

Working Remote: A Guide to Virtual Selling for Insurance Agents

With brand-name companies such as Twitter, Slack, and Shopify announcing they are moving to permanent work-at-home models, it's safe to say that working from home is quickly becoming the new normal. This is a good thing for everyone - including insurance agents.

SHARE THIS



Chapter 1

How Insurance Agents Can Be Productive
While Working at Home

Chapter 2

How to Set Up Your Home Office in a Way
That Helps You Succeed

Chapter 3

Getting Appointed to Sell More Insurance
from Home

Chapter 4

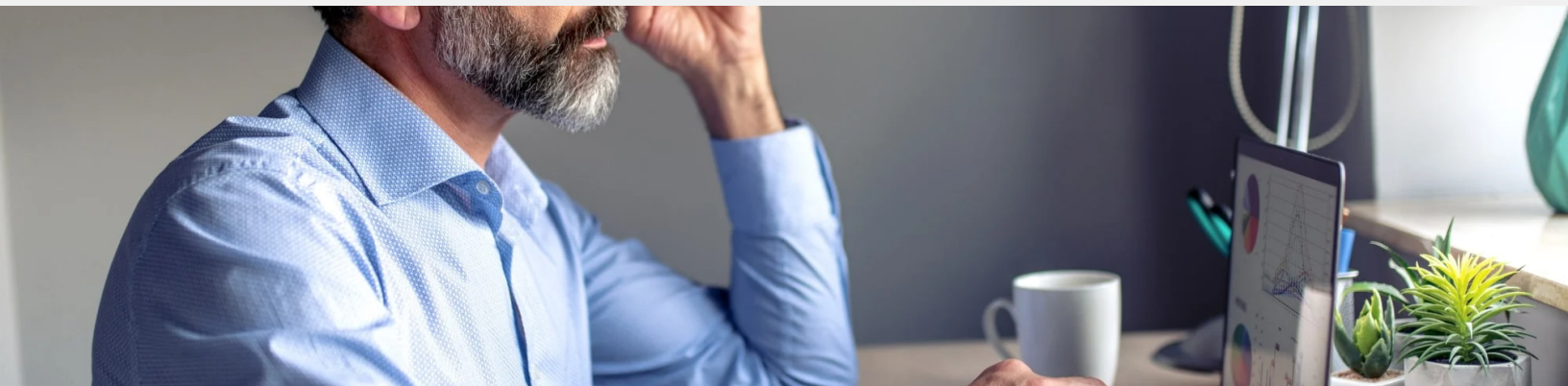
Tools That Help Insurance Agents Work from
Home

Chapter 5

Tips for Selling More Insurance Products
from Home

Chapter 6

Ready to Build a Successful Insurance
Business from the Comfort of Your Home?



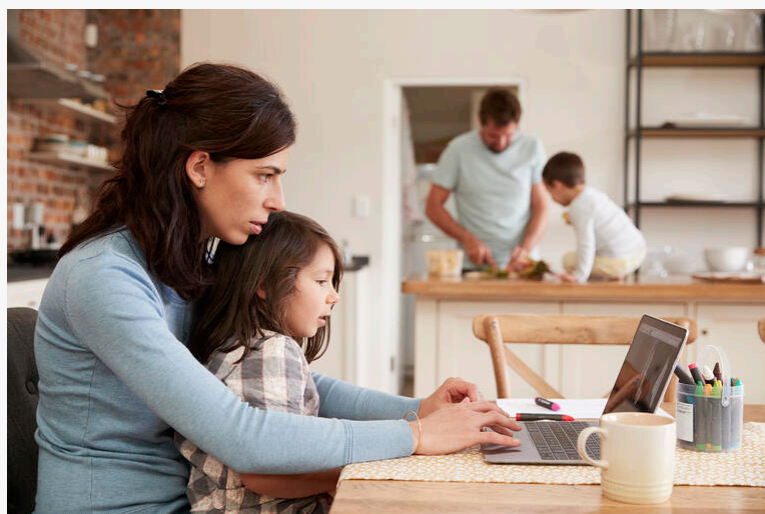
Chapter 1

How Insurance Agents Can Be Productive While Working at Home

Everyone approaches work differently, but there are some general tips that should help improve your productivity while you're working from home for an insurance company or as your own business owner.

