



# JUSTIN DOBOV RANK #2 ALL ABOUT COMMITMENT

Intelligent Finance's Elite Business Writer **Justin Doobov** says top broking comes down to having a commitment to go above and beyond the call of duty

**COMMITMENT TO** the client underpins the value of using a mortgage broker in today's world.

And according to Intelligent Finance's Justin Doobov, having a strong commitment to servicing clients' needs is the reason why he has been named as one of Australia's top two Elite Business Writers for the second consecutive year, having achieved the number one ranking in 2009.

In 2010, Mr Doobov wrote \$116,923,796 in residential loans and \$139.7 million in total other business volumes. Mr Doobov also achieved significant insurance targets of \$125.2 million in the last 12 months, focusing mainly on life insurance as well as home (contents) insurance.

Despite achieving such impressive volumes, Mr Doobov says what makes a good broker is not determined by the volume of loans they can write, but rather the quality of the loans they submit.

There's no point in submitting loan applications of a sub-par standard and getting a high decline rate, he says. "You can get a bad reputation with lenders that way."

And brokers should aim to achieve quality through commitment: a commitment to submit premium loan applications, a commitment to give clients the highest level of service, and a commitment to succeed.

"We are quite pro-active with our clients, and as we manage projects from start to finish. Therefore, we are involved in understanding our clients' needs, the structures that are required to be in place, and the level of support required even after the loan has settled," he says.

"All of these factors encourage our clients to refer our business to their family and friends."

In fact, Mr Doobov says, having a commitment to quality customer service is all the advertising the business needs: "We get our business through word of mouth referrals and existing customers – I didn't need to spend one cent on advertising last year."

A good broker, he adds, can achieve high turnover simply through taking the time to understand their customer.

"We provide a service based on solutions as opposed to mere product," he says. "A client may be looking for a cheap loan, they may be buying a house, but we look not only at the client's present circumstances but also their circumstances over the next five to 10 years.

"We look at their future as well as their immediate needs and that is what differentiates our business model from our competitors." ■

## TOP 10 WRITERS – INSURANCE

RANK	NAME	COMPANY	VOLUME	OVERALL RANKING	CHANGE FROM LAST YEAR
1	Jeremy Fisher	1st Street	160,000,000	1	NEW
2	Justin Doobov	Intelligent Finance	125,200,000	2	Down
3	Tony Bice	Finance Made Easy	60,000,000	8	NEW
4	Paul Wright	IPS Home Loans	50,610,000	11	NEW
5	Moshe Moses	Niche Lending	45,800,000	4	Down
6	Deslie Taylor	Mortgage Choice	30,000,000	15	NEW
7	Anthony Smith	Gracetree Group	26,195,000	21	NEW
8	Jamil Allouche	Loan Market	26,000,000	28	NEW
9	Donald Yum	Iwision Finance Group	24,000,000	6	Down
10	David Wegener	Club FS (Norwood)	21,000,000	25	NEW