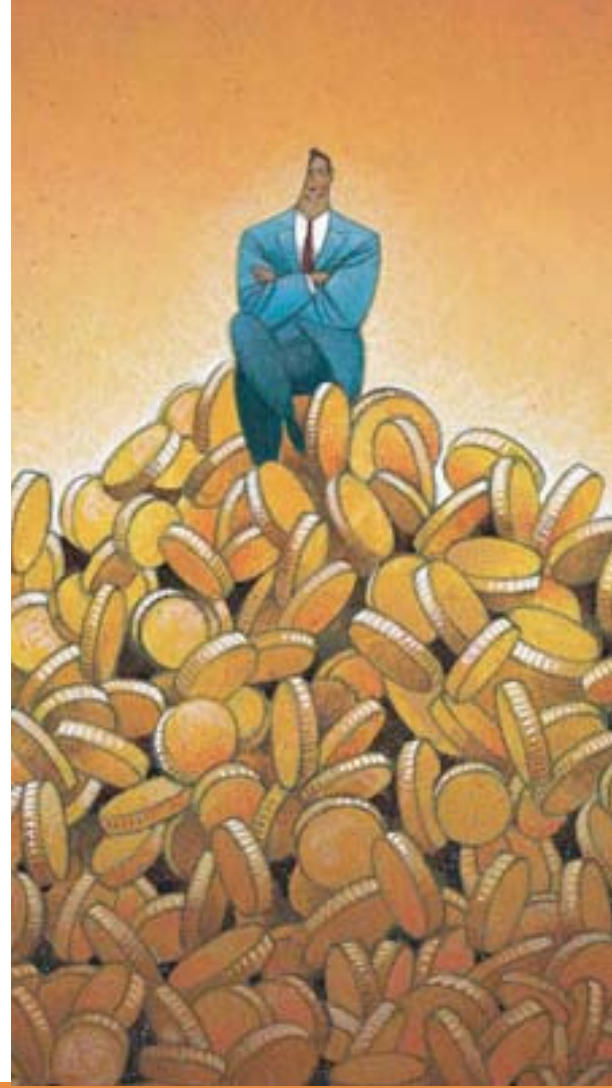


Special Report



4 Successful Agents Reveal

7 Secrets To Becoming A Top Producer

*Discover How One-Man Shops Consistently
Rake in Six Figures Using The Internet*

7 Secrets to Becoming A Top Producer

New, affordable strategies are now available that let one-man and small agencies take on the big guys, and win.

Inside successful agents reveal 7 technology secrets that can take your business to the next level in productivity and significantly increase sales.

7 Secrets to Becoming A Top Producer

Secret #1 - Internet-Driven Insurance Leads

The task of generating leads quickly consumes the independent agent's work week. With little or no office support, you risk burning out by taking on the brunt of the work.

That's what was happening to Bill Scholz when he started up his one-man insurance agency a year and a half ago. "What I did to get leads was do about 2,000 mailings every single week. I had to print out my mailings, put the stickers on the envelope, and stamp and lick them closed. I was spending about 15 hours a week just on mailing."

Bill's lead generation process alone was costing him \$1,800 a week. Sluggish conversion rates just weren't giving him a return on investment that was worth all the money and effort.

Bill wisely dropped the mailing list and invested in internet-driven leads from insurance lead company ProspectZone. ProspectZone focuses strictly on website leads, and positions its sites to appear in the top ten listings for the most popular insurance keywords. Online shoppers click on those top links, check out the sites, submit their information for a quote and wait to be contacted by up to 5 agents. As a subscriber to ProspectZone's lead program, Bill instantly gets the prospect's personal profile delivered to him.

ProspectZone.com's lead program allows independent agents like Bill to create an ideal lead profile, customized by county, state, dependents and more. Leads are sent in real time so you know you're talking to serious prospects, not "tire kickers".

Services like this allow you to choose the number of leads you're comfortable receiving on a daily basis. At \$5 or \$6 apiece, you can easily make up your investment in just one sale.

"A couple hundred a week on leads is a good bargain, especially because the leads are very good and they're fresh and hot when you call them. The leads are realistically priced." reveals Bill on his ProspectZone leads.

Now independent agents don't have to cross their fingers and hope their marketing efforts will generate enough leads to get by. ProspectZone delivers a constant stream of hot leads that gives you a competitive edge, and takes the lead generation grunt work off your hands.

"A couple hundred a week on leads is a good bargain, especially because the leads are very good and they're fresh and hot when you call them."