1. Be Self-motivated

As you know, insurance jobs require you to wear a lot of hats to acquire new clients and retain them. When you're working at home, there's no boss who's standing over your shoulder and making sure you're getting all of your tasks done. It's up to you, and you alone, to take care of your responsibilities. No one is going to hold your hand every step of the way.



The most successful remote workers are highly motivated self-starters who have the tools they need to get their job done well. They simply get things done. And get this: They also enjoy working at home!

Being self-motivated is important for all roles in the insurance world, from independent insurance sales agents to business owners to managers at insurance agencies to service representatives.

2. Set up a dedicated work space

It's easier to succeed when working at home if you have a [dedicated work space](#). Otherwise, you may end up working from your kitchen table, your couch, your bedroom—pretty much anywhere.

This makes it harder for you to maintain any semblance of a work-life balance. Before you know it, your personal and professional lives can blend together to the point where you're seemingly never fully working and never fully relaxing.

This also makes it harder for you to exude professionalism when interacting with your prospects and clients. Just because you work from home doesn't mean you are any less qualified or effective.



To help with professionalism, we created this [best practice guide for creating proposals](#), plus a template to help you remove roadblocks to making your next sale from home.

Need some tips on how to set up a home office? We'll dive deeper into that in Chapter 2.

3. Set up a routine for prospecting calls

As you adjust to working from home, it's important to develop a routine in order to maintain a standard workday and make sure that no important tasks slip through the cracks.

If your goal is growing your insurance business, you need to build prospecting calls into your weekly (or even daily) schedule. That way, you are able to continue nurturing leads each week. Play your cards right, and over time, at least *some* of those leads will convert.

Wondering how you're going to get leads in the first place while working from home? Learn more about [how to find health insurance leads](#).

4. Establish goals and measure productivity

Someone might work a 10-hour day and leave the (home) office with nothing to show for it. Someone else might work a four-hour day and convert eight new prospects.

Surfing the internet doesn't count as work. Accomplishing your objectives does.

If you want to succeed as an insurance agent working from home, you need to set up a system that enables you to track your progress and measure how productive you are. Otherwise, it'll be impossible to know how much you actually got done that day.

Need some help figuring out what great goals look like? Here are some examples from our [goal worksheets](#).

EXAMPLE Marketing Goals

Challenges I'm trying to overcome:	- I didn't spend enough time seeking out new clients last year
Sample Goal #1: Bring in 10 new leads from the website per month.	Sample Goal #2: Connect with 10 new people on social media per week.
Action Items: <ul style="list-style-type: none"><input type="checkbox"/> Use CRM daily to monitor lead generation and follow up.<input type="checkbox"/> Publish one new blog post each week.<input type="checkbox"/> Publish one piece of premium content each quarter.<input type="checkbox"/> Redesign the website if necessary.<input type="checkbox"/> Optimize the site for mobile devices.	Action Items: <ul style="list-style-type: none"><input type="checkbox"/> Publish content on regular social channels (Facebook, Twitter, LinkedIn).<input type="checkbox"/> Retweet/share helpful information.<input type="checkbox"/> Comment on people's posts.<input type="checkbox"/> Look for co-marketing possibilities with partner brands/nonprofits.<input type="checkbox"/> Host a contest to engage customers.

EXAMPLE Sales Goals

Challenges I'm trying to overcome:	- Putting in more effort each year but not growing my book of insurance business
Sample Goal #1: Increase revenue by 10 percent during the OEP.	Sample Goal #2: Find a tool to help with quoting.
Action Items: <ul style="list-style-type: none"><input type="checkbox"/> Sell xx new individual health plans.<input type="checkbox"/> Renew xx percent of current clients.<input type="checkbox"/> Create a pitch for ancillary products.<input type="checkbox"/> Make xx sales calls per week.<input type="checkbox"/> Block out the calendar for sales activities.	Action Items: <ul style="list-style-type: none"><input type="checkbox"/> Research tools.<input type="checkbox"/> Schedule demos.<input type="checkbox"/> Set up a quoting tool by September to prep for the OEP.

