



A Platform for Allstate Agents

Allstate Lead Marketplace Lead Reference Guide

*ALM would like to thank all the agents who provided feedback and suggestions included within this packet. This packet is offered for general information only. The benchmarks and opinions provided are best practice suggestions from the ALM team, and do not serve as a guarantee in all cases.

Version 2.1

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THE BASICS

How to get Internet Leads

Allstate agency owners can purchase leads directly from lead generation providers. Alternatively, Allstate provides every Allstate agency owner access to the Allstate Lead Marketplace where all agencies can purchase compliant Auto, Home and Renters insurance leads from multiple vetted vendors in one centralized location. This platform tracks lead outcomes with exclusive Alliance metrics reporting.

There are different types of Internet leads which are all generated by a campaign using search, social or display advertising:

Form Leads: A consumer seeking an auto or home insurance quote will come across an ad, click on the link and then will be directed to fill out a request form. If the consumer's information filled out on the request form matches the parameters on the agency's order, the consumer will then be considered a "lead" and this lead will be sent to the agency via email and/or any other CRM currently connected to the agency's account.

Benefit:

- Ability to call consumer at agent's convenience.

Live Transfer Leads: A consumer seeking an auto or home insurance quote will be out-bound dialed. If consumer's information matches the parameters on the agency's order, then the consumer will be directed to the agency.

Benefit:

- 100% Contact Rate

Click-to-Call Leads: A consumer seeking an auto or home insurance quote will come across an ad and click on the phone number. The consumer will first be directed to an automated system to verify the consumer's information matches the parameters on the agency's order. If there is a match the consumer will be re-directed to the agency.

Benefit:

- 100% contact rate

How to Manage Internet Leads

A customer relationship management system (CRM) helps your office organize & manage prospective and current customers. Systems like a CRM can help hold your team accountable for speed-to-contact, following through with a customer and ultimately building stronger relationships which help grow your business. Allstate Lead Marketplace integrates with several CRM systems including Blitz, Allstate Lead Manager and Velocify as well as quoting systems to help efficiently manage your leads in one centralized location.

HOW TO HANDLE (YES/NO) CONTACT SCENARIOS

CONTACT

YES

Identify yourself and why you are calling.

Confirm lead information on ALM with the consumer to determine if the lead is viable. If viable, proceed to "How to work internet leads for maximum return on your investment" section.

NO

First Day

1. The first contact is the one that often wins. Leave a voicemail if there is no answer.
2. Call lead >10 minutes after leaving first message. If there is no response, do not leave a voicemail
3. Call a third time near end of day and leave another message if there is no response.
"I wanted to try and catch you before I leave for the day. I'll be here until 6pm".

Second & Third Business Days

Call during the morning, afternoon and evening time but only leave a message on the morning call. Keeping track of the call time can help to develop a calling schedule.

Fourth-Tenth Business Day

1. After the 10th business day of no contact, leave a "take away call" final message.
"I don't know if we can help you in the same way we help our other customers but the purpose for my call is to review your insurance coverage and ensure it meets your current needs. I just had a few questions about your quote search."

*This last effort is effective because when you say something like this, it shows the consumer you are not going to push something on them that they do not need and that you are looking out for their best interest. This can not only help to disarm the prospect and decrease their hesitancy, but it can also help to build rapport and trust.

2. File the lead for a follow up call at a later date.*

*Please refer to page 11 for compliance reminders.



HOW TO WORK INTERNET LEADS FOR MAXIMUM RETURN ON YOUR INVESTMENT

How to start a conversation

Exude confidence while using a positive and friendly tone

Let the consumer know the conversation will be brief at the start of the conversation

State the word "online" at the beginning to eliminate concerns about where their contact information came from

- *"Hi, X! We received your information that you completed online in order to get a quote. At our agency, we do things a little differently...I'm going to ask you some broader questions to get to know you. This will help me tailor recommendations to help you decide how to best meet your needs and protect what matters most to you...sound okay?"*
- *"Hi, X! It looks like you went online to request a quote. I am in the middle of putting it together now and I need to ask some questions in order to help me understand your insurance needs at this time."*

Make sure to capture two pieces of information:

- *Why the consumer is seeking insurance*
- *"Before we get into details, what is most important to you about your insurance?"*
 - This is a key question to inform your custom recommendations, later in the conversation
 - Use this as a listening opportunity
 - Acknowledge the prospect's concerns. For example:

If price:

"I understand that price is important; there's no reason to be throwing money away! It's actually for that reason that we recommend doing a quick assessment of your needs before we run a quote – we often find ways for customers to save money, and also make sure we check your blind spots, so you don't get caught with unexpected bills and expenses in the case of an accident or at the point of a claim."

