

CENTRALIZED LEAD DISTRIBUTION PROGRAM: LIVE CALL TRANSFER DEEP DIVE

Live Call Transfer Details

Live Transfer Lead: A consumer seeking an auto or home insurance quote will be out-bound dialed. If a consumer's information matches Allstate's targeting criteria, then the consumer will be warm transferred via telephone to the agency. To learn more about how you can enable live call transfers to deliver into your Lead Manager account, please [click here](#) for a supporting video.

Benefit:

- 100% Contact Rate

Live Call Transfer Expectations

Setting realistic expectations is imperative for agency success and satisfaction of the leads space. There are many elements to consider when it comes to evaluating each live call transfer delivered through CLDP. For example:

1. **Understand Statistics:** It is important to remember that not every call is going to generate a sale.
 - a. Live Call Transfer purchasing can be likened to a walk-in business: a consumer has virtually raised their hand and was verified by a call center representative that they are interested in a quote. Typical quote rates are around 55-65%. If you are not hitting this range, you might want to take a step back to evaluate your current process before continuing to invest into this type of lead.
 - b. Live call transfers have a 100% contact rate; however, you won't necessarily be able to provide a quote for all of them.
2. **Consumer Reported Inaccuracies:** If a consumer inaccurately completes a lead form that generates a live call transfer, it does not necessarily mean that this is a lost opportunity.
 - a. You may encounter some live call transfers that are not quotable during the current time. Consumers are often trying to get themselves the best deal and are more willing to provide information to an agent, so it is important to verify the details on the lead form before you provide the consumer with a quote. For example, a consumer may input that they have 12 months of continuous insurance, but when verifying details in talking to the consumer, you find out that this is not accurate. In these cases, we recommend discovering if there is potential to do business with the prospect in the future. Gather as much detail as possible on the phone call and make the best process decision for future contact.
3. **The Live Call Transfer Life Cycle: Though a live call transfer typically results in a more immediate sale,** they can take up to 90 days to fully mature. This means that there is plenty of opportunity to close the sale even three months after the initial call.
 - a. The good news is you have the consumer on the phone and you're able to save time by not chasing down a lead. Time to turn on the Allstate charm and close the sale! As a reference, please utilize these [best practices on talk paths](#).
 - i. Keep in mind these consumers have only shown interest in shopping for insurance and are not a guaranteed policy.

- b. A consistent follow up process will help your agency stay top of mind so that once the consumer decides to change their insurance provider, they will give you a call.

CLDP Must Knows

Live call transfers cannot be returned.

Leveraging historical intel has allowed the team to carefully select specific filters and geography to drive significant cost savings for both agents and Allstate. Live call transfers delivered through CLDP should meet targeting and quality requirements for you to achieve positive return on your investment.

Allstate is constantly reviewing performance metrics to ensure quality and top hygiene. In addition, suppliers are optimized on the agent's behalf. However, not every LCT will translate to a sale, often because of consumer reported inaccuracies. Due to the discount in the pricing of these leads, live call transfers purchased through the CLDP will *not* be eligible for return.

Live call transfer vendor names are not shared.

A variety of vendors will be supplying the products for CLDP. Allstate has vetted these vendors to ensure performance benchmarks and compliance expectations are adhered to. All vendors have been handpicked based on years' worth of historical data. *The goal is to efficiently connect agencies to consumers with specific attributes, rather than focus on where the leads are coming from.*

The relationship between Allstate and Agency is that of an independent contractor for all purposes as stated in the Exclusive Agency Program materials. Agency owners have the sole and exclusive control over the manner, method, and means by which they operate their agencies to achieve the business objectives established by the Company.