EXAMPLE Operational Goals

Challenges I'm trying to overcome:	- I need to focus on renewing my current clients year-over-year. - I need to be more efficient to close more deals.
Sample Goal #1: Maintain 50 percent of clients from last year.	Sample Goal #2: Shorten proposal creation time to 30 minutes.
Action Items: <ul style="list-style-type: none"><input type="checkbox"/> Send out customer satisfaction surveys.<input type="checkbox"/> Develop a referral marketing program.<input type="checkbox"/> Take advantage of modern tools to improve the quote and enroll process.<input type="checkbox"/> Create content for current clients.<input type="checkbox"/> Utilize email marketing/engagement.<input type="checkbox"/> Track interactions in a CRM.	Action Items: <ul style="list-style-type: none"><input type="checkbox"/> Document best practices.<input type="checkbox"/> Build repeatable workflows.<input type="checkbox"/> Look for software that can help.<input type="checkbox"/> Perfect a template.<input type="checkbox"/> Review the process every month.

FREE GOAL-SETTING TEMPLATES FOR INSURANCE AGENTS

Set SMART goals for sales, marketing and operational growth

LEARN MORE



5. Dedicate time to marketing

In the internet age, when competitors are always just a quick Google search away, every single business needs to invest in digital marketing. With the right approach, it's the easiest way to increase the chances that the folks you're trying to sell to find out about your business on their own time.

Just like they set aside time each week to call prospects, successful work-from-home insurance agents also invest energy and resources in marketing outreach on a regular basis.

Right about now, you might be thinking that you're busy enough as it is, and you can't imagine where you'll find the time to focus on marketing. Good news: With the right software solutions in place, you can leverage automation to launch [personalized email marketing](#) campaigns that don't take up that much of your time (more on that later).

Need help with email marketing campaigns? Use our [templates for selling ancillary products](#) or our [templates specific for OEP](#).

6. Use the right software

There's no sense in making your job any more difficult than it needs to be. In the digital age, it's more important than ever to leverage the right software solutions when you're working at home.

Here are some of the tools you pretty much need to invest in:

- A [customer relationship management](#) (CRM) solution, which serves as a digital filing cabinet while enabling you to easily personalize outreach to each prospect and client
- [Automation](#) (e.g., email marketing automation) that does the busywork for you whenever possible so you can focus on other important tasks
- [Quote and enrollment](#) software that enables prospects to pull quotes, compare plans, and enroll in coverage at their own convenience—including Medicare, general health insurance, and ancillary insurance—even when you're asleep
- Accounting software that can keep track of your finances so you don't have to
- Communication tools, such as Slack or Microsoft Teams—and, of course, a smartphone—that allow you to stay connected with your colleagues or business partners even when you're not in the same building



Less time quoting = more time for clients.
See how Quotit can help.

[SCHEDULE A DEMO](#)



We'll dive a bit deeper into these tools later on in this guide. Before we get there, let's turn our attention to what you can do to design your home office in a way that sets you up for success in Chapter 2.

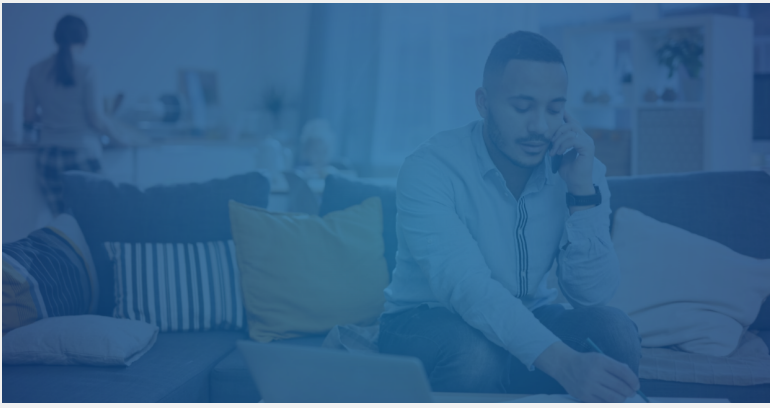
Resources



Helping insurance agencies set goals for the upcoming OEP and AEP
[Read More](#)



