

Quote direct to consumer

Getting started with WebRate for personal and commercial rates



Quote 24/7 online

IBQ WebRate is the easy way for independent agents to compete online against the direct writers.

What's included in this guide

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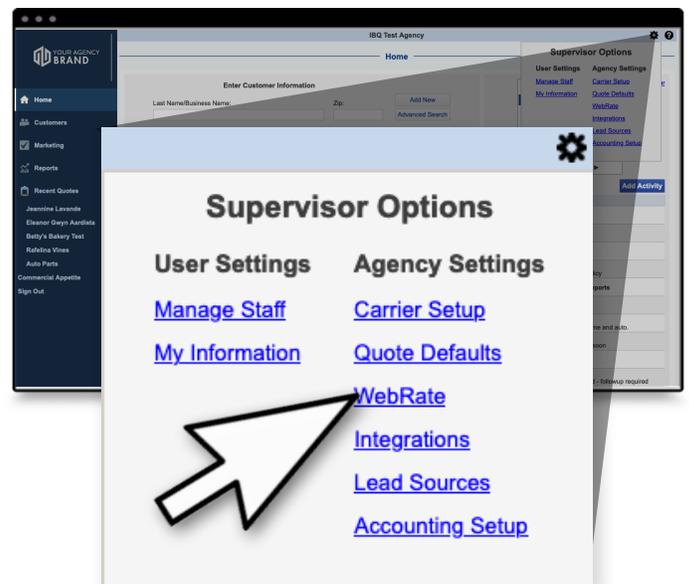
Sell just one policy online and the commission could pay for your IBQ subscription.

1 Let's get started

WebRate is already enabled for IBQ subscribers.

Anyone in your agency with the role of Supervisor can customize your WebRate.

- Click the  icon
- Select **WebRate**



2

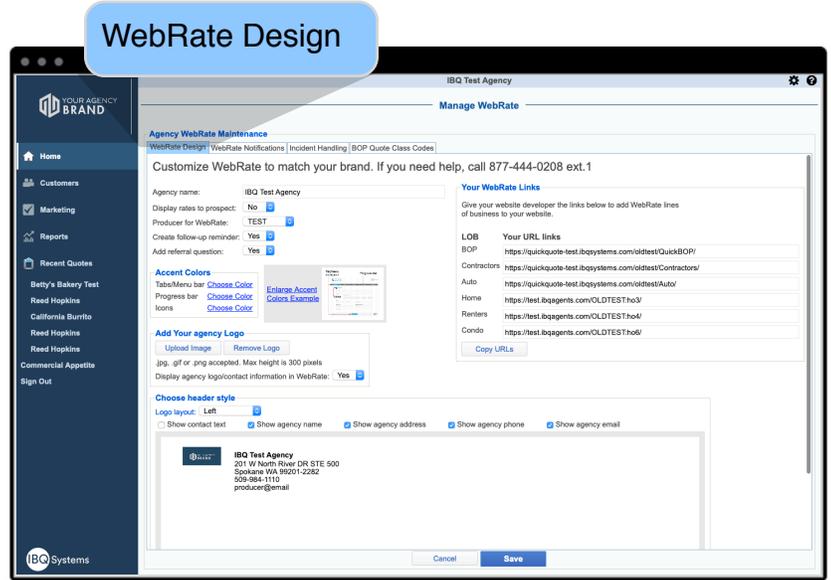
Customize your look

Easily customize WebRate so it better matches your brand.

On the **WebRate Design** tab, you'll be able to:

- Upload your logo so your quoting pages shine
- Customize colors
- Get the links for your quoting page
- Set a few preferences

We'll take you through your options step by step so you can start with confidence.



Agency name -

This is pre-filled with your agency name. No need to change it.

Show WebRate rates -

"Yes" shows rates to the customer at the end of a quote. Choose "No" if you only want to collect lead information for personal followup.

This close-up shows the form fields: Agency name (IBQ Test Agency), Display rates to prospect (Yes), Producer for WebRate (TEST), Create follow-up reminder (Yes), and Add referral question (Yes). Callout lines connect these fields to their respective descriptions.

Producer for WebRate -

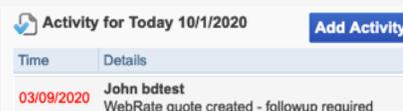
Choose the producer/agent whose credentials you want to use for getting quotes from carriers.

Referral question -

"Yes" adds a dialog box on your WebRate page so you ask how prospects heard about you.

