

Our Challenge:  
You cannot find another company  
that has a better insurance marketing  
opportunity

1700 S Campbell Suite C  
Springfield, MO 65807  
PH: (417) 863-1096  
communication@bvai.com

# Welcome to Best Value Insurance Agency, Inc.

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[www.bviai.com](http://www.bviai.com)

# Company Mission

**Mission Statement** – To provide for the insurance needs of consumers through the insurance agent, forming relationships that will encourage insurance agents to educate consumers, and to offer objective advice with the best coverage at the most competitive prices.

**Agent Service**--Often agents stagnate when trying to do too many different tasks. We provide assistance to help you gain a focus on your goals and improve efficiency upon existing operations. In today's marketplace, consumers want more than just a salesperson. That is why we have designed programs that endorse educating the consumer *before the decision to buy is made*. Utilizing the services of our agency will result in better efficiency, customer satisfaction, referrals, and increased income to the agent.



# Total Agent Efficiency Program

- Best Value Insurance Agency, Inc.'s Total Agent Efficiency Program is unsurpassed in the insurance marketplace due to the importance we place on meeting agent's needs to make their job more effective and efficient. Our proven system has been designed from the key frustrations addressed by new and experienced agents in order to support them in closing the sale.
- Here is just a sample of what we offer:
  - Proven Sales System with a risk-free, complete approach
  - Exclusive, Double-Verified Leads with web-based management
  - Access to the most competitive products in the market with the highest commissions obtainable with advances
  - Complete support for agents and agencies including staff
  - No additional administrative tasks to add to your operation
  - Opportunity to meet your income goals

# Your Opportunity

- Who are we looking for?
  - Agents wanting to earn \$100,000+ a year
  - Hard working and energetic
  - Open-minded to new advancements in training and marketing procedures
  - People oriented with a positive attitude
  - Goal driven

# Compensation

Individual Health Insurance

## ■ Commission Advances

□ Available to contracted agents

➡ **3-9 MONTHS ADVANCE** ➡

\*on select companies see products list on page 11.

Upon proof of issue and delivery of policy, the agent is qualified to receive advances. Policy must be established as a monthly bank draft or monthly credit card debit. All other payment means will be paid on an “as earned” basis.

# Earnings

“The median annual earnings of wage and salary insurance sales agents were \$41,720 in 2004. The middle 50 percent earned between \$29,980 and \$66,160. The lowest 10 percent had earnings of \$23,170 or less, while the highest 10 percent earned more than \$108,800. Median annual earnings in 2004 in the two industries employing the largest number of insurance sales agents were \$41,840 for insurance agencies, brokerages, and other insurance related activities and \$42,010 for insurance carriers”

**We will put you in the top 10% of agents**

Bureau of Labor Statistics, U.S. Department of Labor, *Occupational Outlook Handbook, 2006-07 Edition*, Insurance Sales Agents , on the Internet at <http://www.bls.gov/oco/ocos118.htm>



# Compensation Example – Level I

<b>2 appointments to make 1 health sale @ 4 hours per sales call invested time.</b>										
<b>20 leads a week at 1/8 sales ratio with referrals = 4 SALES A WEEK</b>										
Type of Insurance	Hours/Sale	Sales a Week	Weekly Hours	Sales a Month	Average Premium	Comm %	Monthly Income as Earned	Monthly Income Adv @ 6mths	Monthly Annualized Income	Annual Income
			Required to sale.							
<b>Total Account Development</b>										
Individual Health	3	4	12.0	16	\$ 200	20%	\$ 640	\$ 3,840	\$ 7,680	\$ 92,160
Add Coverage							\$ -	\$ -	\$ -	\$ -
Critical Illness	above	1	above	4	\$ 50	50%	\$ 100	\$ 600	\$ 1,200	\$ 14,400
Disability	above	above	above	0	\$ 50	50%	\$ -	\$ -	\$ -	\$ -
Life	above	above	above	0	\$ 50	50%	\$ -	\$ -	\$ -	\$ -
Accident Program	above	1	above	4	\$ 50	20%	\$ 40	<-----	\$ 480	\$ 5,760
Short Term Medical		----->		0	\$ 50	20%	\$ -	<-----	\$ -	\$ -
		-	-	-			-	-	-	-
		6	16	26			\$ 780	\$ 4,440	\$ 9,360	\$ 112,320
							Residual Income		2-4 YEAR	\$ 67,392



# Best Value Insurance Agency, Inc. Offers:

- Dedicated Staff
- Training Process
- The Best Lead Program
- Most Competitive Products
- Commission Advances
- Over 20 Marketing Opportunities
- Opportunity to Recruit Agents
- Potential for Overrides



# Training

- Training and back office support is vital to the long-term achievement of every agent. The training process we have developed has been proven successful by our top producing agents. We are committed to providing each agent with the necessary means to ensure guaranteed success.

## Training Offered

### Webinar or In-Person

- Live/Recorded Sessions
- Sales Training
- Product Training
- Carrier Specific Training
- Client Management System

### MGA/GA Support

- Weekly Webinars
- Meetings in Your Area
- Regional Training
- Agent FAQ on Website
- Online Communication System

# Industry's Best Lead Program

## ❖ MEDIA

- ❖ Yellow Pages (Build-an-Ad)
- ❖ Publications – including newspaper
- ❖ Radio
- ❖ Direct Mail

## ❖ INTERNET

- ❖ Custom Filters
- ❖ Non-intrusive Lead

## ❖ TELEMARKETING

- ❖ Exclusive, Double Verified
- ❖ Custom Script Design, Agent Name Given
- ❖ Defined Qualification Standards
- ❖ Specific County Ordering

## ❖ BANKS

- ❖ Agent Endorsed by Bank
- ❖ Exclusive, Verified
- ❖ Opportunity Unlimited

# Competitive Products

## Individual Health

- Assurant \*
- Golden Rule
- American Community \*

## Group Health

- American Community
- Allied Health

## Ancillary Products

- Critical Illness
- Disability
- Life
- Long Term Care
- Medicare Supplement
- Group Work Site

**\*Advances Available!**

**Please check the box next to the company and fax back to us at (417) 863-8640 and a specialist will answer your questions pertaining to contracting, hierarchy changes, commissions, rates, lead program, quotes, and any other inquiries you may have.**

**Some of the Health Insurance Companies Marketed**

✓	Company	Individual Medical	HSA Qualified	Group	Short Term
	American Community Mutual Insurance Company*	X	X	X	X
	Assurant*	X	X	X	X
	Empire	X	X		X
	Golden Rule	X	X		X
	Humana	X	X		X

*\*Advances Available*

NAME: \_\_\_\_\_ PHONE: \_\_\_\_\_

EMAIL: \_\_\_\_\_ FAX: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

QUESTIONS: \_\_\_\_\_

\_\_\_\_\_

# Intake Forms

Agent Intake.....



Adobe Acrobat  
7.0 Document

Health Intake.....



Adobe Acrobat  
7.0 Document