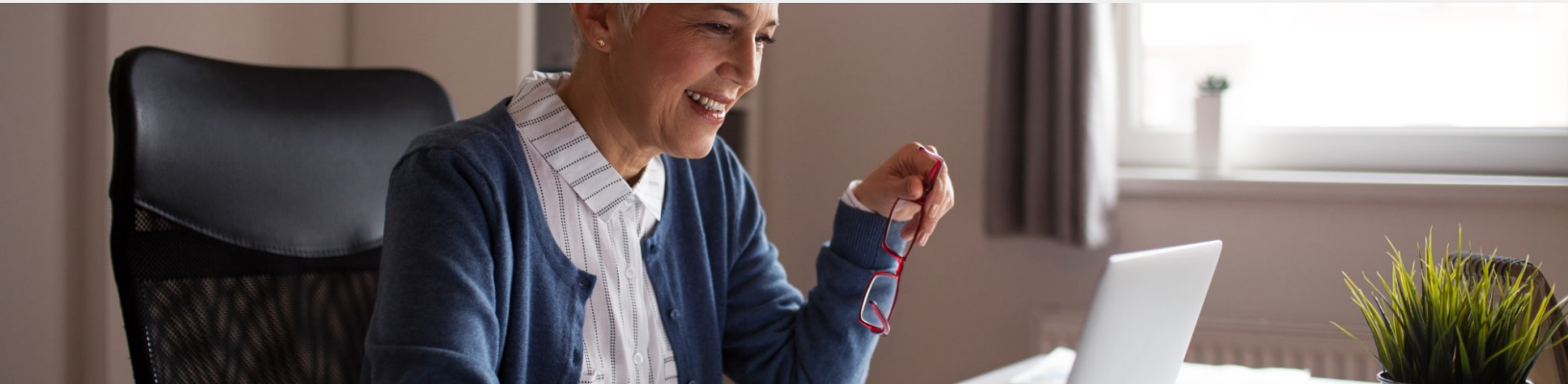
With all of the tools and software on the market for insurance brokers and agents, which one should you choose?
[Read More](#)



Are you prepared for your next prospecting call?
[Read More](#)



Help increase your sales by selling ancillary insurance products to the people who already trust your expertise.
[Read More](#)



Chapter 2

How to Set Up Your Home Office in a Way That Helps You Succeed

Whether you are looking to build a home based business, or are transitioning from the office to working from home, being productive at home starts with having a dedicated work space. If you're working in a noisy area with the TV on all day, do you really think you'll be able to reach your full potential as an insurance agent?

For the best results, [your work space should](#):

- **Be comfortable:** To avoid stress and discomfort in your home office, follow the general rule of thumb for office ergonomics: the 90-degree rule. With your back straight, ensure your elbows, knees, and chin are all at 90-degree angles. If your head is tilted forward, your wrists are raised above your elbows, or your knees are overly bent, make adjustments to your screen height and chair height to correct. If you are using a laptop, you may also want to consider an external monitor or keyboard for more control over your workspace.
- **Be distraction-free:** Clutter causes fatigue. If you're staring at junk all day, it's going to be next to impossible to focus. If possible, try to create a dedicated home office that's far away from the noise of pets, kids, family members, or outside distractions.
- **Be dedicated to work:** Not everyone has the luxury of extra space. But if you do, try to make your work space a legit office that is rarely used for anything but work. When the workday is done, shut the door or abandon the space. That's how you "leave the office," so to speak, when you work at home.
- **Give you easy access to the tools and supplies you need:** You likely spend a lot of time switching between your computer and your phone. Make sure chargers and headsets are close by at all times. If you need to print something out, don't leave your printer on the other side of your house or apartment. Set up your office so that all of the things you need to succeed at work are close by—even the coffee maker!
- **Inspire you to do great work:** Whether you're a fan of plants, paintings, or tchotchkes, decorate your home office the same way you'd decorate your work space in an office

building. Create a welcoming and motivating space you actually enjoy being in.

Take our word for it: Failure to create a dedicated work space at home will make your professional and personal lives blend together, which would be undesirable at best—and isolating and depressing at worst.

For more tips on how to organize your home office, check out [these three resources](#).



Chapter 3

Getting Appointed to Sell More Insurance from Home

Let's take a step back for a second: You can't just decide to sell insurance from home, start a business, and jump right into it. You need proper certifications and insurance licenses for each state you plan on selling different types of insurance in.

