

New Benefits / miQuotes



Getting Started With New Benefits/miQuotes

We know you might have additional questions. Here is a summary of the most frequently asked questions and answers. You can contact 3 Mark's Marketing Department anytime with any addition questions. Visit www.miquotes.com/3markFinancial or call 1-888-533-6275.

FAQ's

What are the levels and how do I choose the level my agency needs to be on?

There are 3 levels of pricing for the monthly fees. Level 3 is \$99, Level 2 is \$69 and Level 1 is \$39. These rates are only good through March 31, 2010 at which point they'll revert to regular pricing where Level 3 is \$199, Level 2 is \$99 and Level 1 is \$49. So act now!

Here's a brief description of the levels:

Level 3 - \$99/month

This is the affiliate level. It allows you to create an unlimited number of websites and track business across all of them. You can set up both Level 2 and Level 1 access for others. You can also think of this level as the recruiter level.

Level 2 - \$69/month

This is the agency level. It allows the user to create Level 1 websites below them although it lacks the hierarchy tracking capabilities. This level is for those who are going out to associations or employers and looking to set up websites for them to make sales to consumers.

Level 1 - \$39/month

This is the association or agent level. They can only create the one website for themselves, but not for others.

Do I have to be licensed in every state or with every carrier on the platform?

Normally yes; however there are options if you are not licensed in a particular state or with a carrier on the platform.

What are the commissions?

If you decide to have miQuotes work the leads, you will be paid 60% of the normal agent level commission for all miQuotes insurance business. The agent level commission for Discounted Benefits is 35% of the retail price for the Premier Package, 27% of the retail price for the Premier Plus Package, 30% of the retail price for the Everything Package.

How are renewal commissions handled?

Renewal commissions will be handled the same as they would if you wrote a case outside this program, with the exception that you are receiving 60% of any renewals rather than the full 100% if miQuotes process the leads. You will receive full renewal commission if you choose to process the leads yourself.

What if I decide to end the contract?

The contract is for a minimum of 1 year.

Can I have miQuotes work leads from associations and employer groups, while work my existing client leads?

No. You have to decide to work all of the leads or let miQuotes work all of the leads through their call center of licensed agents. 95% of agents leverage the miQuotes call center by allowing them to work the leads. This frees you up to continue selling.

What carriers are represented on the platform?

American General, Assurity, Aviva, Genworth, Great American, HSBC, ING, Midland, Prudential, Protective of NY, Prudential, RBC, Transamerica, Travelers, US Life, United of Omaha

When will my credit card be charged?

Your credit card is charged when the reservation form is received at miQuotes.