

Lead Types

DATA

DKD

DKD stands for "Door Knock Data". Door-knock data is the data that we use in our direct mail campaigns. No phone numbers are included when an agent purchases it. This data contains the names and addresses of people who have recently acquired a new mortgage, filed a marriage certificate or had a recent birth. One week after we use the data for direct mail, we make it available for purchase. DKD data can only be used for drive-by home visits, or "door knocks" by agents. Agents use of this data for direct mail campaigns or other mass marketing efforts is strictly prohibited.

TLP Data

TLP stands for "Telephone Lead Program". TLP data is created when we append phone numbers to the mailing data that we collect and run it through the National Do Not Call registry. After the data is used for direct mail, it is made available with phone numbers to agents as TLP data. TLP data is useable for a period of up to 30 days from purchase, at which time the window of use allowed by the National Do Not Call Registry expires. TLP data is a great way to get a new agent started on a limited budget.

A Lead Series

A Leads

"A" leads are generated through various avenues of direct marketing. When you purchase an "A" lead you are the only agent to whom an "A" lead is given. You have this lead exclusively to work for a period of 5 weeks from the date of initial distribution to your Lead Purchase Authorized Upline. You can receive "A" leads with an A-Lead GMR (Geographic Marketing Request) or through Instant Purchase.

A GMR is a standing order for leads. There is an initial 4 week commitment to this order. This commitment automatically renews and stays active until an adjustment or cancellation is done by the Lead Purchase Authorized Upline. During the first 4 weeks you can add to the quantity of your GMR and add areas, but you cannot reduce the quantity, change the initial areas or cancel the GMR until the initial commitment is fulfilled. GMRs are a request for at least 5 leads of a specific lead type. You can place GMR requests with your Lead Purchase Authorized Upline. Instant Purchase on the other hand is a onetime order for leads. You can go to the Instant Purchase map and place a Wishlist for leads in your area. Details on how to place a Wishlist and how to get to Instant Purchase are discussed in more detail later on in this book.

Not all "A" leads are distributed to agents. In fact, we sometimes generate leads in areas where no manager is requesting them. These un-distributed leads are made available to Lead Purchase Authorized Agents through Instant Purchase.

An important thing to consider when you are purchasing “A” leads is the potential affect on your Care Ratio. A Care Ratio is a percentage of the number of “A” leads purchased versus the number of issued paid policies you have for a specific time period. All other lead types are not calculated into that ratio. So any policy issued off of referrals or a lead type other than an “A” lead can only positively affect your Care Ratio. For example, if you bought 10 “A” leads and placed 5 issued paid policies off of those 10 “A” leads, you would have a 50% Care Ratio. Care Ratios are one of the main criteria we examine during GMR lead distribution. It also affects the time of day in which you can purchase “A” leads on Instant Purchase – the higher your Care Ratio the sooner you will be able to buy leads from Instant Purchase. Care Ratios essentially tell how much you “care” about your clients.

If an “A” lead is purchased an agent has access to it exclusively for 5 weeks as mentioned above. If an “A” lead is not purchased after 90 days if generated by Direct Mail or 60 days if it is generated by any other source, it will roll to the Discounted Lead Program which will be covered later on in this section.

A1 Leads

A1 leads are formerly “A” leads which have aged past the period of exclusivity and no issue paid policy was ever recorded. A1 leads are available at a lower cost than traditional “A” leads because A1 leads have already been purchased by an agent once before. An A1 lead when purchased is exclusive for 5 weeks. An A1 lead that is in inventory for 5 weeks will roll to an AA lead, whether or not an agent purchases it or not. This is different from an “A” lead which only rolls when it is purchased

AA Leads

AA leads (pronounced “double A”) are leads that have been sold to up to 2 other agents. AA leads are exclusive to the purchasing agent for a period of 2 weeks from the date of initial distribution to Lead Purchase Authorized Upline. Similar to an A1 lead, an AA lead will roll to a 3A lead after being in inventory for 2 weeks regardless of whether it is purchased by an agent or not.

3A Leads

A 3A lead is a lead that has possibly been sold to an agent 3 times: once as an “A” lead, once as an A1 lead, and once as an AA lead. The real gold here is the fact that a 3A lead could have only been purchased one other time as a lead since the leads roll through the system regardless of purchase by an agent. In other words, it is possible that a 3A lead was purchased as an “A” lead but after that time it just rolled through inventory as an A1 and AA lead. If the 3A lead is not purchased it will roll out of inventory after 2 weeks and wait until it ages to an RW lead.

Because of their low cost, these leads can serve as great practice for a new agent who needs to work on dialing and their script. 3A leads are a great category of leads to see a high return on your investment.

