

# Selling in a virtual world

Greenberg puts clients first — he just never meets with them in person.

BY MATT PAIS

When **Brian Greenberg** started doing all of his business online in 2004, many prospects were hesitant about that practice. “That was kind of a time when AOL was out there, and you could never cancel AOL,” he said. “People were very wary of trusting somebody online.”

More than a decade later, some are still surprised that the 39-year-old, three-year MDRT member does absolutely no business in person, even if the client is a friend or lives down the street. But that skepticism continues to decrease, both because of people’s growing tendency to research life insurance online (a PricewaterhouseCoopers study cited eight in 10 purchases starting that way) and because Greenberg has built a successful machine, as he called it, 95 percent driven by Google traffic, as well as marketing and what he sees as simple products.

Here are five ways Greenberg, who is based in Scottsdale, Arizona, and manages seven agents, makes it work:

## 1. Simplicity

The practice specializes in term life insurance, particularly policies that don’t require a medical exam. He’s seen that clients are willing to pay more for that kind of policy, and the more straightforward the product, the less need for people to meet face to face.

“When people search online, a business stands out based on its quantity of endorsements vs. complaints.”



## 2. Transparency

Of course, trust, which is important with all clients but especially essential when working exclusively online, doesn’t happen on its own. Greenberg makes a high priority of posting pictures of agents on his website, also including biographical information and lots of reviews from past clients and the Better Business Bureau. Greenberg knows that when people search online, a business stands out based on its reputation and quantity of endorsements vs. complaints.

## 3. Exposure

Obviously, the online focus broadens his client base to a national level, which is why everyone in the office is licensed in all 50 states. Greenberg emphasizes the importance of how he does business, and how many think that it’s easier than it is. “There’s the old saying that if you build a better mousetrap, people will beat down your door. That’s not the case,” he said. “Even if you put together the most expensive website and you offer the best services, it’s like having a billboard in the middle of the desert. No one’s going to see it.” Greenberg has always handled



all of his company's marketing. He built the comparison quote engine for his websites and still serves as the in-house tech expert.

#### 4. Delegation

While Greenberg started out selling, he now handles few policies on his own, instead managing agents and larger projects. "To build a great system, you have to do all the jobs yourself first," he said. "Once you know what every job in the company entails, you can then delegate them."

#### 5. Service

Where some may operate on the maxim of "ABC: Always be closing," Greenberg instead advocates "ABN: Always be nice," paying his agents salary plus commission instead of just commission. He believes that results in better client service because advisors don't feel the need to push sales out of necessity. "I want to be the guys that offer the best service," Greenberg said. "Sometimes that means not selling somebody."

Originally from Highland Park, Illinois, Greenberg always knew he wanted to be an entrepreneur. He majored in entrepreneurship at the University of Arizona and began work-

ing as a traditional advisor right out of college. After experiencing the inevitable objections and dead-end sales, he decided to develop an online system so prospects would come to him. (He notes how much more efficient digital business is, recalling in 2001 that if he forgot to get a signature on one of 50 pages, he'd have to drive back to the person's house.) The purpose of connecting with and helping people was always the same. "The people who purchase from you are people who love their family," he said. "It's nice to be in a business you feel good about."

The bulk of Greenberg's business clients are couples who just had their first child, or people experiencing universal, major life events like the death of a family member. These incidents often prompt people to recognize it is time for them to get insurance; there is then no need to sell them on anything. "The worst thing we hear people say every day: 'Someone died in our family and didn't have life insurance,'" Greenberg said. "We don't want that to happen to us."

It's not as if the business only focuses on new clients, however. Because of its large base of established, trusting clients, Greenberg's agents often work with those people to update policies or expand coverage. This could mean adding disability insurance to existing life insurance or dealing with Medicare supplements for clients 65 and older. They also take on additional business with people whose health is declining and want a guaranteed acceptance policy to leave something behind. Because those often do not pay a full death benefit if the policyholder passes within a certain amount of time, Greenberg says those can be tough conversations. "Sometimes you've gotta say, 'I'm sorry; this isn't something we can help you with.'"

Yet despite any challenges involved, he hopes new advisors see the potential to learn and develop a business online without too much expense. "The 20s are for learning," goes one of his preferred sayings, "and the 30s are for earning." The focus remains on the client, though, which allows the company to spin like a wheel. "If you do a great job for a client, you can get reviews," Greenberg said. "And the more reviews I get, the more business I get." **KT**



#### CONTACT:

**Brian Greenberg**  
*brian@truebluelife*  
*insurance.com*