

Pet Health Insurance

How It Works & How You Earn Commissions



Now you can offer your prospects and customers pet health insurance through your replicator site.

In order to do this, we partnered with the Hartville Pet Health Insurance. They are an “A” rated underwriter, licensed in all 50 States and the District of Columbia. Hartville was founded in 1997 and they are America’s fastest-growing pet health insurer. In addition to the many advantages working with a company of this caliber, Hartville offers wide veterinary acceptance and excellent customer service.

Why We Added Pet Health Insurance

We added pet health insurance because there is a growing need for it in the U.S. Since 2005, pet insurance has experienced a 30% usage increase annually ... and there’s still tremendous room for growth. In addition, since our company mission is to improve the lives of people and their companion

animals, we believe pet health insurance will not only increase your monthly commissions, but also enhance your customer relationships.

Pet health insurance will help to increase your business for two important reasons. (1) It will attract new people and expose them to all of the other products available on your web site. (2) And, it will help solidify the relationships you have with current customers. After all, the more products you can offer, the less likely they are to seek out new providers to address their pets’ needs.

Beyond the immediate benefits, pet insurance will allow us to capture some very powerful data (including a pet’s name, breed, month/year of birth and the customer’s email address). In the future, we plan to use this information to personalize newsletters and other promotions, which will improve their effectiveness.

Important Information: To give our Field Reps the opportunity to offer pet health insurance, we had to partner with a licensed pet insurance agent because our company and the majority of our Field Reps are not licensed agents. Only licensed agents can sell insurance. Although Field Reps cannot actually sell pet health insurance, they can send customers and prospects to the pet insurance page of their replicator sites. The insurance policies are purchased from Hartville and Field Reps receive commissions on these purchases, as explained below.

(Please note: Hartville no longer works with independent licensed insurance agents.)

Commissions on Pet Insurance

- Pet Insurance is a regular Commissionable Sales item and the upline payout is the same as any other product with a Commissionable Sales amount.
- The Commissionable Sales amount for the pet insurance is approximately 12% of the premium in year one, and approximately 6% of the premium in years two through 10.
- There is no Quick Start Bonus on this item.
- The amount of commission paid is based on the premiums (which vary according to dog, cat, age, multiple-pet and level of coverage). There are four levels of coverage starting from Level 1 (which covers accidents and injuries only) to Level 4 (which also covers illnesses, hospitalization, surgery and wellness care).
- The average monthly premium is \$33.00 and the average policy length is 3 ½ to 4 ½ years.
- Taking the information above into consideration, here is an example. If your customer purchased a policy with a \$33.00/month premium and kept it for four years, the total commissions you would earn over the course of the four-year period would be \$24.00. As we mentioned above, the upline payout is similar to any other commissionable product.
- Although this is not a get-rich-quick product, there's little-to-no effort required to make sales due to the easy sign-up process located on your replicator site. And, we learned that Hartville makes \$100 million in new customer sales each year, so there are plenty of prospects looking for pet health insurance.
- Commissions are a month later than commissions on other sales. For example, if a pet insurance policy is purchased in January, you will receive commissions for it in March.

Sign-up on Your Replicator Site

Here's how the pet insurance sign-up works on your replicator site.

- Each Field Rep is assigned a unique pet insurance priority code.
- When someone logs on to your replicator site and goes to the pet insurance page, that web page contains your unique priority code.
- If a prospect signs up for pet insurance on your replicator site, Hartville knows the Field Rep assigned to that prospect because of the priority code.
- If a prospect enters their pet's name and email address but does not complete the instant quote process, he or she will receive an email from a Hartville customer service agent who will attempt to help the prospect complete the process. Again, Hartville knows the Field Rep assigned to that prospect because of the unique priority code.
- In addition, if a customer calls us to place an order, we will obtain your priority code, and transfer the call to Hartville for processing.
- At the end of each month, Hartville will send us the policy information, complete with priority codes, so we can pay commissions.

Pet Health Insurance is a very positive addition to the product line. It will help attract more people to your web site, enhance relationships with your customers, add some extra money to your commission checks and give us powerful information to improve the effectiveness of our newsletters and future promotions.