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Secret #2 - Automated Quoting

Running a quote with rate discs and Excel spreadsheets takes an average of 23 minutes. And with carriers making frequent updates, you never know if you're quoting real rates or bogus numbers. You're quoting in the dark and you're wasting buckets of time.

Texas Medical Plans (TMP), a small Texas-based agency needed to be bailed out. They were spending 25 minutes per quote to run rates using carrier rate books. When carriers raised their rates, TMP had to mail out letters to inform clients of the rate increases, and then spend 30 to 45 minutes reviewing the rate increases with each client over the phone.

Then they discovered automated quoting technology. TMP chose the Norvax QuoteBuilder tool to make quoting fast and headache free. And it worked. Automated quoting stomped their 25-minute quoting process down to 60 seconds flat, giving them 1-2 extra hours a day.

From the office, home or the road, if you've got access to a computer then you can run a quote from multiple carriers in one professional statement that's easy for your clients to understand - in less than a minute. Email it and save money on postage, supplies and admin time. QuoteBuilder even lets your prospect complete the application online, reducing errors and turnaround time

No more second-guessing your accuracy. QuoteBuilder automatically provides the most accurate, up-to-date rates and information.

While TMP still informs their clients of rate increases by mail, they invite clients to go to their website to run a quote through QuoteBuilder. By using QuoteBuilder to educate their clients of the new rates, TMP has reduced the average length of client phone calls from 45 to only 15 minutes.

An automatic quote engine is the independent insurance agent's secret weapon. The time it saves frees small offices up to run more quotes and contact more leads.

Says Scarlett Kiowski, TMP Office Manager of her QuoteBuilder tool: "It's fast, easy, and makes my job so much more enjoyable."

Automated quoting stomped their 25-minute quoting process down to 60 seconds flat, giving them 1-2 extra hours a day.

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Secret #3 - Email Autoresponders

Independent agents are always doing 10 things at once, making it impossible to find time to follow up with leads after they've cooled down. These are potential profits, going right down the drain.

In just 3 short years, Joe Stevens of TX Insurance has become the Top 3 producer for Unicare™ and a Top Ranked Blue Cross / Blue Shield Individual Producer. He's always been a big believer in technology, but until he utilized an email autoresponder program, he was letting cold leads slip through his fingers.

Autoresponders turn tire kickers into buyers by sending persistent, personalized follow up emails automatically. It's like keeping in touch with dozens, hundreds, or thousands of people with just a one-time setup.

Joe chose LeadMiner to warm up his cold leads. LeadMiner is a unique autoresponder program that embeds health insurance quotes from your carriers directly in emails to prospects. Now you can send updated quotes to part or your entire database, without lifting a finger. And when you follow up, the prospect already has the information in front of them, making the sale easier.

During Joe's first 21 days as a LeadMiner subscriber, he was able to confirm 10 policy sales (worth \$4,000) that would have never happened without a persistent, automated follow up.

Says Joe, "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."

Independent agent Bill Scholz is a big fan of his LeadMiner tools, too: "Autoresponders are terrific. It's a nice way to drum up business from people who visited my site 6 months ago, and I don't have to go through the trouble of sending it to them because it happens automatically."

Autoresponders can give a one-man shop the closing capabilities of a large agency, effortlessly mining lead databases to squeeze out every last potential sale.

During Joe's first 21 days... he was able to confirm 10 policy sales (worth \$4,000) that would have never happened without a persistent, automated follow up.

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Secret #4 - Agency Automation Tools

An independent agent doesn't have the advantage of a fully staffed call center like the big guys. You're either doing the work all on your own or with the help of a few employees. That means a lot of your resources are being spent on admin work - not on following up with leads and closing sales.

Remember TX Insurance? Joe had to hire an admin to sit in his office and enter leads into their contact manager every day at a cost of over \$13,500 per year.

It was taking TMP 25 minutes just to run a quote. Bill Scholz was spending 15 hours a week on his huge mailings.

Then their agencies went automatic.

If there's a repetitive task that takes up too much of your time, there's an easy way to automate it with an agency automation solution. Norvax offers web-based solutions to run quotes, generate reports and send proposals all from your computer and easily keep track of them all.

Norvax BrokerOffice can bundle a website, insurance quote engine, and lead management system all into one. This way you can track your leads from seminars, ads, and website straight through the sales process. Importing and exporting features of these tools allow you to easily merge lead sources into one place.

Now Joe's admin is actually making the company money by helping drive and support the sales team instead of just entering data.

TMP now runs quotes in 2500% less time. And Bill's saving 60 hours and \$7,200 in postage a month.

