?

If Yes

- Identify yourself and why you are calling. Confirm lead information on Lead Manager with the consumer to determine if the lead is viable. If viable, click the below titles to proceed to appropriate talk paths.
    - *Tips for starting a conversation*
    - *How to acknowledge concerns*
    - *How to overcome objections*

If No

Be sure to have the above LM processes in place so you can initially work the lead properly

First business day (New lead)

- Call prospect immediately (within 1-2 minutes) after receiving the lead. Remember, often, the first contact wins! Leave voicemail if no answer.
- Have Lead Manager workflows in place to ensure email delivery within an hour of receiving the lead *(see above)*
- Call again 10 minutes after leaving first message – do not leave another voice message.
- Call third time – leave voice message again – "Just thought I might catch you before I leave for the day, I'll be here until 6pm."
- Email blind quote using declared violations and IS-1 unless they declare poor credit, then use IS-3.
- Mail handwritten Note, Quote and Business Card.
- Add all notes to your Lead Manager system for record keeping.

Second and third business day

- Call once in the morning and again in the afternoon and evening. Leave message only on the morning call.

Fourth to tenth business day

- Call twice every day but only leave voice message once every other day.
- After tenth business day, no contact.
- Leave final message "take away call."
- Change status in lead management system to "I give up after 10 days" File lead in automated quoting/re-quote system for follow up.

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Tips for starting a conversation:

It is important to exude confidence while using a positive and friendly tone. Let the consumer know the conversation will be brief at the start of the conversation. Stating the word “online” at the beginning of the conversation helps eliminate concerns about where their contact information came from.

Examples:

- “Hi, X! We received your information that you completed online in order to get a quote. At our agency, we do things a little differently…I'm going to ask you some broader questions to get to know you. This will help me tailor recommendations to help you decide how to best meet your needs and protect what matters most to you…sound okay?"

- “Hi, X! It looks like you went online to request a quote. I am in the middle of putting it together now and I need to ask some questions in order to help me understand your insurance needs at this time."

How to acknowledge the prospect’s concern:

“Before we get into details, what is most important to you about your insurance?”

- *This is a key question to inform your custom recommendations, later in the conversation*
- *Use this as a listening opportunity*
- *Acknowledge the prospect's concerns.*

For example:

- **If price**: "I understand that price is important; there's no reason to be throwing money away! It's actually for that reason that we recommend doing a quick assessment of your needs before we run a quote – we often find ways for customers to save money, and make sure we check your blind spots, so you don't get caught with unexpected bills and expenses in the case of an accident or at the point of a claim."

- **If claims**: "Allstate definitely has industry-leading claims service. Part of the reason our customers are so satisfied is that we take the time to make sure that we understand your needs, so we can avoid surprises later if you ever have to file a claim."

- **If agency availability:** Recap the value of your agency, emphasizing "24/7 access through a combination of our contact center, website and your local agency."

How to overcome objections:

Lead: "I'm already insured/happy with who I am insured with now."

Take the edge/pressure off the sales call. Be personable.

Agency: *"I am happy to hear that (name). I am not trying to interfere with your current policy/agent. However, have they explained how your coverage protects you, your income and your assets? We ask these questions to help you build a personalized insurance plan that's right for you and your family."*

Ask questions like:

"When was the last time you had someone review your policy? Throughout the year many things can change in your household that would warrant another look at your coverages, to see if any changes are needed to protect your assets. For example, has there been a major purchase in the past year?"

"A change in household residents?"

"Any new pets, jewelry, or things like a trampoline or pool that should be considered for additional protection?"

"I'm prepared to review your household insurance needs to help you protect what matters most to you. How does that sound?"

Lead: "How did you get my information?"

Leads are sensitive to being called excessively or a stranger having their information.

Do not say their name was on a list.

"We received the information from a quote request you filled out."

Lead: "I've received so many calls, I'm tired of it."

If consumer makes it clear they want no more calls from your agency or Allstate, add phone number to Allstate DNC list within one business day via Gateway.

"Oh, I apologize, were you visiting multiple sites or did you only visit one? Well I can definitely feel your pain, just curious, was anyone able to help you?"

"I don't know if we can help you in the same way we help our other customers but the purpose for my call is to review your current insurance coverage and ensure it meets your needs."