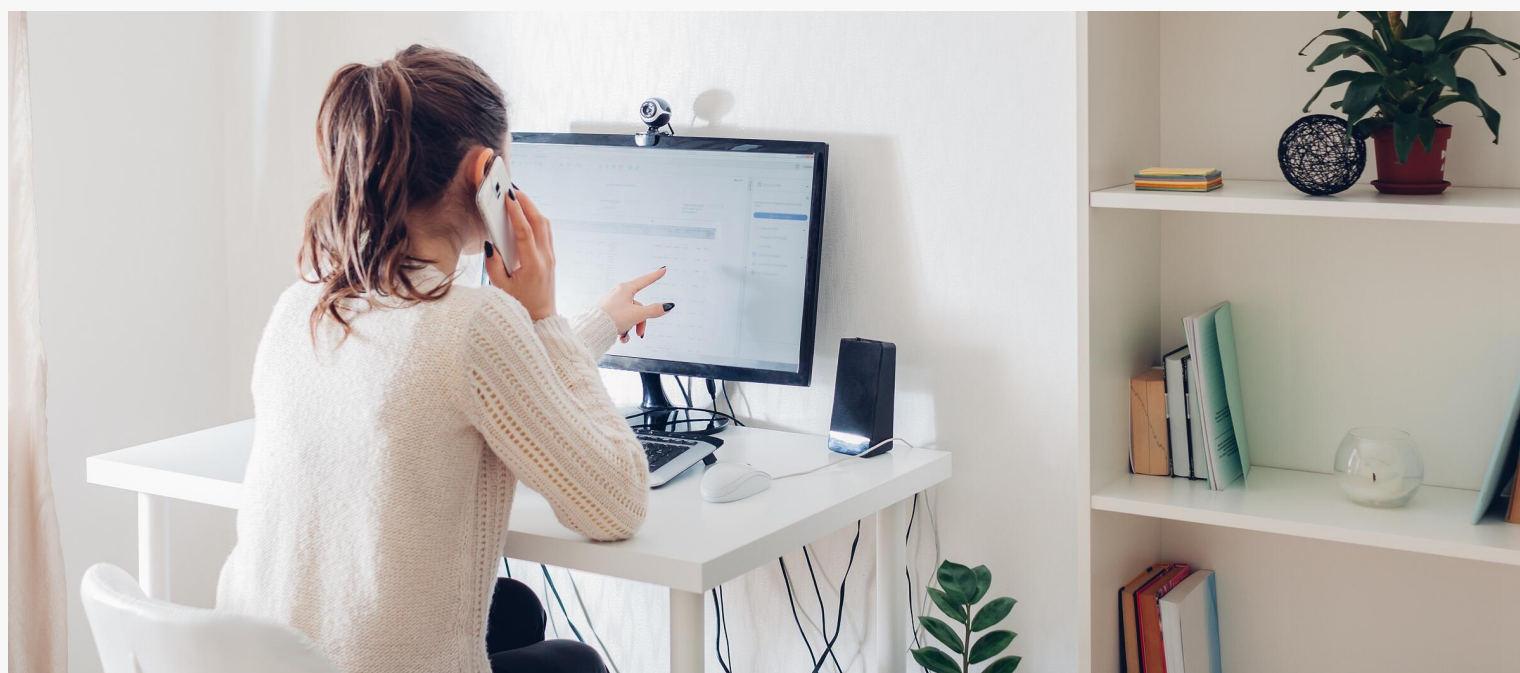
For example, if you're planning on selling Medicare Advantage plans—and that's something you should definitely consider, because more than 21 million Americans bought these supplemental plans in 2019—you will [almost certainly need America's Health Insurance Plans \(AHIP\)](#).

[certification](#).

Although *some* insurers might let uncertified agents sell Medicare Advantage plans, [the vast majority require the certification](#). Why risk it?

At this point, you're probably thinking something like this: *Ugh, I have to get certified! That seems super complicated, and I don't even know where to begin.*

Good news: You don't have to go it on your own.



You can join forces with a group such as our partner and sister company [America's Health Care Plan \(AHCP\)](#), a national, agent-driven marketing organization that works with you to get you appointed to sell multiple insurance products from multiple carriers. Partner with AHCP, and you can have a much easier time getting approved to sell health insurance, ancillary insurance, Medicare products, and more.

Check out these resources below from AHCP that can help you become a certified and effective sales agent.

