

INSWEB.COM (2008)

AGENT PROGRAM: LEAD GENERATION PROGRAM FOR INDEPENDENT AGENTS

With earlier help from Zlokower InsWeb, a prominent shopping comparison website, had made great strides with its Internet-based lead generating product, AgentInsider, since launching it in 2005. The company had marketed itself well to the captive agent market through strong relationships with the large insurance agencies, Allstate and Farmers. InsWeb also marketed its product and its brand name through a presence at trade shows and association conferences, and by employing banner advertising on major websites such as *MSN*, *Yahoo* and *CNN*.

What InsWeb needed was to significantly increase sales to the vastly untapped market of independent agents. These agents, a substantial category of insurance agents as a whole, are entrepreneurs who run small businesses and write numerous types of policies for any number of insurance agencies. Typically independent agents are hard working, traditional, and generally speaking are set in their ways, making it a unique challenge to convince them to use a new product using the latest in technology.

In creating this plan, Zlokower Company invested significant time in research hours learning about InsWeb, its product AgentInsider, and considering the best ways to achieve InsWeb's goals. We began by reviewing our history with AgentInsider, which dated back to late 2004. We studied websites and trade publications to gain a better understanding of the insurance industry, independent agents, and Internet leads. Finally, we interviewed five designated InsWeb officials.

For the most part, independent agents were not taking advantage of Internet-generated lead services. Of the roughly 5,000 agents who have an account with InsWeb, fewer than 1,000 are independent agents. Nationwide there are an estimated 60,000 independent agents, indicating a huge market for InsWeb's product.

We recommended a public relations strategy that focuses on media most read by independent agents and on associations and networks in which independent agents are most involved. We targeted national and regional publications that serve the independent agent population with articles and interviews and establish strong relationships between InsWeb and appropriate industry associations. Finally, we proposed some larger ideas that InsWeb might employ to gain attention in the marketplace.

The goal is to educate independent agents about the enormous benefits of purchasing Internet leads, and the superiority of InsWeb's product, AgentInsider.

Results

Best's Review—Profile of company December 2007

Professional Insurance Agent—Bylined article December 2007

Agent Directory announcement in February issue

“The benefits of being listed – the online directory as a marketing tool” April issue

“Growth of Online Marketing” September 08

Rough Notes

“Leads and More” -- profile of InsWeb – April issue – includes two agent profiles

“Net Impact: Using the Web to find new business” – July issue – quotes two agents regarding the use of Internet leads and InsWeb

Insurance Insider News **(California Broker online newsletter)** –January 16

Insurance & Financial Advisor Monthly (in online newsletter) – Virginia, Maryland, D.C. – January 15, 2008

Independent Agent

“Click Here for Service” May

American Agent & Broker

Podcast—June—still available on their website

Wisconsin Professional Agent

“Benefits of Being Listed:--August 08

“Internet Marketing Tools for Independent Agents”—September 08