If claims:

"Allstate definitely has industry-leading claims service. Part of the reason our customers are so satisfied is that we take the time to make sure that we understand your needs, so we can avoid surprises later if you ever have to file a claim."

If agency availability:

Recap the value of your agency, emphasizing "24/7 access through a combination of our contact center, website and your local agency."



HOW TO WORK INTERNET LEADS FOR MAXIMUM RETURN ON YOUR INVESTMENT

How to overcome objections



Lead: "I'm already insured/happy with who I am insured with now."

Take the edge/pressure off the sales call. Be personable.

Agency: *"I am happy to hear that (name). I am not trying to interfere with your current policy/agent. However, have they explained how your coverage protects you, your income and your assets? We ask these questions to help you build a personalized insurance plan that's right for you and your family."*

Ask questions like:

"When was the last time you had someone review your policy? Throughout the year many things can change in your household that would warrant another look at your coverages, to see if any changes are needed to protect your assets. For example, has there been a major purchase in the past year?"

"A change in household residents?"

"Any new pets, jewelry, or things like a trampoline or pool that should be considered for additional protection?"

"I'm prepared to review your household insurance needs to help you protect what matters most to you. How does that sound?"



Lead: "How did you get my information?"

Leads are sensitive to being called excessively or a stranger having their information.

Do not say their name was on a list.

"We received the information from a quote request you filled out."



Lead: "I've received so many calls, I'm tired of it."

If consumer makes it clear they want no more calls from your agency or Allstate, add phone number to Allstate DNC list within one business day via Gateway.

"Oh, I apologize, were you visiting multiple sites or did you only visit one? Well I can definitely feel your pain, just curious, was anyone able to help you?"

"I don't know if we can help you in the same way we help our other customers but the purpose for my call is to review your current insurance coverage and ensure it meets your needs."

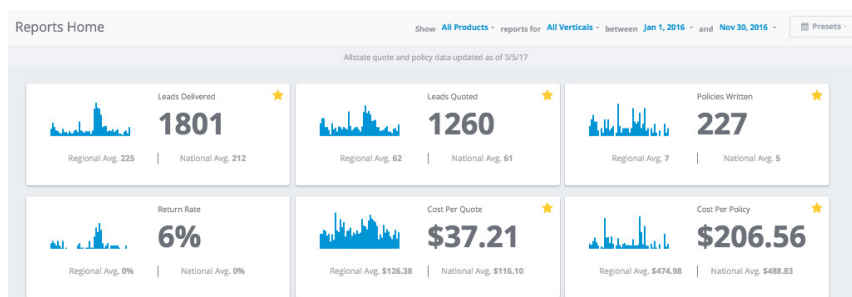


LEVERAGE PERFORMANCE DATA THROUGH ALLSTATE LEAD MARKETPLACE

Agencies have the ability to manage and drive the performance of their leads all in one centralized platform: Allstate Lead Marketplace, your trusted advisor.

How to View a Specific Date Range of Historical Data

1. When you first log on to your Allstate Lead Marketplace account, you can view performance data in the desired time frame selected.
2. Use the calendar toggles to look at the most mature set of data to see how your quote and policy numbers compare to the regional and national averages.



How To Optimize Lead Volume

- ✓ *Evaluate your targeted radius size*
 - The average suggested radius size for leads is 9-miles while call orders are typically larger. Please note that this is optional and only a suggested radius.
- ✓ *Open up your schedule*
 - If you are limiting lead delivery hours to a small window, you are potentially missing out on opportunities coming in while your account is essentially off. Try adding an hour to both the beginning and end of your already selected schedule to potentially receive a few more leads per day.
- ✓ *Package variety is another great way to leverage filter options.*
 - Certain packages offer a highly filtered lead and may better align with your underwriting criteria. It is important to note that when more filters are added to your order, volume opportunity becomes much lower.
 - Live Call Transfers are a great option when you are either quoting very little or your agency is more accustomed to inbound calls vs. outbound calls.

How To Optimize Quote Rate

- ✓ *Utilize the arrow icon in the top right hand corner of the quote box to see which vendors you are writing quotes with. It may be time to adjust vendor selection and place more emphasis on receiving leads from vendors where you are seeing quote opportunities.*

How To Lower Your Return Rate

- ✓ *The industry average return rate is 15%, if you are seeing a number higher than this, it may be time to make some changes.*
 - Turn off vendors where you are seeing a high lead-to-return ratio by going into your order using the pencil icon on the Orders tab. From there, click to the vendors section and toggle the vendor you wish to turn off to "red". From there, click to the vendors section and toggle the vendor you wish to turn on to "green".