Resources



Motivation Monday Videos
[Read More](#)



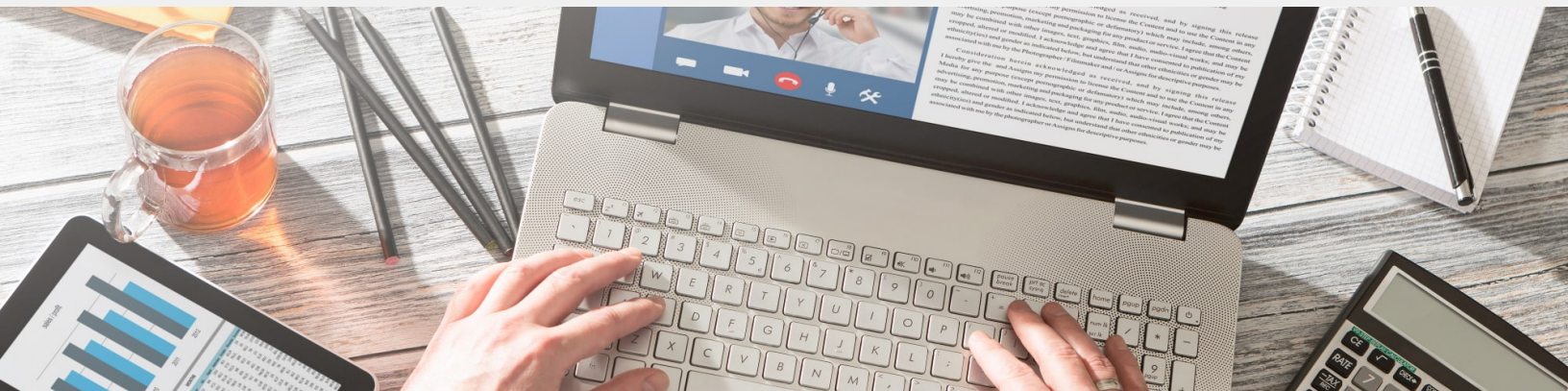
An Uneducated Decision
[Read More](#)



New to Medicare? Here's our Medicare 101
[Read More](#)



How To Sell Health Insurance Over The Phone
[Read More](#)



Chapter 4

Tools That Help Insurance Agents Work from Home

With the right suite of digital tools in place, insurance agents can get a ton done while working from home. With that in mind, here are five must-have technologies everyone in the insurance sales needs in their tool belt.

1. CRM System

GET A TOUR

A CRM solution enables you to organize all of your customer information in one place, making it that much easier to deliver **personalized experiences** that keep clients engaged with your business.

CRM solutions also make it easier to generate and manage leads, streamline workflows, and increase sales opportunities. As an added bonus, leading CRMs can integrate with the other tools you rely on every day, allowing you to extend your investment and unlock additional efficiencies.



With a CRM solution in place, you'll be able to:

- **Stay organized:** Create records for each client and organize all relevant information in one place, including contact information, personal information, product information, payment details, communications, and more.
- **Nurture relationships:** Keep tabs on where each client is in the sales process automatically instead of having to stay up to date manually.
- **Increase customer retention:** By providing a robust, personalized experience for each client, you can increase the chances that they keep doing business with you.
- **Improve marketing ROI:** A CRM gives you a deeper understanding of where your leads are coming from and where your marketing dollars have the biggest impact.

2. Automation

There's no sense in doing things by hand if you don't have to. Investing in automation can help you work more efficiently by taking care of the simple tasks that are critically important to your business but also repetitive. You can use automation to generate and expedite notifications, marketing, communications, and more—giving you more time to focus on nurturing relationships and improving your marketing outreach.

Two of the most popular types of automation are email marketing automation and social media marketing automation. With email marketing automation, you can set up “drip” campaigns that automatically send notes to clients when they perform certain actions (e.g., downloading an e-book from your website).

Email marketing automation also enables you to send messages at regular intervals. For example, you might want to let all of your clients know that the OEP kicks off in two months, and then remind them again when it's one month out. With automation, you can “set it and forget it.”

GET A TOUR

You don't have to create your emails from scratch, either. Check out our [Sales Cadence for Selling Ancillary + Email Templates](#) and [OEP email templates](#) to get started.

Social media marketing can play an important role in the success of your business, but managing various accounts can be a tall, time-consuming order. Enter social media automation platforms such as Hootsuite, which enable you to automate the bulk of the process.

