



How To Avoid The BIGGEST Problems
Agents Have With Insurance Technology

In 7 Easy Steps

What Every Agent Needs To Know About Quoting And Insurance Technology... Before You Hand Over The Credit Card

There's not much information out there to guide you when you're shopping for an all-in-one system to slash your quoting time, eliminate tedious admin work, put your agency online, and speed up the application process.

Purchase tools blindly and you could be throwing your budget away on technology that quotes unreliably, is impossible to use, breaks down, and creates even more work.

Before you shop for insurance technology, find out the 7 biggest problems agents have with it - and the 7 easy steps to make sure you're getting the best, most reliable system for your money.

The Biggest Problems With Insurance Technology

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Problem #1

The quote engine doesn't have all the carriers you want

It doesn't matter how fast a quote engine runs rates — if it doesn't have your top carriers, plans and states, quoting isn't any easier for you or your prospects.

A lot of agents mistakenly assume that because a quoting company has slick marketing materials, a professional website, and can boast a few big names that they've got all the carriers on board.

Truth is, when you buy a quote engine from a legitimate company, you'll only be able to quote the carriers who've approved doing business with them. And getting a carrier to give up their exclusive control over rates isn't easy. That leaves many quoting tools limited to certain states, or partnered with just a handful of random carriers.

Some companies even stoop to **quoting carriers without approval**, just to attract customers.

And some agents are finding out the hard way.

Daniel Boaz, a Georgia-based insurance agent, had a problem when he used one such unreliable quoting tool. As the company's relationships with carriers deteriorated, they dropped off his quote engine one by one. Although he had already invested in this quoting system, the lack of quality forced him to switch gears and shop for a new system all over again.

Ask the company how many carriers are licensed on their quote engine.

If you have any doubts about the list they give you, call up your carrier reps. They'll be able to confirm the partnership.

Ask if your carriers are available for all the states you sell in.

If you sell in more than one state, ask if the quote engine is licensed in all of them. Don't assume because a company is licensed with a carrier in one state, that it's licensed for the same company in others.

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Daniel ended up switching to the Norvax quote engine, which gave him the choice of over 40 major carriers for Individual Major Medical quoting in 44 states. With an average of 300 plans per state available, the Norvax quote engine has more carriers and more plans than any other company.

When shopping for a quoting system, find out how strong the company's carrier relationships are.

You can tell the quality of a quote engine by the strength of the company's carrier relationships. Strong industry ties mean your carriers won't drop off, and you're not going to end up paying for a useless tool.

A good company is continuously building new carrier partnerships. And they also take great care to keep current carrier relationships productive so together they are always improving the features and services available to you.

By partnering with Norvax, Daniel can depend on the successful relationships they've built with the country's leading carriers. In September 2006 alone, the Norvax quote engine was used 665,071 times to produce 15,464,217 quotes — generating powerful brand exposure and policy sales that carriers need.

Selected by more carriers than any other company, Norvax has demonstrated the expertise to consistently provide their carrier partners with increased policy sales, improved efficiency, heightened brand awareness, and growth.

Norvax also works directly with carriers to provide on-going CE accredited seminars to educate the agent community. Norvax is the only technology company that has been approved to teach insurance agents how to sell insurance online.

Ask your carriers' regional representatives if they work with any quoting companies, and if they can make a recommendation.



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Problem #2

The quote engine quotes inaccurate rates

Not all quote systems can be counted on to provide 100% accurate information all the time.

Individual health plans have frequent updates. This requires constant development and testing from your technology company to ensure your quote engine only displays accurate rates and benefits.

Some companies just don't have the staff or the systems in place to keep up with all the changes. Not only is inaccurate quoting unprofessional, it could cause you to lose a sale if the prospect compares rates with another agent.

Remember Daniel Boaz? Not only was he struggling with carriers dropping off his quote engine, his rates weren't always accurate.

Now that Daniel uses Norvax, he can not only quote more carriers, he can quote confidently knowing rates are current. He says about his quote engine: *"It stays up to date with the insurance premiums changing with different companies in my area. [Norvax] does a good job of keeping them up-to-date; it's enormous work with all the changes."*

Ask your company how they ensure rates are as accurate as possible.

Quoting accurate rates is essential for you to stay ahead of the competition.

Norvax has developed a rigorous, three-part development and testing system to ensure your quote engine rates are always up-to-date.

It works like this:

1. After carrier approval is received, the Norvax team of expert developers **builds** plan rates and details into the quote engine.



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2. Next, the Quality Assurance team reviews it all and systematically **tests** for accuracy.