LEVERAGE PERFORMANCE DATA THROUGH ALLSTATE LEAD MARKETPLACE

How To Increase Your Quote to Policy Ratio

- ✓ **If your Cost per Quote is less than \$30:** Generally, this may mean that you are probably competitive with the current lead type you are receiving. By increasing the number of leads you receive per day, you are opening up your office to additional sales opportunities.

To increase your daily volume cap, click the "Orders" tab at the top of your screen. Click on the pencil icon to edit the order. Click on the "Options" tab on the far right and then increase the Daily Cap under Budget Management.

- ✓ **If your Cost per Quote is more than \$30:** This means that you may need to make changes to your account parameters.

Click Vendors on the far left to view the performance of all of the suppliers in your region.

- Use the toggles to choose between home, auto, or both.
- Sort the vendors based upon quoting performance.
- Choose the top six vendors in your area by clicking the "Orders" tab at the top of your screen.
- Click on the pencil icon to edit the order.
- Click on the "Vendors" tab. Then toggle the box below the vendor logo to "red", to turn off, or "green", to turn on.

- ✓ **If your Cost per Policy is below \$200**

Keep up the great work! Try adding additional volume and continue to write business at your current conversion rates.

- ✓ **If your Cost per Policy is between \$201 - \$450**

Utilize closed loop reporting in Alliance to see which leads you have written policies off of.

- For the vendors who have not returned any new business for you in the past 90 days, remove them and try out other top performers in the region (see vendor adjustments above).

Review notes on each lead to see why you are not closing the policies.

- If you are able to write quotes for these consumers but not policies, you may need to try a new filter package that will be more competitive for you.
- To add a new order, click the Orders tab at the top. (Click "Create a New Order" at the top right and set up the account parameters best suited for your office).

- ✓ **If your Cost per Policy is above \$450**

If you have made changes to your filter packages and vendor selection and are still experiencing a cost per policy higher than \$450, live call transfers could be the answer.

- To add a call transfers order to your account, click "Create a New Order" on the order page and set up the account parameters best suited for your office.

** These Benchmarks are based on historical data and feedback.*

REALITY CHECK



Understand Lead Statistics: *It is important to remember that not every call is going to be a one call close. Lead purchasing can be likened to a walk-in business: a consumer has virtually raised their hand that they are interested in a quote, however you won't necessarily be able to provide a quote for all of them. Internet leads will require follow up and persistence. On average, the policy rate on the platform is between 3 - 12%.*



Lead Form Inaccuracies: *If a consumer completes a lead form with inaccurate information, it does not necessarily mean that this is a lost opportunity. Sometimes consumers are hesitant to include their personal information online, so it is important to verify the details on the lead form before you provide the consumer with a quote.*



The Lead Life Cycle*: *A lead can take up to 90 days to fully mature. This means that there is plenty of opportunity to close the sale even three months after it is first received. A consistent follow up process will help your agency stay front of mind so that once the consumer decides to change their insurance provider, they will give you a call.*

BUILDING A RELATIONSHIP WITH YOUR CONSULTANT



Commitment

Our team at Allstate Lead Marketplace is here to help you grow your agency. At the end of the day, your success is our success and we are committed to navigating the different products and account parameters to find what will work best for you.



Data-Driven Results

We have a team of regional consultants that have access to performance data to help drive changes to your order. We also enroll each agent into the 30 Day Agent Experience Course where they will receive detailed education material on how to not only be successful with the platform but with the leads as well.

If you ever have any questions about your account or are looking for guidance, call us at **855-561-9014** to be connected with a member of our team.

**Please refer to page 11 for compliance reminders.*

CHECKLIST FOR SUCCESS

How to Optimize

Adjustments to an agent's account or sales process can either be done on their own or with a member of our regional consultant team. Agents can simply view the performance data on the ALM report page and follow the path on the next page where applicable. Outlined below are pro tips for overall success.

OPTIMIZATIONS

- Are you checking in with your Regional Consultant every 2-4 weeks?
- Have you logged on to view the ALM reporting dashboard?
- Are you falling in line with the regional average?
- Have you made adjustments to your filter packages? Tried home, auto, or live calls?
- Are you receiving enough leads per day? If the answer is no, try opening up your schedule or expanding your territory.
- Are your quote and policy numbers low? Try making adjustments on the vendors page to test out a new source.