Create submittal follow-up -

"Yes" creates a follow-up task on your homepage - see below



2

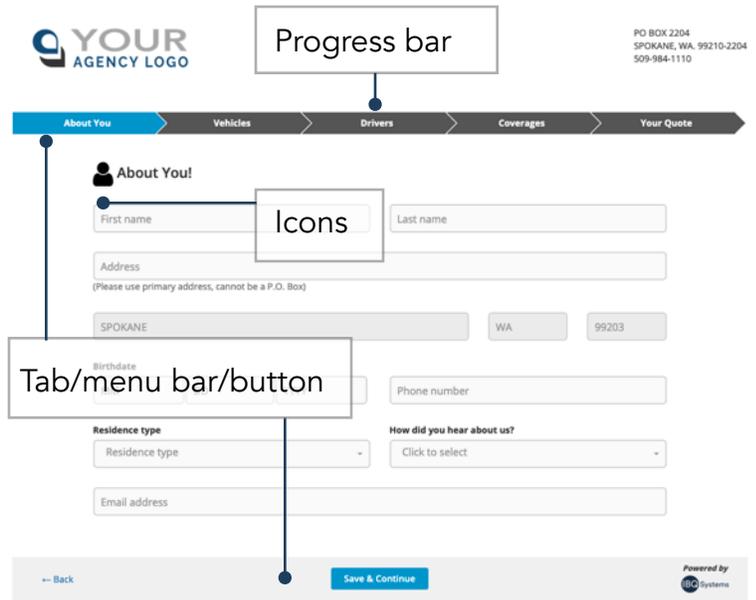
Customize your look continued

Choose your colors

You can change the colors for select elements on your WebRate pages, including:

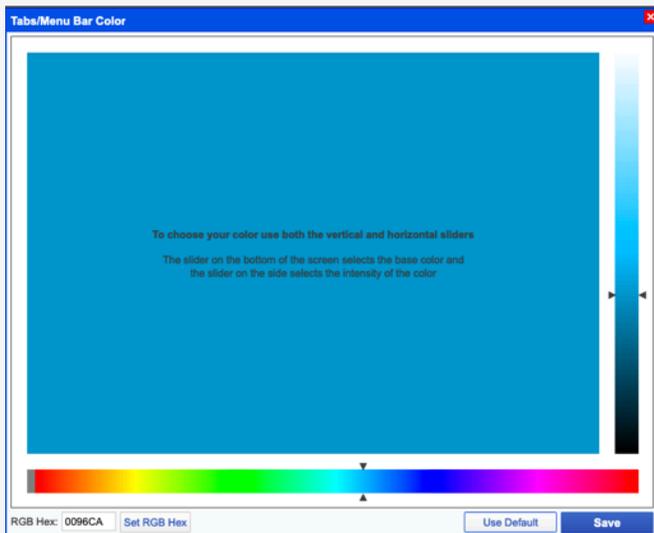
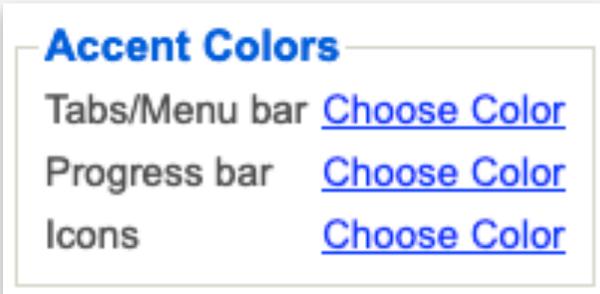
- Tabs, menu bar and buttons
- Progress bar - which shows visitors where they are in the quoting process
- Icons

Note: not all elements appear on all WebRate pages e.g., BOP quotes may not show icons.



Accent Colors -

Click on [Choose Color](#) to open a color picker for each element



Color picker-

If you have specific web colors in mind, **enter your Hex code** for an exact match.

Or use the **bottom slider to choose a color family**. The **vertical slider lets you pick the color intensity**.

No colors you have to match? Simply click "Use Default" for a professional-looking page.