RW& RW2 Leads

Reworked Leads (RW and RW2 leads) are leads that were NEVER resolved. They are available as an RW for purchase through a GMR or the IP system one year (RW) or two years (RW2) from the date they were created as an "A" lead. All Reworked leads are rerun through the National Do Not Call List and checked against our database for an existing policy before being made available for purchase. They are only distributed ONCE. RW leads are great because you have a potential client that requested information and a year or two years later they are not covered by any policy. The client felt they had a need when they submitted the lead and yet they were not able to be covered during their initial request for coverage. A lot of life events and life changes can happen within a year or two which makes them excellent candidates for coverage.

DLP - Discount Lead Program

The Discount Lead Program (DLP) is a series of leads that are available to agents at a discounted price. The leads that are initially available through the DLP system are leads which were never purchased as "A" leads and have aged to 61 days for Speed, Telemarketing and Call In leads and 91 days for Direct Mail Leads.

DLP leads can be purchased through a Geographic Marketing Request (GMR) or through Instant Purchase (IP). The price of a DLP leads depends on age and the number of times it was sold or not sold (NS) along with your contract level.

The DLP Inventory mirrors the A lead series described previously in respect to when it rolls to the next lead type. For example a DLP A would become a DLP A1 after it was purchased and was exclusive to the agent that purchased it for 5 weeks. If a DLP A is not purchased it rolls to a DLP A1 NS after it has aged to 61 days for Speed, Telemarketing and Call In leads and 91 days for Direct Mail Leads.

DLP inventory does include the NS or not sold category. The NS designation lets you know that since it was entered into inventory as an "A" lead it has never been purchased by an agent. The NS leads are ones that roll through the system just like they would in the A lead series, but we let you know they have never been purchased by an agent. So you could purchase a DLP 4A NS for very minimal cost and have a lead that has never been contacted by an agent and rolled through the system merely by aging out of each stage.

Lead Products and Sources

With the expansion of NAA, also came the expansion of the lead department and the variety of leads that it made available to agents. There use to be one kind of lead and it was only given to one person. It was soon realized this method was a major disservice to those that were seeking coverage. Hence the evolution of the lead system and the addition of products and sources to what is currently offered to agents today.

Products are most easily explained as what you are going to offer the client: Life(Marriage, Mortgage, Birth), Final Expense, or Current Client coverage. The following list of acronyms are visible on your my leads page and are also filterable options.

MAR- they received a Marriage Mailer or responded to some other type of Marriage promotion and they are looking for a Life product

MOR- they received a Mortgage Mailer or responded to some other type of Mortgage promotion and they are looking for a Life product

BTH- they received a Birth Mailer or responded to some other type of Birth promotion and they are looking for a Life product

FEX- they received Final Expense Mailer or responded to some other type of Final Expense Promotion and they are looking for a Final Expense product

CCL-CCL is a Current Client Lead. These leads are orphan clients of NAA. They are a valuable commodity as they have already bought insurance in the past but have contacted us because they have had additional life events or circumstances in which they need additional coverage. These are clients that already understand the importance of insurance, so the initial sale and presentation is already taken care of for you. All you have to do is meet their current needs and make sure you do a policy review.

Sources are how we generated the lead for the agent. They are four major ways that we produce leads: Direct Mail, Call-In, Telemarketing and Speed Leads. The following list of acronyms are visible on your my leads page and are also filterable options.

DML (Direct Mail Lead)- These are people that have responded to one of the direct mail pieces that we sent to them. They could have received a piece of mail in regards to one of the products listed above (except Current Client) and have filled it in and returned it to our office. It is important to note that Mortgage, Marriage, and Birth respondents received a letter and filled it out and returned it but Final Expense Respondents have responded to a post card.

CIL (Call-In Lead)- These are people that either found our 800/888 numbers on a direct mail piece or on one of many websites and instead of filling out the forms, they chose to call us for more information. They have spoken to someone in our call center and provided all of the information that is given to you on the lead you received and they are requesting an agent contact them.

TML (Telemarketing Lead)- These are leads that were created by our telemarketing department. We provide our telemarketing department with TLPs, RWs, and other forms of marketing data and they have representatives calling 12 hours a day, 6 days a week. Copies of what the telemarketers say to generate these leads are available to you as a basis for TLP scripts or just so you are aware of what was said to the potential client when the lead was created.

SPD (Speed Lead)- Speed Leads are the latest generation of leads that were generated from the web. They are not just Web leads in the sense that the potential clients filled out the form on one of our sites and waited for the agent to call them. If they go to the naalife.com website they are shown two videos upon creation of the lead from Andy Albright as well as a follow up email series to keep the client interested in NAA and insurance until the lead is distributed to the agent (If they go to a different NAA website they still get the follow up email series, but they do not see any videos). This helps bridge the gap between the time when the person was on the web filling out all kinds of forms for information and helps make a lasting impression of NAA and starts to promote the quality, highly trained, experienced agent that will be in touch with them...YOU!

On the next several pages we will give you examples of different products and sources so that you can familiarize yourself with all of our leads.