

How top Farmers agent John Heep powers his business with high value, multi-line clients from EverQuote



Farmers agent John Heep started in 2012 as a scratch agency owner in Arizona, one of the most competitive markets for auto insurance in the US. Every carrier operated there, and in 2012, John had over a hundred agents from his carrier within ten-miles (now there are less than thirty). Additionally, John's carrier was the most expensive provider in Arizona in six out of eight driver profiles, spanning a range of ages and coverage levels. Even with these challenges, John has built a successful scratch agency with close to 5k policies in force. Partnering with EverQuote allowed John to connect with a steady flow of clients that fit his carrier's requirements and most importantly, clients that multi-lined and retained at high rates.

“EverQuote Helped Me Grow By 600 Policies a Year... and Retain 82+%”

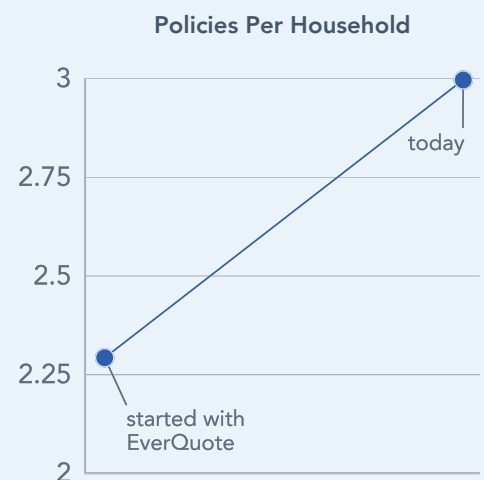
To succeed in this environment, John needed to focus on customers looking for more than just rock bottom auto rates. And since he hadn't purchased a book of business, he didn't have renewals or referrals to fall back on. John needed easy access to homeowner and multi-line prospects who aligned with his business model. These clients are able to take advantage of discounted multi-line pricing *and* they retain at higher rates than monoline customers.²

But finding a steady flow of multi-line prospects *in the market for new insurance* is not so easy – that's where EverQuote comes in. As the largest online insurance marketplace in the US, EverQuote was able to seamlessly connect John with multi-line prospects actively shopping for insurance. Since partnering with EverQuote, John's book has increased by 500 to 600 policies each year, *despite multiple rate increases*, and he is retaining these clients at greater than 80% year-over-year.

Strategy, hard work, and connecting with the prospects that fit your needs can help an insurance agency succeed in even the most challenging business environments. John's experience proves the importance of partnering with EverQuote to grow your business.

The Bottom Line: John Heep and EverQuote

- **80%** of customer base have higher liability limits – focus on “Premium” customers
- **90%** of EverQuote-sourced business are multi-line policies
- **80%** year-over-year retention for EverQuote sourced business
- **4,700** Policies In Force scratch agency to nearly 5k policies in force in just 7 years of business
- **3.0 policies per household** – with EverQuote John grew his agency's average multi-line density from 2.3 to 3.0 policies per household



¹ “The Best Arizona Auto Insurance Company.” *Reviews.com*, 17 November 2018, <https://www.reviews.com/auto-insurance/arizona/#farmers>

² “Shopping and Switching Trends.” *JD Power Insights*, https://www.jdpower.com/sites/default/files/InsuranceShopping_JDPowerInsights_13.pdf

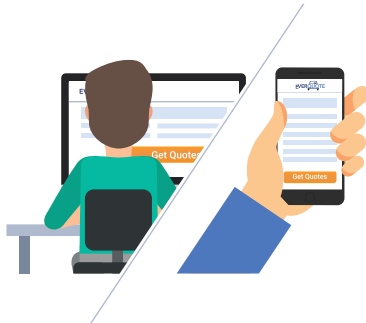
GROW YOUR BOOK LIKE A **PRO**

More people than ever are shopping online for insurance—74%, according to a recent J.D. Power study. EverQuote gives you the tools to tap into the nation’s largest online insurance marketplace and connect with the millions of consumers who visit our website every month. Just select the client profile you want, their location, the hours you’re available and how many prospects you want delivered to you each day. We deliver them in real time to your lead management system or email inbox – it’s that simple.



Pick The Client Profiles That Fit Your Needs

We give you finely tuned risk profiles, locations down to the specific zip code and adjustable lead caps and hours of operation.



We Source and Qualify High Intent Consumers

We have millions of consumers visiting our site every month—more than any non-carrier website in the industry.



You Get Qualified Prospects in Real-Time

Each and every referral that EverQuote sends to an agent happens in real-time as the consumer searches for quotes.



We Help You Succeed & Bind More Business

Our Customer Success Managers are here to help you succeed with best practices and personalized recommendations.

Key Features

- ✓ Real-Time Delivery
- ✓ Multiple Client Risk Profiles
- ✓ Adjustable Volume Caps
- ✓ Unlimited Pausing
- ✓ Dedicated Customer Support
- ✓ Zip Code-Level Targeting
- ✓ Custom Delivery Hours
- ✓ Simple Self Serve Returns¹
- ✓ Direct LMS Integrations
- ✓ Get Started in Minutes
- ✓ No Long-Term Commitment

¹Subject to restrictions

Lead Types



Auto

Every EverQuote Auto prospect completes an extensive form with everything you need to quote them. Pick your client based on filters including home ownership, self-reported driving record, age, and prior coverage.



Home

EverQuote gives agents two distinct consumer profiles that match common underwriting requirements. Each Home prospect must complete a 20-point form on EverQuote websites and are referred in real time.



Life

Financial advisors and agents can choose between 3 consumer profiles that align with standard life insurance underwriting requirements. Consumers all complete a 24-point form before being referred.