2

Customize your look continued

Add your logo

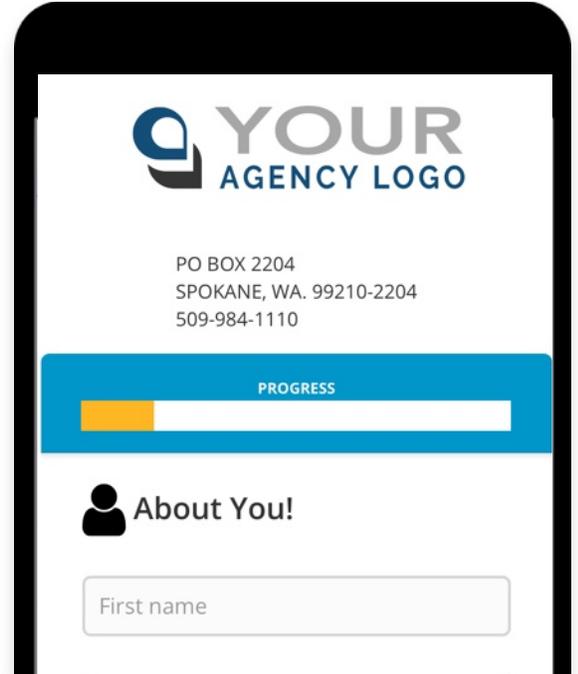
Add your logo with just a few clicks.

- .jpg, .gif, or .png formats are accepted
- 300 pixels tall is ideal - our system will scale it to fit
- You can select not to include logo/contact info if your web developer is integrating quoting into an existing web page. The default is to include it.

Add Your Agency Logo

.jpg, .gif or .png accepted. Max height is 300 pixels

Display agency logo/contact information in WebRate: Yes No



Choose your header style

Select the information you want to appear in your WebRate header and the alignment.

Logo layout: Left Right Center ImageCenter Justify

Show company logo Show agency name Show agency address Show agency phone Show agency email



IBQ Test Agency
201 W North River DR STE 500
Spokane WA 99201-2282
509-984-1110
producer@email

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Customize your look continued

Grab your links

Now that you've customized the look of your WebRate, see it in action! Your WebRate links are now live.

You'll see the links for your lines of business on the right side of the web page.

- Use all of the links or select the ones you want to quote online
- Give the links to your website manager to include on your website.
- No website? No problem. The links work even if you don't have a website. Include one or all in an email and add them to your social media sites. See our ideas for promoting WebRate at the end of this guide.

Your WebRate Links

Give your website developer the links below to add WebRate lines of business to your website.

LOB	Your URL links
BOP	https://quickquote-test.ibqsystems.com/oldtest/QuickBOP/
Contractors	https://quickquote-test.ibqsystems.com/oldtest/Contractors/
Professional	https://quickquote-test.ibqsystems.com/oldtest/Professional/
Auto	https://quickquote-test.ibqsystems.com/oldtest/Auto/
Home	https://oldtest.ibqagents.com/ho3/
Renters	https://oldtest.ibqagents.com/ho4/
Condo	https://oldtest.ibqagents.com/ho6/

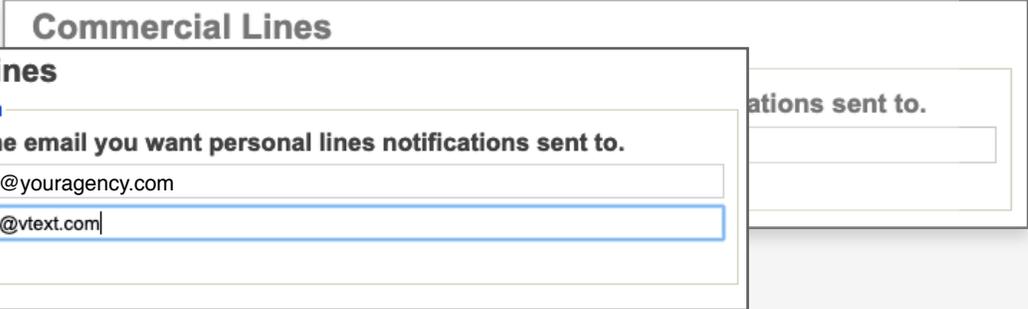
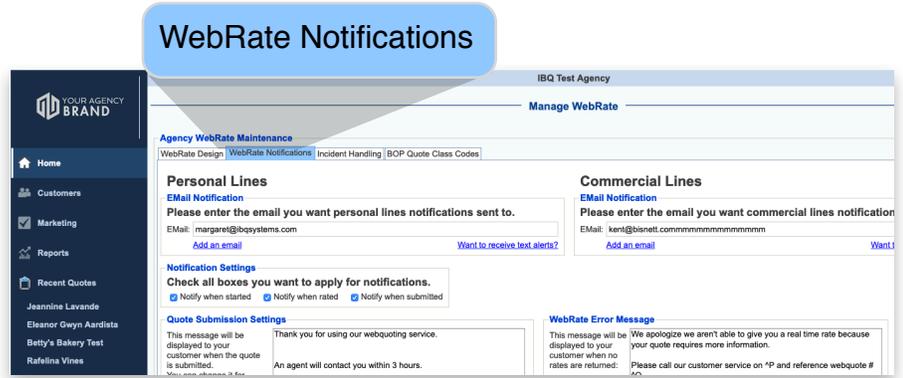
[Copy URLs](#)

3

Get notified

Get details on every prospect that starts and finishes a quote with your WebRate.