3. All rates undergo routine, on-going **rate maintenance** performed by the Quality Assurance team.

Depending on the carrier, the number states they serve, and the number of plans available for quoting, hundreds of tests may be performed for each new launch or rate update.

And because Norvax technology is web-based, updates are triggered in your quote engine automatically. You can be confident that every time you run a quote you're showing your customer the most **current, carrier-compliant rates**, benefits, disclaimers, and logos available.

Plus, you save time by never having to search for and download the latest rates yourself again.

Problem #3

Tools are not web-based

Over the past few years, the internet has emerged as a powerful selling tool for agents. With websites playing a larger role in daily agency operations, offline insurance software limits productivity.

Take Joe Stevens of TX Insurance for example.

Joe had tried out two quoting companies with little success. His lead management tool lacked an automated lead import feature, costing him 200-300 leads a month. Not only was this a loss in sales, Joe was forced to hire an admin to manually enter leads into his contact manager every day - to the tune of **\$13,500 per year**.

Because Joe's tools didn't fully integrate with his purchased and internet-generated leads, they were creating *even more work*.



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After switching to the Norvax suite of tools, Joe was finally able to automatically import leads from his website and all his internet lead vendors, eliminating that \$13,500 a year in wasted admin time.

Ask: Are the company's tools web-based?

Alan Sussman of Sussman Insurance Agency learned the hard way that offline tools slow down sales. When his team was using offline quoting software, they were still stuck printing out and mailing proposals.

“With mailing we never knew whether that money was going to come back. We'd call and [prospects] weren't interested, or we'd have to re-mail it... By the time we would get the information to them someone else would have got to them or they had decided they didn't want it.”

Now that Alan is using the web-based BrokerOffice lead management system from Norvax, he can email out detailed proposals and apps in seconds.

“Our response time with mailing was around 10-14 days when we were mailing things out, sometimes longer. Now that customers can pull the applications online we've reduced that to about 2 days.”

Not only do online tools speed up turnaround time on apps, they save you a fortune in postage.

Says Gloria Kravetz, a San Antonio-based agent and Unicare Top 10 Producer: *“We stopped using the U.S. mail for proposals and have incorporated the BrokerOffice system. I was paying approximately \$10,000 in postage and now have been able to take that money and put it into marketing and purchasing leads.”*

Is the quote engine easily compatible with ANY website?

Phil Daigle, a California-based agent, has been pioneering online insurance sales and marketing for almost 10 years.



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He spent years developing a proprietary quote engine for his website before switching to the Norvax system. Phil speaks about the value a quote engine adds:

“It makes the website interactive. If you don't have a quote engine, it's just an online brochure. People can't really use the information that's there. It's not accessible. Of course they can download and print stuff, but who does that today? When you've got any number of competitors that they can go to and get a quote, why are they going to print out rate sheets from your website?”

With a quote engine on your site, your prospects can compare plans, rates and carriers side-by-side, 24-hours a day, giving you faster turnaround, improved accuracy and speedier commissions.

If your insurance technology is offline, you're still married to your postal contract to get out proposals. Or your staff spends hours copying and pasting quotes into emails. And if your quote engine isn't website compatible, you're losing out on a valuable point of sales feature that makes comparing and buying health insurance easier for your prospects.

Problem #4 **Unreliable technology**

Think of how many times you've experienced a computer program that has suddenly stopped performing tasks, or began performing them incorrectly. Sometimes it's just frustrating — other times your work grinds to a halt.

You depend on these tools to run your business smoothly and profitably. You can't afford serious downtime or glitches.

And when it comes to insurance technology, some programs are built better than others.

Not only should a company provide you with reliable service that runs the way you expect it to day in and day out, they should always be improving upon this service.

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If a problem does arise, the company needs a skilled team that can pinpoint the source immediately and correct it quickly and efficiently.

When Teresa Arbaugh selected Norvax as her quoting company, she was attracted to the technology and customer service they offered. Now her tools have exceeded her original expectations. *“[Norvax] is always enhancing the product... they're on the cutting edge and everything is up to par. With the carrier and the apps they have not been behind.”*

Independent agent Bob Brow agrees, *“I think Norvax is the cutting edge and they are ahead of the curve; that's important in this business. Norvax is not reactive; they're proactive.”*

Ask: Do they carefully build and test all of their tools to provide you with reliable service?

Norvax tools are built by an expert team of developers using the same fast, dependable, and secure software and hardware preferred by the big web guys like Yahoo! and Amazon.

Their development team spends over **250 hours a week** on upgrades and improvements.

Norvax maintains three 64-bit dual-core Dell PowerEdge 2850 **application servers** that host all their tools. Norvax applications are built with the Java 2 Platform, Enterprise Edition (J2EE). The multi-threaded MySQL database is used to give you **24/7 access** to your lead information.