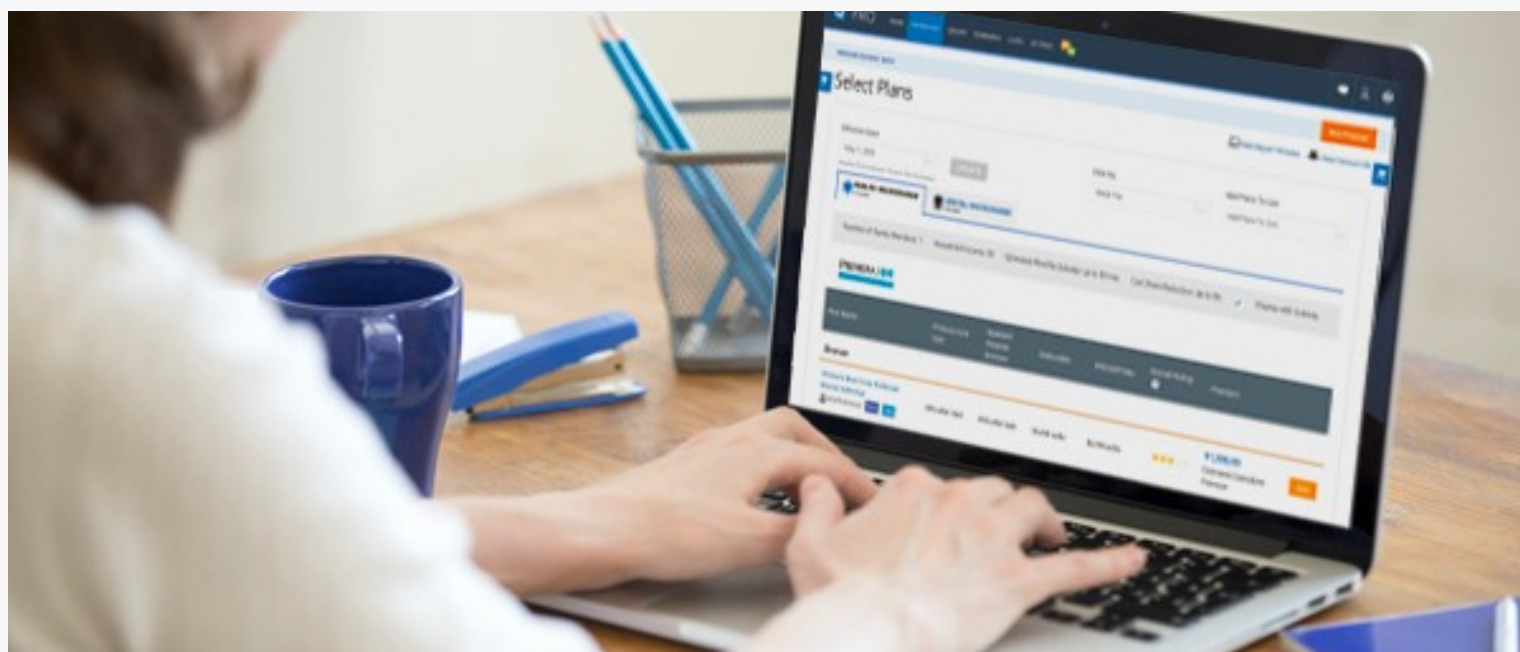
For example, instead of heading over to LinkedIn and Twitter every day, you can pre-schedule posts the week before, using automation to free up more time to focus on the bigger picture.

3. Quote and enrollment software

Searching for plans, helping prospects narrow down their options, and manually pulling quotes from different carriers takes a lot of time. It's a long, drawn-out process that can be frustrating for everyone involved.

Modern quote and enrollment solutions help you overcome these challenges by enabling clients to shop for plans at their own convenience with real-time quotes, the ability to compare different plans, and the ability to even complete the enrollment process themselves.

You read that right: With a quote and enrollment engine powering your website, you can sell insurance 24/7, 365 days a year! Talk about meeting your clients' demands for instant gratification.



[GET A TOUR](#)

What's more, quote and enrollment solutions also enable you to get more done by streamlining your processes. Instead of having to pull carrier and plan information from multiple sites, you can access all of that data from one central location. All of a sudden, you've reclaimed a ton of time, and you can invest that time in growing your business in other ways (or doing some chores around the house that you've been putting off forever!).

Beyond that, quote and enrollment solutions also help your business stand out from your competition. By taking advantage of such a solution, you can prove to clients and prospects alike that your business is focused on adding as much value as it can, and you're always investing in the newest tools to improve the health insurance shopping experience.

No CC required

4. Accounting software

Running a business from your home is one thing. Trying to moonlight as an accountant is quite another.

Investing in a solution such as QuickBooks or FreshBooks will make it easier to stay on top of your cash inflows and outflows. You'll have more control over your finances, and more time to focus on more important matters.