The notifications tab gives you powerful tools for following up and closing leads.



Receive email or text alerts

Give your agents a heads up when someone uses WebRate. Easily enter the emails for BOTH personal and commercial lines agents.

For text alerts, you'll enter the mobile number followed by the domain for the mobile carrier into the box - even though it says "EMail". For example, 4155551234@vtext.com would send a text message to a Verizon user.

Please note: text alerts only contain a small amount of the actual quote whereas the email contains everything the prospect enters.

Mobile carrier domains

- AT&T:** number@txt.att.net
- T-Mobile:** number@tmomail.net
- Verizon:** number@vtext.com
- Sprint:** number@messaging.sprintpcs.com or @ pm.sprint.com
- Virgin Mobile:** number@vmobl.com
- Tracfone:** number@mmst5.tracfone.com
- Metro PCS:** number@mymetropcs.com
- Boost Mobile:** number@myboostmobile.com
- Cricket:** number@mms.cricketwireless.net
- Ptel:** number@ptel.com
- Republic:** number@text.republicwireless.com
- Google Fi:** number@msg.fi.google.com
- Suncom:** number@tms.suncom.com
- Ting:** number@message.ting.com
- U.S. Cellular:** number@email.uscc.net
- Consumer Cellular:** number@cingularme.com
- C-Spire:** number@cspire1.com
- Page Plus:** number@vtext.com

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Get notified - continued

You can stay on top of prospects every step of the way with WebRate. You'll see who starts and finishes quotes so you can follow up. Any quote started shows up on your IBQ homepage.

Notification Settings

Check all boxes you want to apply for notifications.

Notify when started Notify when rated Notify when submitted

Started -

See when a prospect gets past the contact info screen. You'll get the name, address and tel number.

Rated -

See the quote info, rates and carriers a prospect saw online.

Submitted -

You'll get emailed when a prospect finishes a quote and clicks "apply" wanting to buy. You'll need to contact them to bind the policy.

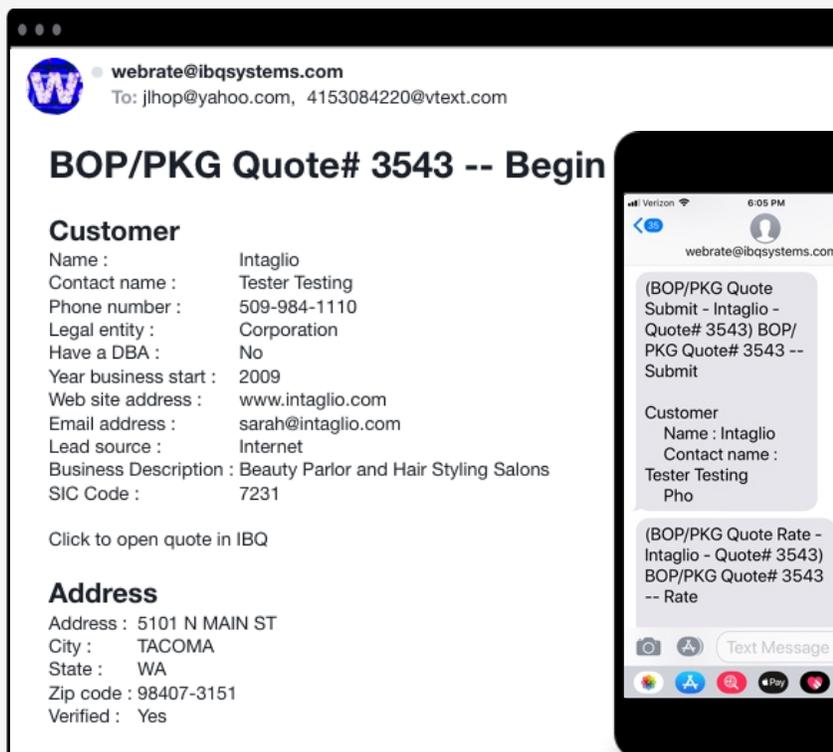
Please note - If you have all 3 boxes checked, you'll get 3 emails if a prospects get all the way to submitted/applied.

What do the notifications look like?

