

# Tech Innovator's Expansion Into Product Design Enables Agents to Sell in Their Sleep

**B**ill Levinson, managing partner of Levinson & Associates, is a one-man technological force in the insurance industry, constantly integrating – and inventing – digital solutions to make agents' lives easier. In this Q&A, Levinson discusses his latest innovation: a proprietary product called Lightning Issue Term™, which agents can literally sell in their sleep – online.

**Q: What inspired you to create Lightning Term?**

**A:** It's an exact solution to the changes that are going on in our industry; agents and consumers are getting more comfortable using the internet. So I created a product that an agent can park on their website and social media and even email blast, and the consumer can just click on the link, run a quote, answer three health questions and get approved instantly. The policy gets mailed in 48 hours. The agent does literally nothing.

**Q: Are consumers comfortable buying insurance online?**

**A:** Today, many prefer to buy online. Twenty years ago, the normal way to buy a policy was having an agent show up at your house on a Tuesday at 8 p.m. Many people today don't want that hassle, because they're too busy or they don't trust a stranger in their house.

**Q: What about agents who prefer to sell face-to-face?**

**A:** Lightning Term doesn't mean a total change in how you sell. It's an add-on. You can just add it to your website, and I don't care what type of agent you are these days, you need to have an online presence.

**Q: What other benefits does the agent experience by selling Lightning Term?**

**A:** Because it's a smaller face amount, the smaller policies will sell themselves online while you focus your attention on the larger ones. Also, it works as a lead generator; when someone runs a quote, and they want something more than the \$100,000.00 max face amount, they'll pick up the phone and call you. And it also just improves your overall branding and your online presence.

**Q: Tell me more about the product itself.**

**A:** It's a 10-, 20-, and 30-year term, and there's one rate



**Bill L. Levinson**

has been integral in many tech-related pilot programs and carrier technology committees. He's responsible for launching the exclusive iGenius sales platform and has been featured in many national press releases.

regardless of smoker or nonsmoker or male or female. Plus, it comes with a free college scholarship for all policyowners.

**Q: How have you seen this product impact agents?**

**A:** The older generation is getting more comfortable with online marketing, using this as an easy introduction. Younger agents are excited to finally have something like this. Plus, P&C and health agents and agencies, who have never sold life insurance before, say it's an easy way to expand their business.

**Q: What's next?**

**A:** We've seen so much success in a very short time with Lightning Term, and we want to do the same with another big market in life right now, which is final expense. So we're in the process of launching the first ever, zero-agent-involvement final expense product, including a free college scholarship and lead program.

**Start selling in your sleep – it's easy!**

Get your free link, and download Levinson's white paper, "Using Social Networking to Increase Sales" at [www.LightningTermLife.com](http://www.LightningTermLife.com).



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