5. Communication tools

Unless you plan on having all of your clients drop by your living room to say *hello*, you're going to need the right communication tools in place.

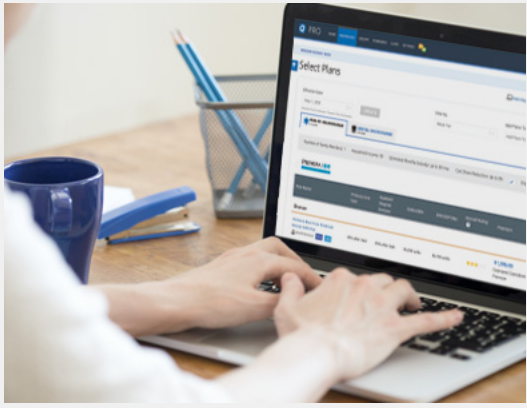
From the hardware side, you'll need a mobile device that enables you to access your CRM and other tools from any location. You'll also need a laptop or tablet that supports videoconferencing functionality so that you can hop on a quick Zoom call to talk a client through their options if they're so inclined.

Additionally, you may also want to consider trying out a real-time messaging platform such as Slack, which would allow you to address any questions and concerns that clients and prospects have in real time. It's an easy way to provide that extra touch that sets your business apart.

Resources



Quotit's Professional Quoting Engine
[Read More](#)



Quotit's Compare and Enroll Tool
[Read More](#)



Quotit's Website Add-On - Client Driven Shopping
[Read More](#)



Quotit's End-to-End CRM for Insurance Agents
[Read More](#)





Chapter 5

Tips for Selling More Insurance Products from Home

Now that you've got your home office organized and have the right tools in place, it's time to get down to the nitty-gritty and start growing your business.

Here are five tips to help you [sell more health insurance](#) while working at home.

1. Look for leads - always!

There's no way around it: Hot insurance leads are incredibly valuable assets.

Growing your health insurance business starts with getting great leads quickly and efficiently. One way to do that is through Quotit's Lead Marketplace, which enables you to get leads within an hour after they show interest in a health insurance product.

2. Get organized

When you're working from home, you need to be organized. Otherwise, you'll spend too much time searching for documents, files, and contact information.

With a CRM in place, you can easily keep track of important client and prospect information—and reclaim a ton of time along the way. Crucial information, including names, policy renewal dates, pre-existing conditions, and more, is always just a few clicks away.

3. Sell ancillary products

If your goal is getting your business to the next level, you need to [sell ancillary insurance products](#)—such as dental, vision, life, and short-term policies. It's that simple.

When you build deep relationships with your clients, it becomes that much easier to cross-sell products when the opportunity arises. Add ancillary products to your portfolio, pitch them to your loyal clients at the right time, and great things can happen.



Sales Cadence for Selling Ancillary + Email Templates

Add value and boost sales using this

Quotit

Get your copy

>> Check out our blog: [Tips for Selling Dental and Vision Insurance from Home](#)

4. Launch a referral program

Imagine your clients selling business on your behalf. Sounds great, doesn't it?

Well—believe it or not—it's actually something that's attainable. By creating an effective referral marketing program, you can incentivize your clients to bring business your way. This is a great way to grow your business, because [84 percent of people trust recommendations](#) that come from their peers.

Learn how to build the foundation for successful referral marketing at your insurance company with our guide: [Referral Marketing Tips & Techniques for Insurance Professionals](#)



5. Nurture your prospects

Not everyone is keen on buying insurance upon first contact. And that's perfectly OK.

This is a major decision, and some people will take more time than others to figure out what's best for them. That being the case, you need to nurture your prospects to gently encourage them to ultimately decide to buy insurance from you.

Pro tip: [Follow up every phone call with an email.](#) It's an easy way to provide that personal touch we all crave these days—particularly with everyone stuck at home.



Chapter 6

Ready to Build a Successful Insurance Business from the Comfort of Your Home?

There has never been a better time to work from home. But at the same time, not everyone is cut out for working at home.

If you're able to succeed as an insurance agent working from home, the sky's the limit in terms of how successful your business can be and how much your quality of life can improve. It's up to you.

If you're thinking about launching your career as an insurance agent working from home—or you're looking to transition into remote work permanently—download this guide as a PDF so you'll have it handy if you're ever looking for some inspiration or trying to figure some things out.

In the meantime, you may also want to [check out our goal setting worksheets](#) to get a head start on selling insurance from home.

