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.

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-