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TIPS FOR SELLING INSURANCE OVER THE PHONE

1

BE ORGANIZED

Why call someone unprepared?

Make sure your computer is ready so you can access any assets you need. Have your CRM open to take notes during the call, including any follow-up items to complete.



2

ESTABLISH CREDIBILITY, AUTHORITY & EXPERTISE

Buying insurance is a big decision, prospects will buy from someone they feel is a trustworthy expert.



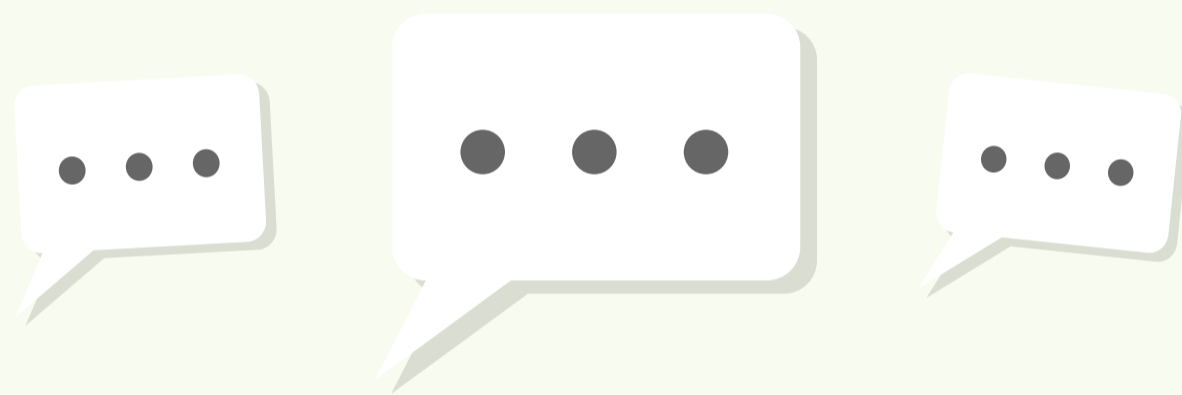
Prospects will try to rush you off the phone – if you get hurried, they will lose respect for you.

3

ASK MORE QUESTIONS

In order to match your prospect with the best carrier you need to ask a lot of questions. The more you ask the better you'll be able to share options with your prospect.

However, make sure you don't lead the prospect.



4

FIGURE OUT WHAT'S IMPORTANT

If you assume that everyone is buying for the same reason (like the lowest price), you are losing more sales than you realize. Before you present the rates, try to figure out what's important to the client.



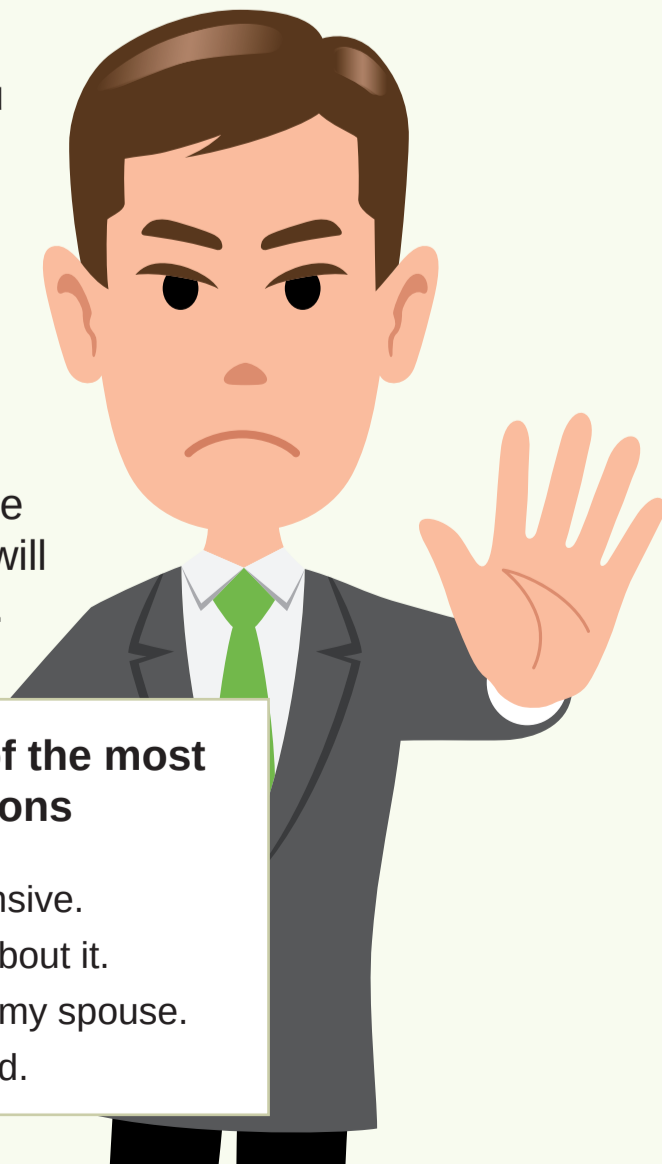
5

HANDLE OBJECTIONS

When you're selling insurance over the phone, you should listen more than you talk, because it gives people a chance to raise concerns.

You should be prepared for objections and learn how to handle them.

The secret to handling objections is to prepare in advance. You are in complete control when you're prepared and you will totally lose control if you're unprepared.



Here are some of the most common objections

- That's too expensive.
- I need to think about it.
- I need to talk to my spouse.
- I'm not interested.