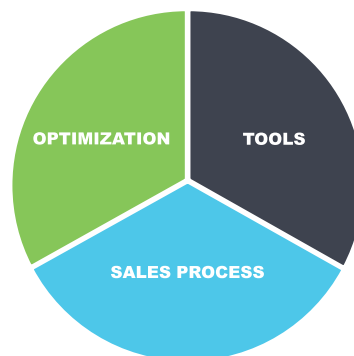
SALES PROCESS*

- Is your LSP calling the lead within 30 seconds?
- If your team is unable to reach the consumer, are they calling at least twice a day for the first 5 days?
- Are you calling the lead again twice on day 7 and twice on day 8?
- Are you putting the lead in a follow up for 30 days for additional calls and emails?

**Please refer to page 11 for compliance reminders.*

TOOLS

- Are you using a CRM?
- Are you using the Optimizer?
- Are you using the Scheduler?
- Are you submitting leads for return?



TESTIMONIALS

I just wanted to drop you a note of thanks, and to tell you how nice it has been to work with you over these past few months. I am constantly getting e-mails from vendors, Allstate, Chuck Moskal, and ALM talking about the new packages and vendors. It makes my job much easier as an Agency owner to have one contact for all of my questions. I really appreciate our monthly consultations when we discuss the platform performance and make changes necessary to maximize my returns, including but not limited to the vendors available, quote rates, closing rates, and costs of the different packages."

Brian Planz, OH

"It was a pleasure talking to you about the ALM accounts for New Agency Owner's Joe Adocchio & Clifton Alston. You were able to answer all the questions Clifton & Joe had about their account and resolve their current issues. Your customer service exceeded our expectations."

Rochelle Bridges-Johnson of Joe Adocchio's office, GA

"I would like to take a moment to express my experience with Ashley Seymour as my consultant. As you know, leads are a make it or break it marketing piece. As a startup, my business depends on quality leads and a good relationship with my consultant. I used the Allstate marketplace last year and I cancelled my membership due to a bad experience with my consultant. I decided to give the Marketplace one more shot this year. I am not happy with some of the vendors and I have limited my vendor down to 1. I have spoken to Ashley many times with issues I may be experiencing. Ashley has always called me back in a timely manner. Ashley emails me back promptly with a solution to my problem. Ashley takes time out to explain how the platform works. I never feel rushed. I feel very important when speaking to Ashley. I wanted to send a little "shout out" to her manager on the wonderful experience and relationship I have with Ashley. I hope this letter goes to the right department to acknowledge recognition. Ashley is an asset to Allstate and I hope you commend her for her efforts and excellent business skills."

Tina Reynolds, CA

"Andrew Johnson at Allstate Lead Marketplace has helped me maximize my ROI by consistently advising me of the latest vendor results in comparison with those that I'm using. Most importantly to me, he calls when he says he'll call and does what he says he's going to do. "

Scott Cunningham, MI

"Since I have been using the ALM platform it has improved significantly in the quality of leads. I had gone with another provider but returned to ALM, their leads were better according to my staff and their priority is closing business."

Helen Gowanny, MI

COMPLIANCE REMINDERS

Laws are subject to change at any time. For specific compliance questions regarding state and federal telemarketing laws and regulations, consult your agency's independent legal advisor.

After 30 days, scrub at least monthly to identify possible recent Allstate company-specific DNC requests made after the inquiry follow-up call. A phone number with an Allstate-specific DNC effective date after an inquiry date would result in a status of Do Not Call and should not be dialed.

The inquiry **EBR (Existing Business Relationship)** permission to call expires after 90 days. Some states are presently more restrictive:

- CA: 30 business days
- CO & IL: 30 calendar days

Wireless numbers (*including VOIP numbers*) should be dialed **manually** unless the consumer gave prior express **written** consent to call their cell phone number using an automatic telephone dialing system (ATDS).

[Allstate corporate Do Not Call and No Fax Solicitation policies](#)

[Complying with Telephone Consumer Protection Act regulations FAQs](#)

[Phone solicitation reminders when using telemarketing and lead vendors](#)

Email: It is permissible to reply to an inquiry by email if the consumer provided their email address on the Internet lead / consent form. As a best practice, if the consumer provided their email address and already has a Do Not Email/Do Not Solicit status in Gateway Household View, only send that consumer one email.

[Add any new Do Not Email requests via Gateway Household View](#)

[Allstate corporate Email policy](#)