Email notifications contain everything a prospect enters and a link to "open the quote in IBQ".

Text alerts are high level notifications about which milestone a prospect has passed.

You can sign up for both email and text alerts.



3

Get notified - continued

Follow up email

When prospects get a rate and choose to submit/apply for a policy, WebRate will automatically send a reply email to them with the next steps.

The default message is shown on the right, but you can customize it for your needs. Tell them what to expect from your agency.

Quote Submission Settings	
This message will be displayed to your customer when the quote is submitted. You can change it for your agency, or enter N/A to not display any message:	Thank you for using our webquoting service. An agent will contact you within 3 hours.

WebRate Error Message	
This message will be displayed to your customer when no rates are returned:	We apologize we aren't able to give you a real time rate because your quote requires more information. Please call our customer service on ^P and reference webquote # ^Q

Set your error message

If no rates are returned, the error message on the left will be sent.

Keep the default message or create your own.

4

Your "Do Not Quote" list

Sometimes there are personal auto risks you and your carriers don't want to take on. The incident Handling tab lets you check off incidents where you **do not want** to offer a quote.

Note: this tab appears only if your agency offers personal auto

The screenshot shows the 'Incident Handling' tab selected in the 'Agency WebRate Maintenance' section. A blue callout box labeled 'Incident Handling' points to the tab. The page title is 'IBQ Test Agency' and the main heading is 'Manage WebRate'. Below the heading, there are tabs for 'WebRate Design', 'WebRate Notifications', 'Incident Handling', and 'BOP Quote Class Codes'. A dropdown menu shows 'Allow rates when a driver has an SR22?' set to 'Yes'. The main content area is titled 'Select any incident(s) from the list below you do NOT want your agency to offer a quote'. It contains a table with two columns: 'Incident type' and 'Description'. The table lists various violations, with 'Driving While Intoxicated' selected.

Incident type	Description
<input type="checkbox"/> Violation	Disobey Signalman / Officer
<input type="checkbox"/> Violation	Driving on Shoulder / Sidewalk
<input type="checkbox"/> Violation	Driving on Wrong Side of Road
<input type="checkbox"/> Violation	Driving Under the Influence - DUI
<input type="checkbox"/> Violation	Driving With Suspended Veh. Registraton
<input type="checkbox"/> Violation	Driving Without Future Proof
<input type="checkbox"/> Violation	Driving Without Headlights
<input type="checkbox"/> Violation	Driving Without Liability Insurance
<input checked="" type="checkbox"/> Violation	Driving While Intoxicated
<input type="checkbox"/> Violation	Driving While License Suspended / Revoked
<input type="checkbox"/> Violation	Eluding Police Officer
<input type="checkbox"/> Violation	Embracing
<input type="checkbox"/> Violation	Excess Person on Cycle
<input type="checkbox"/> Violation	Expired Drivers License
<input type="checkbox"/> Violation	Failure to appear at interview / hearing / exam
<input type="checkbox"/> Violation	Failure to Dim Headlights
<input type="checkbox"/> Violation	Failure to Obey Stop Sign
<input type="checkbox"/> Violation	Failure to Signal - Improper Signal
<input type="checkbox"/> Violation	Failure to Support License Plate
<input type="checkbox"/> Violation	Failure to Yield Right of Way
<input type="checkbox"/> Violation	Failure to Use Due Care
<input type="checkbox"/> Violation	False Insurance Evidence

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BOP class codes

All classes of business are set to rate as a default. If there are classes of business your agency does not want to rate, uncheck the box next to the description/SIC code. In the screen below, the agency chose not to rate Athletic Footwear Stores.

Note: this tab appears only if your agency offers BOP through IBQ

Agency WebRate Maintenance

WebRate Design | WebRate Notifications | Incident Handling | **BOP Quote Class Codes**

Agency:

