

5 ways

to bring in new business during the pandemic



Independent agents share tips on how they're attracting new customers

It's a tough time for agents, but many are rising to the challenge

We asked agents how they are managing during COVID-19 times. While it's definitely a challenge to sell new policies in communities that may be in lock-down, reopening, or somewhere in between, some agents are making the most of it. Take a look at a few tips and ideas agents shared with us. Feel free to use them to build your book of business.

Independent agents rely pretty heavily on face-to-face contact. In fact, almost 50% of agents said building new relationships remotely has been one of their biggest challenges. With agents spread out among home offices and consumers wary of visiting offices, most of the ideas center around digital solutions.

Tip #1 Quote online

Direct writers have been quoting consumers online for years now. Independent agents have lagged behind. Understandably so - if your business is built on personal contact, you typically don't want to send people to an impersonal website. COVID has pushed consumers even further into digital marketplaces for services normally done in person - think telemedicine and you'll get the idea. So how do you adapt?



* Source: McKinsey COVID-19 US Insurance Agent Pulse Survey, conducted online in May 2020.

Beef up your website presence. **Add quoting capabilities so visitors can get quotes 24x7.**

[Get a Quote](#)

Ask your comparative rater provider if they have an API (Application Program Interface) or tools to extend quoting direct-to-consumer from your agency website. This feature is much more common now that agents have been requesting it.

How IBQ can help

Webrate is included **free with all IBQ subscriptions**. You'll receive a link that takes your prospects to your custom-branded quoting page.

- Put the link on your website or just include it in emails (no website required)
- Be open for business 24x7
- Get a text or email notification when prospects start a quote and when they get rates

If you sell just one policy online, the commission could pay for your IBQ subscription for the entire year. Webrate is available for personal auto, home, renters, condo, business owners and contractors.



Tip #2 Prospect through the mail

Direct mail is still one of the best ways to get new business.

Step 1 - Talk to your companies. Find out where they are most competitive and having success. For this example, let's say it's plumbing contractors.

Step 2 - Pull a list of businesses by SIC code - e.g., plumbing contractors. You could use a list broker to get the names or often a printer will have lists you can rent.

Step 3 - Design a postcard or letter to print and mail.

There are one-stop shops, such as Vistaprint.com, that can do steps 2 and 3 for you, as well as mail it for you.

Be sure to include a call to action so prospects know how to contact and quote with you. It could be a link to your quoting page, website, QR code, or your telephone number.



Tip #3 Old school meets digital school

Updating a few of your contact tools can really have a big impact. We've collected a few "contactless" ways to make it easier for customers to get in touch.

Fewer customers want to visit an office, but you still want the personal touch -- create a **Zoom business account**. With this account, you can brand the online meeting experience with your logo, colors, etc. But most important, you get an always-on meeting address - **yourcompany.zoom.us** - instead of the confusing combination of numbers. Use it to meet new prospects and service existing clients.

Update your signage so people know how to reach you if they don't want to stop by. Print a banner or poster and put it in a visible location. You can order both from a local printer or online. Consider putting a QR (quick response) code on your signage so prospects can be taken to a web address of your choosing. You can get free QR codes online from sites like qrcode-monkey.com or qr-code-generator.com.

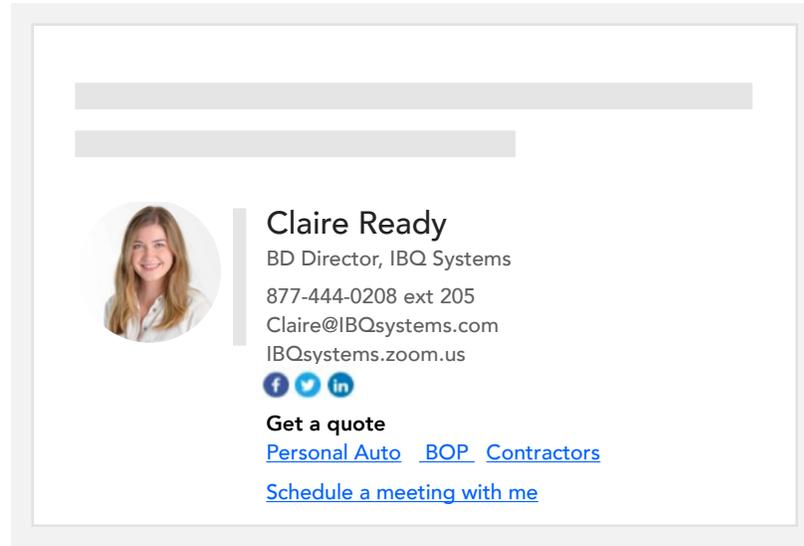


Open the camera on your mobile phone and focus on the QR code. It should launch the IBQ webquote without you having to type anything.

Tip #3 continued

Set up appointments without the phone and email tag using an online calendar/scheduling service like **Calendly**. It ties to your calendar and identifies open times for prospects to talk. Include the link to your calendar in all your emails. Your email signature is the perfect spot for it.