The Norvax “server cluster” is load-balanced. That means that every time you use your tools — and every time a prospect visits your website — the cluster automatically routes the traffic to the server with the most free space. This keeps your website and your quote engine running fast.

The systems are automatically monitored every two seconds. Alerts are issued the instant anything breaks. Network technicians are on call 24/7 to handle any server issue. And because the server cluster has built-in redundancies, the entire system keeps running even if a part of it breaks.



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To test drive insurance technology tools that increase sales, call 1-866-466-7829 for a free demo or visit www.norvax.com

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The data you store on Norvax servers is kept safe from hackers and other prying eyes by a robust internet firewall. Daily back-ups and a strict security policy protect you from data-loss. And all data is stored off-site — so your info is safe even in the event of a catastrophe.

Problem #5

Impossible to use

No tool will improve the way you do business if you never figure out how to fully use it. A real software solution can be used right away, so you don't miss a beat working and selling policies.

One of the most common reasons why agents fail to successfully automate their agencies is progress stalls in the implementation process. Either integrating it is too complicated, or it just takes too long, and they never find time to devote their full attention to getting it to work for their agency.

As a result some agents dump their tools without seeing firsthand how they can improve productivity and sales.

Ask: How easy is it to integrate these tools into my agency?

Speedy, simple implementation is important to agent Michael J. Penner. When he recently signed up for Norvax tools he was immediately impressed by how quickly he was able to get started:

“This quote engine is AMAZING! Also, I was able to set it up and get it going inside of 15 minutes. That's FULL integration with my existing site. And the power...oh my goodness.”

Ask: Can I demo these products?

Make sure the company lets you demo the quoting system first so you know for yourself that it is user-friendly.



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Ask: Are these tools easy for my prospects, too?

A good quoting system doesn't just have to be easy for you to use. If you're integrating a quote engine into your website, it's got to be simple for prospects to use. A professional-looking, straightforward quote engine is crucial — it should generate quality leads, not scare away prospects!

A good company makes it easy. They design their tools so both you and your customers can use them right away.

Customer satisfaction is important to Florida agent Rick Russell. That's why he was pleased when he discovered how his Norvax tools took the pain out of the insurance-buying process for his prospects:

“For people with access to the internet, we schedule a time to shop together online. In 30 minutes the whole process is done. If a person needs more time to digest the information, that's OK, I just email them the plans and prices, they can talk to their family about it, and we get back together on the phone in a day or so and do the application. It's a much more respectful and cleaner way to do business.

I have about 50 quality conversations a week. It's a lot different, and the closure rate is a lot higher. It's much more efficient for me and more pleasant for the client. Happier clients and more of them has helped me raise income as you would expect.”

Ask: How simple is it to update my website?

When it comes to your website, it should be simple for you to make updates, no matter what your computer skill level.

Some companies don't give you the option to make changes to your website on your own. Instead, you depend on them to make updates for you. And each time you risk them making a mistake.

The freedom to easily manage online content was one of the big things Daniel Boaz was looking for when he selected Norvax to integrate a



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quote engine into his existing website. With built-in SiteLever software, Daniel is able to customize his website how he wants and when he wants.

SiteLever makes adding your words and your photos as simple point, click, and type. Instead of paying big money to a web designer every time you need to update your website, you can do it yourself — easily.

“I can edit my website and add information as my business changes,” says Daniel. “I’ve added logos for insurance companies, a series of additional pages including long lists of definitions, links to online applications... It’s simple to set up.”

How much ramp up time should I expect?

You're running a business and don't have time to become a computer whiz.

The Norvax suite is web-based — everything is hosted online on secure servers. That means there's no software to install. No long downloads. No confusing error messages. All you need is the web browser that came with your computer.

You can build your own insurance website in minutes. Start with one of twenty templates designed by an award-winning team of designers. Next, pick the color schemes and photos to complete the “look” of your site.

And every website comes with a quote engine, built right in.

Free 60-90 minute instructor-led trainings provide you with a complete product overview, teaching you how to perform most of the basic tasks.

Each month Norvax sends you a complimentary email newsletter to keep you informed of product and carrier updates plus technology trends and tips for getting top-notch ROI from your tools.

Not only are Norvax tools easy to use, they deliver results.



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Norvax has 14 documented case studies in which agents report saving (in one year) a combined total of 2,865 hours (that's 358 8-hour days) and \$136,600 in mailing costs, unproductive admin time, staffing and ineffective print advertising. Plus, these agents are now running 25,030 more quotes every year.

One agent has even used Norvax tools to increase her gross income by more than \$35,000.

