BEST PRACTICES FOR INSURANCE AGENTS USING CALLFIRE

WHITE PAPER

INTRODUCTION

This best practice guide is intended for individuals who work in the insurance industry. This paper does presume some cursory knowledge about how each CallFire product works; for a review, please visit the CallFire website, www.callfire.com.

Insurance agents, whether they are captive or independent, have a litany of tasks to complete within an eight-hour work day. These include, but are not limited to:

- Cold calling for lead generation purposes
- Maintaining a current book of business by personally calling current clients
- Managing ad-hoc tasks

Given the limited number of hours in a day, it is unlikely that a single agent (or even multiple agents) has the time or patience to complete these tasks by hand.

This paper will focus on three particular pain points for insurance agents: cold calling, lead management, and day-to-day management tasks. Specifically, this paper will demonstrate how CallFire products can alleviate or free the agent from these repetitive and sometimes monotonous tasks, and offer specific solutions through direct application of a particular CallFire product.

> “*The more a person hears your consistent message,*
> *the more credible you become.*
> *By using a low-cost solution like an automated dialer*
> *program, you are able to keep a consistent*
> *keep-in-touch program operating.*
> *- Billy Williams, Insurance Expert,*
> Inspire a Nation Business Mentoring”

COLD CALLING GETS WARMER WITH CALLFIRE'S CLOUD CALL CENTER

Cold calling is like working out: while sometimes laborious—a mental and physical grind—it's healthy and necessary for growth. And just as there are effective ways to raise one's physical endurance, there are several tricks and tips that lend themselves to a successful lead generation campaign using CallFire's Cloud Call Center.

EFFICIENT USE OF CAMPAIGNS

With CallFire's platform, an account administrator can have up to 300 agents logged into a single campaign. For the purpose of this paper, CallFire defines an agent as an end-user logging in and making calls from a campaign that an account administrator has set up. Likewise, an account administrator can create many campaigns that any single agent can use to work off an individualized list of leads.

LEAD QUALIFIERS TO LEAD CLOSERS

Often the person making cold calls will not be the same person who can provide a quote or close the deal. For instance, your lead qualifier might not be a licensed insurance agent; however, once the lead has been qualified, using the Transfer option can send the prospect to the proper lead closer's phone number or extension immediately. The licensed agent saves time by only dealing with hot leads, and no hot leads fall through the cracks waiting for callbacks.

TIPS AND TRICKS FOR FORMATTING SCRIPTS AND DISPOSITION QUESTIONS

The script and multiple-choice questions are probably the single most important feature within the Cloud Call Center. Ironically, it's also the feature that's most overlooked. Formatting a script is simple; account administrators can simply copy and paste text from a favorite text editor (Microsoft Word, NotePad, etc.) into the screen space. If line breaks or other rich text formatting needs to be preserved, CallFire recommends that administrators use basic html tags to keep formatting intact.

In regards to disposition questions, an account administrator should consider what demographic information would be useful for qualification purposes. For example, one question might be, "What is the language spoken at home?" with corresponding answer choices of English, Spanish, Polish, Mandarin Chinese, Vietnamese, etc. Now, let's say that an agent has made a week's worth of calls and has finished qualifying all of the leads.The account administrator could then create a subset campaign, withdrawing only the leads the agent noted as Spanish speakers. Next, he/she could have a licensed, Spanish-speaking insurance agent follow up with those leads. Remember, there's no limit to the number of disposition questions you can have, so get as specific as you need when qualifying your list. Best practice tip: make your answer choices as specific as possible. For example, instead of "Yes" as a response to the question, "Do you already have a policy with ABC Insurance?" an answer choice such as "Yes-already has policy with ABC Insurance" would make more sense in reporting, especially if there are multiple Yes-No answers to various disposition questions.

FREQUENCY OF CAMPAIGNS

In general, most lists have a shelf life of two weeks. If an agent burns though all the leads in less than two-week's time, the account administrator should take advantage of the subset function to call back only qualified leads or leads who had a particular disposition response, such as "call back later." Any longer than two weeks and you risk losing the lead's interest.

HOW OFTEN TO USE THE CLOUD CALL CENTER

CallFire's user experience team has observed that the most successful insurance agents dedicate 1 to 2 hours of their workday to using CallFire's Cloud Call Center for prospecting purposes and 1 to 2 hours per day for follow-up calls with leads from finished campaigns. There's certainly no instance of diminishing returns with increased usage.

INTERFACING THE CLOUD CALL CENTER WITH OTHER WEB-BASED APPLICATIONS

Insurance agencies who use web-based customer relationship management (CRM) systems such as SalesForce, Zoho, Leadmaster, SugarCRM, etc, can interface these systems with CallFire's Cloud Call Center. For instructions, please visit the Developer section on the CallFire website.

LISTS, LISTS, LISTS

CallFire presumes that insurance agents either have their own list of leads that their corporate office has provided, or that they have obtained their list from a reputable third-party source.

In terms of optimizing the list format, CallFire has the following tips:

- Include renewal dates and policy numbers within the first four columns of your spreadsheet for easy readability.

- If you want your agents to be able to see a prospect's phone number, have that phone number appear in your spreadsheet twice. One phone number column will be used by CallFire to dial phone numbers and by default is hidden on the agent interface for security purposes. But, if you duplicate the column, CallFire will display it to the agent alongside any other relevant customer information included in your spreadsheet.

- You can format phone numbers using parentheses ( ) or dashes (-), or only use the 10-digit number format (1234567890). It makes no difference. However, your phone numbers must be contained in a single column, so don't separate the area code or any other part of the phone number into another column.

AN AUTO ATTENDANT TO GREET CUSTOMERS

Smaller agencies and independent agents might want to make their business appear bigger. An auto attendant with keypress options (such as "Press 1 for sales, press 2 if you're an existing customer"), gives that impression, and helps route calls to the right person every time.

VOICE BROADCASTING FOR LEADS AND CURRENT CLIENTS

LEAD MANAGEMENT

With CallFire's Voice Broadcast solution, insurance agencies can follow up on forgotten or overlooked leads. Given current FTC laws, the insurance agency must have already made prior contact with the lead or have written permission before contacting that person with any pre-recorded message. Additionally, that message must be sent within 90 days after initial contact.

MANAGING CURRENT CLIENTS

There are a number of ways insurance agents can leverage CallFire's Voice Broadcast:

- Customer policy review reminder calls (most popular use)
- Birthday / anniversary / holiday greetings (great way to build rapport with clients)
- Disaster notifications and Follow-up calls
- Insurance agencies can send emergency notification calls, alerting clients of
    - Tornados
    - Earthquakes
    - Blizzards
    - Floods

In the event that Mother Nature disrupts an internet connection, an insurance agent can use CallFire's Remote Control feature to create a Voice Broadcast campaign right from his/her phone.

After the natural disaster, it makes sense for an insurance agency to follow up with their clients and provide the following information:

- FEMA, Red Cross, or other emergency info
- Claims information (phone number to call, the claims process, etc.)

Lastly, insurance agents can use CallFire's Voice Broadcast to send notifications regarding:

- Webinars
- Special events (non-solicitation)

ABOUT CALLFIRE

CallFire, an Inc. 500 company, provides a reliable, enterprise-grade VoIP platform that powers voice broadcasts, call centers, call tracking, and text messaging campaigns. CallFire has over 37,000 customers including political groups, non-profits, insurance agents, small business owners, and marketers. Headquarted in Santa Monica, CA, CallFire is dedicated to providing high-availability systems, intuitive user interfaces, furious developer support, and unparalleled customer care in order to transform how companies do business.

Learn more at www.callfire.com.

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