SIC Code	Description ▲
<input checked="" type="checkbox"/> 5932	Antique Stores
<input checked="" type="checkbox"/> 7629	Appliance and Accessories Stores - Sales, Installation, Service or Repair - Commercial or Household
<input checked="" type="checkbox"/> 5722	Appliance Store - Household
<input checked="" type="checkbox"/> 5064	Appliances - Commercial or Household - Excluding TV, Stereo, Video, Computer or Data Processing Equipment - Wholesale
<input checked="" type="checkbox"/> 5064	Appliances - Commercial or Household - Wholesale
<input checked="" type="checkbox"/> 5999	Aquariums and Fish - Retail
<input checked="" type="checkbox"/> 5199	Aquariums and Fish - Wholesale
<input checked="" type="checkbox"/> 5999	Art Galleries - Retail
<input checked="" type="checkbox"/> 5999	Artificial Flowers/Plants - Retail
<input checked="" type="checkbox"/> 5199	Artificial Flowers/Plants - Wholesale
<input checked="" type="checkbox"/> 5945	Arts and Craft Supplies - Retail
<input checked="" type="checkbox"/> 5199	Arts and Crafts Supplies - Wholesale
<input type="checkbox"/> 5661	Athletic Footwear Stores
<input checked="" type="checkbox"/> 5731	Audio - Visual Equipment - Retail
<input checked="" type="checkbox"/> 5531	Auto Accessories - No Repairs, Services or Recapping - Retail
<input checked="" type="checkbox"/> 5013	Auto Accessories - No Repairs, Services or Recapping - Wholesale
<input checked="" type="checkbox"/> 5531	Auto Parts and Accessories - Franchise - Retail
<input checked="" type="checkbox"/> 5461	Bagel Shops
<input checked="" type="checkbox"/> 2051	Baked Goods - Baking on Premises - Wholesale
<input checked="" type="checkbox"/> 5149	Baked Goods - No Baking on Premises - Wholesale
<input checked="" type="checkbox"/> 5461	Bakeries - Baking on Premises - Retail

FAQ's

How much does WebRate cost?

WebRate is free for IBQ customers. It's included with each rater subscription. Lines of business currently available for WebRate include: personal auto, home, renters, condo, business owners and contractors.

After a lead gets a quote and clicks "apply" what happens next?

If you've turned on notifications, you'll get an alert so that you can follow up with the customer. There will likely be final details and follow up questions you need to ask the prospect before you submit to the carrier.

What if I don't have a website? Can I still use WebRate?

Absolutely. The WebRate links work whether you have a website or not. You can email quote links direct to customers, place on your social media channels and more. Your WebRate pages will show your logo and contact information so it's branded to your agency.

Why are the WebRate interfaces different for the different lines of business?

Just as the lines of business are very different, so are the WebRate interfaces. All interfaces were designed for ease of use and speed.

Can I see WebRate in action before I set it up?

You can take WebRate for a spin any time. Feel free to try out WebRate using our IBQ test servers. Here are some links to see for yourself:

BOP: <https://quickquote-test.ibqsystems.com/acme/QuickBOP/#Location>

Contractors: <https://quickquote-test.ibqsystems.com/ACME/Contractors/#Location>

Personal Auto: <https://quickquote-test.ibqsystems.com/acme/Auto/#Locatio>

Home: <https://test.ibqagents.com/ACME:ho3/>

Renters: <https://test.ibqagents.com/ACME:ho4/>

Condo: <https://test.ibqagents.com/ACME:ho6/>

Do WebRate quotes show up in my IBQ rater?

Yes. All quotes automatically appear in your rater with all the information the prospect provided so you can follow up with prospects who didn't complete a quote. No need to import, gather or use a separate system to get your prospects' quotes.

Get the word out

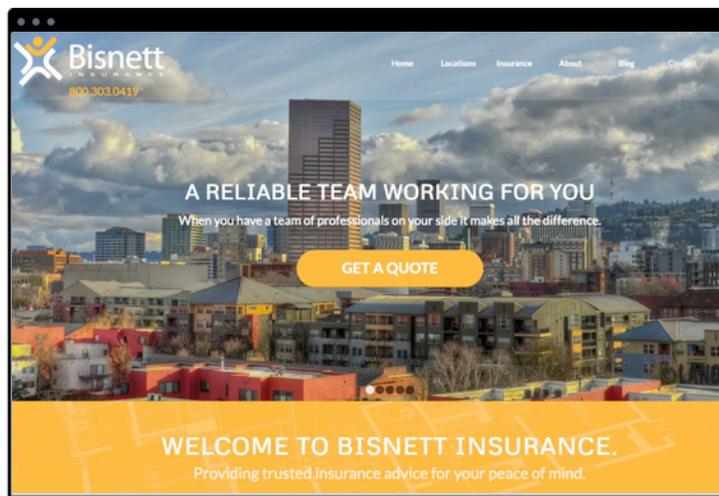
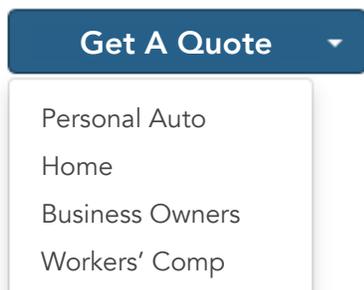
With WebRate you're ready to take on the direct writers AND quote new business during social distancing/Covid times. Here are a few tips for getting more new business.