Problem #6

You don't get the support you need

Almost as important as the tools themselves is the support you get for them.

The last thing you need is a program dumped in your lap and a company that doesn't return your phone calls. As you integrate your tools into your agency, you may need advice or help. If a company is focused more on selling than support, you could be out of luck when you have a problem.

It might feel like too much work to make the leap to automated quoting. But for independent agent Bill M., the transition was made simple by the excellent support he was given by his quoting company.

“The Norvax team (sales, customer service, technical support, etc.) helped me develop my process and copy and I owe the success of my operation to their help and patience,” says Bill. *“It was worth every penny I spent and I recommend Norvax to any and every agent that cares about offering their clients the best products on the market.”*

Ask: What type of support do you offer?

Find out what support systems are in place for you. A good company doesn't leave you hanging. They offer support from set up to 10 years down the road.

Norvax has a support team dedicated to addressing agent needs and concerns from 7:30 a.m. to 7:00 p.m. Monday - Friday CST.

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Complimentary support services for customers include free online product training, access to technical services, and a simple support ticket on the Norvax website that allows you to report a problem or concern 24 hours a day.

Simple issues reported Monday through Friday are responded to AND resolved within 24 hours. More complicated issues will receive a response within 2 business days.

Norvax also offers 4 implementation packages for agents who want priority assistance. From faster guaranteed response time on requests (ranging from 24 to just 2 hours) and additional engineering level assistance, these implementation packages are designed with the support needs of both small and large agencies in mind.

Problem #7

They're also an insurance agency

Some quoting companies have an insurance agency on the back end and sell the same products that you quote through their engine. It's a conflict of interest, so make sure your company is NOT also an agency that you'll have to compete with.

A good quoting company will be in the technology business, not the insurance business.

Ask the company where their interests lie, and select one that is dedicated fully to technology.

Ask: Are you also an insurance agency?

Norvax does not employ insurance agents, and does not profit from the insurance products you sell. Norvax is 100% committed to providing the technology you need to write more business. Any commissions you make on sales using our tools are 100% your own.



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Now You're Ready To Buy Insurance Technology

Automating your agency can save you hours a week, thousands of dollars a month, and help you write more policies. It can make work easier for you, and buying insurance easier for your customers.

But that's only if you choose the right company with the right insurance technology.

And the right choice is the company that provides accurate quoting of all your carriers, dedicated support and development teams and a commitment to making your tools operate accurately, reliably and easily every day.

“My success is not because I'm a brainiac. I'm just an average guy who found a company who made it easy.”

- Bill Scholz, Signa Health Inc.

“In the 6 short months I've been with Norvax, I have seen my sales actually double. With the time savings I've gained with Norvax, and the programs I'm putting in place, I'll have enough time to take off 3 months a year.”

- Joe Stevens, TX Insurance, Top 3 UniCare Producer, 2005

“If you had told me five years ago I'd be sitting in my office, never seeing a client and writing apps I would've said you're crazy. I have less unproductive time. I'm more accessible to current clients. [Norvax] is a win for the agent because you do more business. It's a win for the consumer because the agent is more accessible.”

- Bill Pellegrini, Pellegrini & Associates

Bonus Feature

7 Step Quoting & Insurance Technology Comparison Checklist

When you're researching technology companies, follow these 7 steps to make sure you're asking the right questions.

Step 1: Available Carriers, States & Plans

1. Which carriers are on your quote engine?
Are you approved to quote them all?
2. Are my carriers available in all the states I sell in?
3. Why do carriers choose to partner with you?

Step 2: Rate Accuracy

1. How do you ensure rates are accurate?
Describe the process.
2. Do you have an in-house team dedicated to checking rates?

Step 3: Internet capabilities

1. Are your tools web-based?
2. Is the quote engine compatible with ANY website?
3. Do leads generated from my website automatically import into my lead management system?
4. Am I able to email proposals and applications quickly to prospects?

Step 4: Technology

1. How reliable is this technology?
2. How much experience does your development team have?
3. How much time do they spend updating and improving your system a week?
4. How is data backed up and protected?

Step 5: Ease Of Use

1. How simple is it to integrate these tools into my agency?
2. How much ramp up time should I expect?
3. May I demo these products?
4. Is there someone to help me if I have questions about integrating my tools?
5. What type of training do you offer?
6. How simple is it for my customers to run their own rates on the quote engine?
7. How simple is it to update my website?

Step 6: Support

1. If I have a question or issue, how do I report it?
2. How are questions or issues handled?
3. How quickly are issues resolved?

Step 7: Conflict Of Interest

1. Are you also an insurance agency?
2. Will I be competing with your company in any way to sell policies in my appointed states?

