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# BIG I Washington



*Big I Washington* is a publication of the Independent Insurance Agents & Brokers of Washington

**Lessons From the Credit Crisis**

**Is the Nation's Deflating Economy  
Inflating Insurance Offenses?**

**Where Will Our Future  
Employees Come From?**

**Springtime is the Time to Clean  
Out All the Old E&O Cobwebs**

**Should Agents Review  
Contracts of Insureds?**



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*Making the  
Most of*  
**Internet  
Leads**

By Adam Cherubini  
Senior Vice President, InsWeb

**H**ow much has the Internet transformed the way people buy insurance? Consider this: the online automobile insurance industry rose 29 percent per year in first time visitors since the early 2000s. In the most recent year, the number of people buying insurance online rose 37 percent.

Two thirds of all automobile insurance consumers now use the Internet in searching for a policy.

With several services available, agents large and small should take advantage of online tools that can help grow their business. Whether your agency is two partners or five regional offices, it is time to take advantage of the valuable lead generation tools that insurance Internet services offer.

An Internet lead service connects agents with consumers searching for insurance quotes. It provides consumers with access to local agents who offer the policies they are looking for within the right geographic area.

Most services are "pay as you go" -- agents pay for the leads delivered to their inboxes. The daily volume of leads, lead type (auto, home, etc.) and zip codes where the leads are delivered are determined by the agents. Fees range from \$8 to \$12 per lead.

Like every business, agents need to take advantage of Internet marketing techniques if they are to remain competitive in the future.

*Adam Cherubini is senior vice president of client development for InsWeb, a Sacramento-based online insurance marketplace. He helped launch and now oversees AgentInsider, an Internet lead service which has delivered more than two million Internet leads to agents since 2005, and AgentDirectory, an online insurance directory for agents that has doubled in size since going live in early 2008. He can be reached at acherubini@insweb.com. For more information visit [www.agentinsider.com](http://www.agentinsider.com) or call 866-892-4080.*



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