Add a quote button to your website

The more prominent the button, the more quotes you'll get.

If you offer multiple lines of business, you could use quote button that takes visitors to a page with all your links.

Or use a drop down button that lets visitors select the right WebRate page.

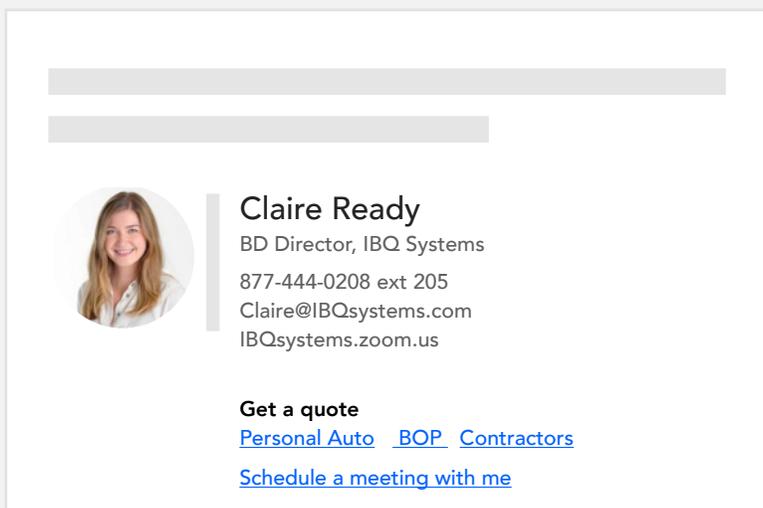


Create an email signature that does some heavy lifting

You send out a lot of emails every day. Why not let people know they can quote with you?

Each email program has its own specs for email signatures, so check on your program to see what's possible. There are also services (like hubspot, mail-signatures.com or office.com) with signature templates that can start you off with a great design.

A perfect solution for agents who don't have a website yet.



Add quote links to take prospects directly into your custom-branded quoting pages.

Get the word out

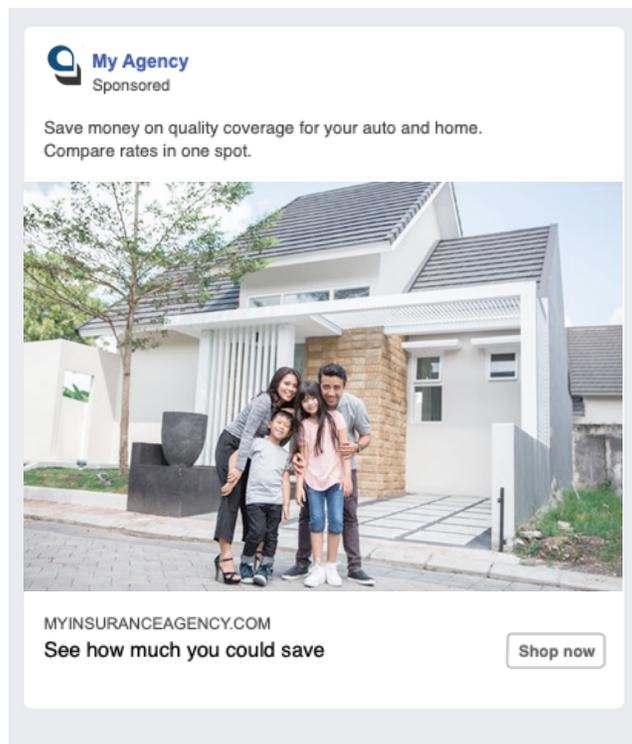
Advertise online

Online advertising is now easier than ever. Both Facebook and Google have self-serve tools to help you build ads without you having to be a digital designer or social media expert.