Create an email signature that does some heavy lifting. You send out a lot of emails every day. Why not let people know they can quote with you, connect on zoom and reach you any time? Each email program has it's own specs for email signatures, so check on your program to see what's possible. There are also services (like hubspot, mail-signatures.com or office.com) with signature templates that can start you off with a great design.



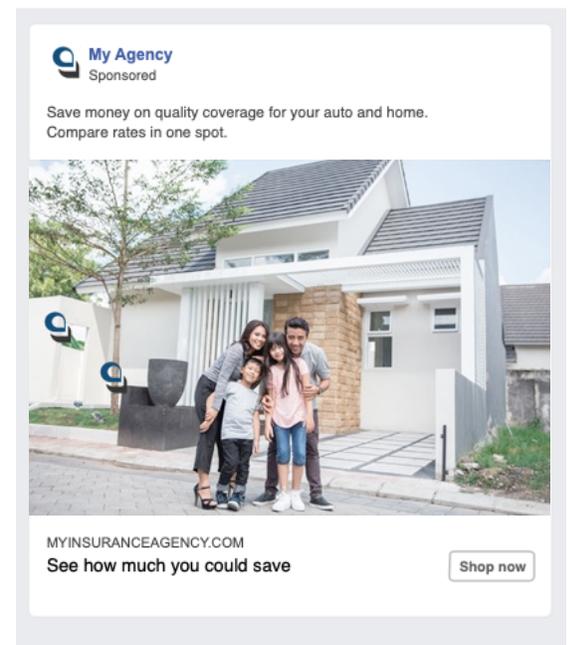
IBQ customers can add quote links to take prospects directly into their custom-branded quoting pages for those products.

Tip #4 Advertise online

Online advertising is now easier than ever. Both Facebook and Google have self-serve tools to help you build ads without you having to be a digital designer or social media expert.

You'll need a **Facebook** and a **Google** account to get started. Each platform has its own specs but generally you'll need an image, headlines and descriptions. There are strict character count requirements for the headlines and descriptions. Use a text editor to keep track of how many characters you used (spaces are included in the counts). Check out ads from other insurance agents or carriers to get ideas for copy and photos. For your photo, you can pick low-cost images from sites like Shutterstock. Google also has images you can use as part of the package.

Start off with a small budget and scale up if it works.



Tip #5 Get new business from your old business

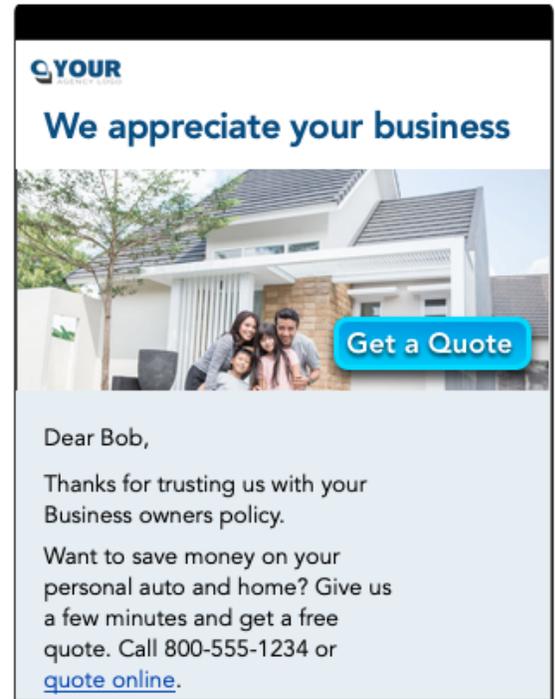
It's always easier to get more business from your current customers. Many agents are upping the communications with their current customers for a few reasons:

Retention - keep in touch so your customers don't feel neglected come renewal time.

Acquisition - try to get a bigger share of you clients' businesses. Your commercial clients also need personal lines insurance. And your personal lines customers often have small businesses you might be able to quote.

Referrals - ask your current clients to refer their friends and family to your agency. It never hurts to ask.

Start using an email marketing service to stay in touch. Services like MailChimp and Constant Contact make it easy to send out and track emails. Add a newsletter with tips on insurance. Scour the internet for interesting articles you can link to that your customers will like. Send birthday wishes. Focus on sending more communications near a customer's expiration date.



How IBQ can help

Most of the data you need to personalize and send emails to your current customers resides in your agency management system. But IBQ can help you requote prospects that haven't become customers just yet. You can create a list of leads and prospects by:

- Name and email address
- X-date
- Birthdate (a driver's age can impact rates, giving you a reason to reconnect)
- Types of products (commercial, personal lines, etc)

Make prospecting part of your monthly "to-do" list. You'll be able to track your marketing results in IBQ. Plus, you can set follow-ups on the next steps within IBQ.

About IBQ Systems

IBQ Systems is an insurance technology leader in personal and commercial lines comparative rating. IBQ's online rater allows independent agents to save time and offer accurate, real-time quotes to consumers and businesses.

Learn more:

Commercial lines rating: ibqsystems.com/commercial-rater

Personal lines rating: ibqsystems.com/personal-rater

Schedule a demo: 877-444-0208 ext. 2