And it's all thanks to the automatic lead importation, website marketing and quoting tools packaged into one web solution by Norvax.

Says Scarlett Kiowski of TMP, "We are saving time, postage, and supplies. Norvax does everything but get [policies] issued!"

Bill Scholz: "What makes Norvax so terrific in a nutshell is that they cover every conceivable base that there is."

TMP now runs quotes in 2500% less time. And Bill's saving 60 hours and \$7,200 in postage a month.

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Secret #5 - Fully Integrated Website Marketing

Large agencies have marketers and big budgets to reach out and attract prospects with. Independent agents have to build their client base with only their wits and a shoestring budget.

Traditional marketing methods are expensive, reach narrow markets and return on investment comes in at a crawl.

That's what independent agent Alan Sussman discovered when he and his three employees tried their hand at mailing. "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."

Enter website marketing. Now independent insurance agents can easily build their own websites that are fully integrated with insurance quote engines and lead management systems. Norvax SiteLever gives agents the tools they need to jump into the world of Internet marketing.

With instant quoting and a full range of carrier information and downloadable applications, the Sussman Agency website, constructed with SiteLever, is getting great customer response. Even though Sussman's is a four person office, their website creates the image of a much larger operation. High-quality graphics and images, including logos of leading insurance carriers instantly builds customer trust, just like the big guys' sites.

Alan's website has a reach that traditional marketing never had. "I had one family who lived in California contact me because they were moving to Chicago. They went to my website and were able to look at the different plans we offer and then called our 1-800 number."

Bill Scholz is getting great results from his website, too. Each month Bill sells one to two policies to people he's never talked to. That's because his online tools give visitors the ability to get quotes, read plan information and download application forms without any assistance. That's a steady source of profit that requires absolutely no effort from Bill: "My success is not because I'm a brainiac. I'm just an average guy who found a company who made it easy."

Successful independent agents know they can't do all their marketing alone. That's why they've all got websites that gather the prospects and deliver the sales for them.

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

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If need be, you can virtually hold your prospect's hand through the entire application process online; a time-saving edge that results in dramatically improved closing ratios.

Secret #6 - Lightning Quick Response Time

The independent agent can spend a lot of time at a prospect's kitchen table, reviewing policies. It's a great way to close a sale but it's a slow way to make a profit.

Bill Sholz was looking for a faster, more efficient way to touch leads. Online quoting tools gave him just that.

When someone submits their information for a quote on Bill's website, his Norvax quote engine automatically sends him an email. By monitoring his inbox, Bill knows when leads are on his site, what information they've submitted and can call them while they're still reviewing his quotes. With that real time contact Bill couldn't get a lead applying any faster than if he was sitting across the table from them.

Says Bill, "Because [leads] have to submit their phone number to get a quote, I can call them instantly. Now I just walk them through the process. They're always the best leads, they're the freshest, and I'm the only one who has it. I constantly monitor those emails and I call them right away."

Norvax QuoteBuilder delivers exclusive, qualified leads that independent agents are able to instantly touch. If need be, you can virtually hold your prospect's hand through the entire application process online; a timesaving edge that results in dramatically improved closing ratios.

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Secret #7 - The 24-Hour Office

You can only be in one place at a time. When you're out making a house call, away on business or just taking the weekend off, your agency grinds to a halt. And when you return to the office you're faced with all those prospects who are waiting for you to return their phone call or email - and losing interest with every passing second.

Alan Sussman was having separation anxiety when he was away from the office. His remedy was a website and agency automation tools that guaranteed his business would always be running, even when he wasn't there.

Online insurance shoppers don't operate on a 9-5, Monday through Friday schedule. They're looking for insurance information at all hours of the day and week. Norvax BrokerOffice integrates a website with the quote engine and agency automation tools that gives shoppers 24-hour access to quotes, carrier information and applications. Shoppers always get the information they're looking for and Alan gets to automatically store their information for future contact.

And by using the Norvax BrokerOffice tool, Alan can keep all his leads in just one place. And those leads aren't locked in the office after hours or over the weekend. Now Alan can manage his databases from anywhere - wherever there's a computer he's got a direct line to his business.

"BrokerOffice lets us have all our leads in central location...Now I can manage our databases from home or when I'm out of state," says Alan.

The 24-hour office means you're always operating at your fullest potential, no matter where you are.

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Now the secret's out.

Anyone can duplicate the success of these independent agents. It's as simple as adopting the affordable technologies that gives you the manpower of a full agency.

Just one of these secrets could make a significant impact on your sales this quarter. And with most of them having a 5-day or less setup time, you're just a week away from a more competitive edge.

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