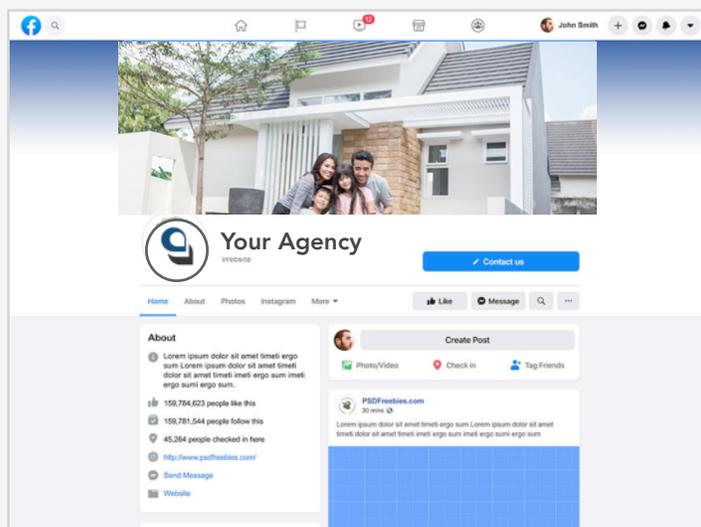
You'll need a Facebook or a Google account to get started. Each platform has its own specs but generally you'll need an image, headlines and descriptions. There are strict character count requirements for the headlines and descriptions.

Use a text editor to keep track of how many characters you used (spaces are included in the counts). Check out ads from other insurance agents or carriers to get ideas for copy and photos. For your photo, you can pick low-cost images from sites like Shutterstock. Google also has images you can use as part of the package.

Start off with a small budget and scale up if it works.



Use ads to get prospects to your website. No website? These ads can go directly into your WebRate if you're advertising one line of business.



No website? Create a Facebook page

Facebook offers a great solution for agencies who want to have a website, but don't want to deal with web development hassles.

You can create a Facebook for business page and advertise your agency and link to your WebRate quoting pages.

Be sure to mark your page as "public" for visitors without a Facebook account can see it as well.

Get the word out

Update your signage

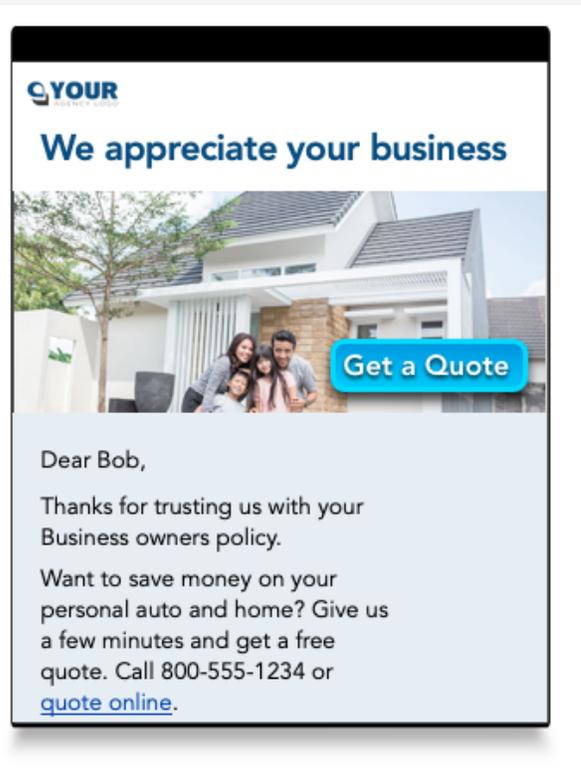
Adding a sign or banner to your office can have a big impact. If customers see your sign off-hours or are social distancing, they can still get a quote.

Print a banner or poster and put it in a visible location. You can order both from a local printer or online.

Consider putting a QR (quick response) code on your signage so prospects can be taken to a web address of your choosing. You can get free QR codes online from sites like qrcode-monkey.com or qr-code-generator.com.



Open the camera on your mobile phone and focus on the QR code. It should launch the IBQ webquote without you having to type anything.



Add a link to your website quoting page or take them right into WebRate. Your logo in the email and WebRate let visitors know they're in the right spot

Email your current customers

It's always easier to get more business from your current customers.

Your commercial clients also need personal lines insurance.

And your personal lines customers often have small businesses you might be able to quote.

Email services like MailChimp and Constant Contact make it easy to send out and track emails. Export your client list from your agency management system to CSV file and import it to an email service. Then pick a ready-made template and customize it for your offer.

You could see quotes come in within days of sending your email.

Get the word out

Prospect through the postal service

Direct mail is still one of the best ways to get new business.

Step 1 - Talk to your companies. Find out where they are most competitive and having success. For this example, let's say it's plumbing contractors.

Step 2 - Pull a list of businesses by SIC code - e.g., plumbing contractors. You could use a list broker to get the names or often a printer will have lists you can rent.

Step 3 - Design a postcard or letter to print and mail.

There are one-stop shops, such as Vistaprint.com, that can do steps 2 and 3 for you, as well as mail it for you.

Be sure to include a call to action so prospects know how to contact and quote with you. It could be a link to your quoting page, website or QR code.

