

Title:

No Call List Complaints - Are You Covered On Purchased Leads?

Word Count:

770

Summary:

If you're an insurance agent buying leads from a company, you should ensure you're purchasing names and numbers from a company that protects you if you're sold and call the number of someone whose telephone is registered with the National Do Not Call Registry.

Starting on January 1, 2005, people who register their phone numbers with the National Do Not Call Registry may not be called by telemarketers and certain other businesses 31 days after the listing of the phone numbe...

Keywords:

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Article Body:

If you're an insurance agent buying leads from a company, you should ensure you're purchasing names and numbers from a company that protects you if you're sold and call the number of someone whose telephone is registered with the National Do Not Call Registry.

Starting on January 1, 2005, people who register their phone numbers with the National Do Not Call Registry may not be called by telemarketers and certain other businesses 31 days after the listing of the phone number. The registry was created in response to consumer complaints regarding unsolicited telemarketing calls. In order to stop calls, a consumer must list their telephone with the registry. The Federal Trade Commission (FTC), which is the country's consumer protection agency, along with the Federal Communications Commission (FCC) and state law enforcement are in charge of making sure businesses are in compliance with the law governing the no call list.

Personal phone numbers, including cell phones, may be registered. Phone numbers remain in the registry for 5 years. After that time, they may be re-registered. Calls from charities, from or on the behalf of political organizations and those from telephone surveyors are not restricted under this law. Additionally, if a consumer already has a business relationship with a company, that entity may call and solicit the consumer. A person may also give written permission for

specific companies to call them to solicit business. The registry is only for personal phone numbers and business phones may not be put on the no-call list.

The list is updated every month and telemarketing companies are responsible for recording any new numbers every 31 days and deleting those phone numbers from their call lists. Law enforcement officials have access to the registry in order to confirm that businesses are in compliance with the law. Telemarketers and other businesses can face high fines (up to \$11,000 per complaint) if found in violation of the regulation.

If you are purchasing insurance leads from a company, the service providing the names and numbers should guarantee that they are not on the no call list. If you do phone a number that's in the registry, the business from which you bought the lead should agree to pay any fines connected with the violation. A responsible lead provider will have a written policy concerning the law.

There will, of course, be certain criteria used by the lead supplier to evaluate whether or not your call falls under their guarantee. A company will protect you if the number is on the no call list on condition that:

- * The number that you called was the correct number supplied by the lead provider.
- * The person you contacted then requests that you refrain from calling again and you follow their instructions.
- * You call between the legally determined hours for telemarketing calls (from 8 am to 9 pm).
- * You identify yourself in the proper manner to the lead.
- * You are professional and courteous when calling the potential customer.
- * The person filing the complaint is the contact person on the lead or appropriately related to the contact person.

Additionally, you will have to allow the company that sold you the lead to manage the objection, letting them properly defend the complaint. The lead generating business will also require that your account is current and in good standing and that you've acted in good faith and abided by all contractual commitments.

If you and your insurance company abide by the following guidelines, the

business that provided the lead should agree to hold you, your employees and company harmless regarding all fines, expenses to defend the complaint and other fees associated with the case.

To determine if a lead generating company is reliable in terms of the contact information it supplies insurers:

- * Make sure they have a written no call list policy.
- * Call the attorney general's office to see if any complaints have been filed against the company.
- * Work with a company that specializes in insurance lead generation and that has a track record.
- * Buy leads from a company that only supplies the names and numbers of people who have requested an insurance quote.
- * Purchase leads that are from a database of verified phone numbers.
- * Work with a supplier that is a member of the Better Business Bureau or the Better Business Bureau OnLine.

Although no lead you purchase can guarantee a sale, all leads should be guaranteed against complaints in relationship to the National Do Not Call Registry. Leads that are not certified in this manner may be less expensive, but in the long run that money you save may cost you more in legal fees and fines.