

WORKING YOUR LEADS

& RUNNING YOUR BUSINESS

DO YOU SEE YOURSELF AS A BUSINESS OWNER?

Most agents who are new to the business see their current position as just a job- however, having this mentality is a **big mistake**. This is a business and ***you*** own it!

RUN YOUR BUSINESS

HAVE A PLAN AND SET GOALS



How much money do you want to earn?



How much will you spend to write each application?

SEPARATE YOUR BUSINESS EXPENSES FROM YOUR PERSONAL EXPENSES



Have a business specific credit card



Have a bank account for the business



Set up a quicken or quickbooks online account to track your income and expenses

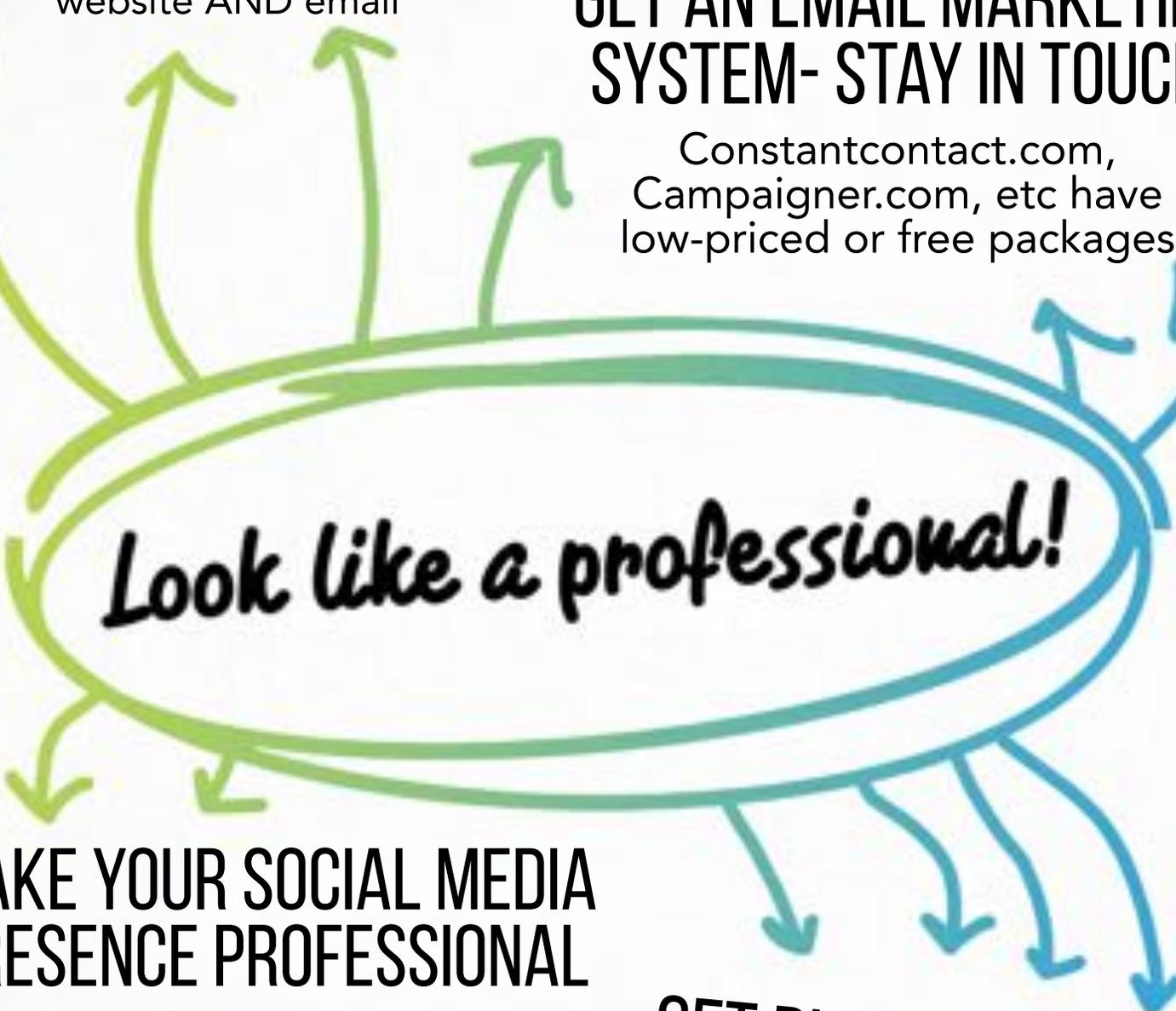
GET A WEBSITE FOR YOUR BUSINESS- IT'S CHEAP!

1and1.com and GoDaddy.com have plans for about \$10/month which includes a website AND email

Beneepath

GET AN EMAIL MARKETING SYSTEM- STAY IN TOUCH!

Constantcontact.com, Campaigner.com, etc have low-priced or free packages



Look like a professional!

MAKE YOUR SOCIAL MEDIA PRESENCE PROFESSIONAL

Complete your LinkedIn profile and setup a Facebook page for your business

PRO TIP:
Set up your business in Google Places, Yahoo Local Listing, Bing Places and Yellow Pages- They're all free!

GET BUSINESS CARDS- PUT THEM UP WHEREVER YOU CAN!



TIME:

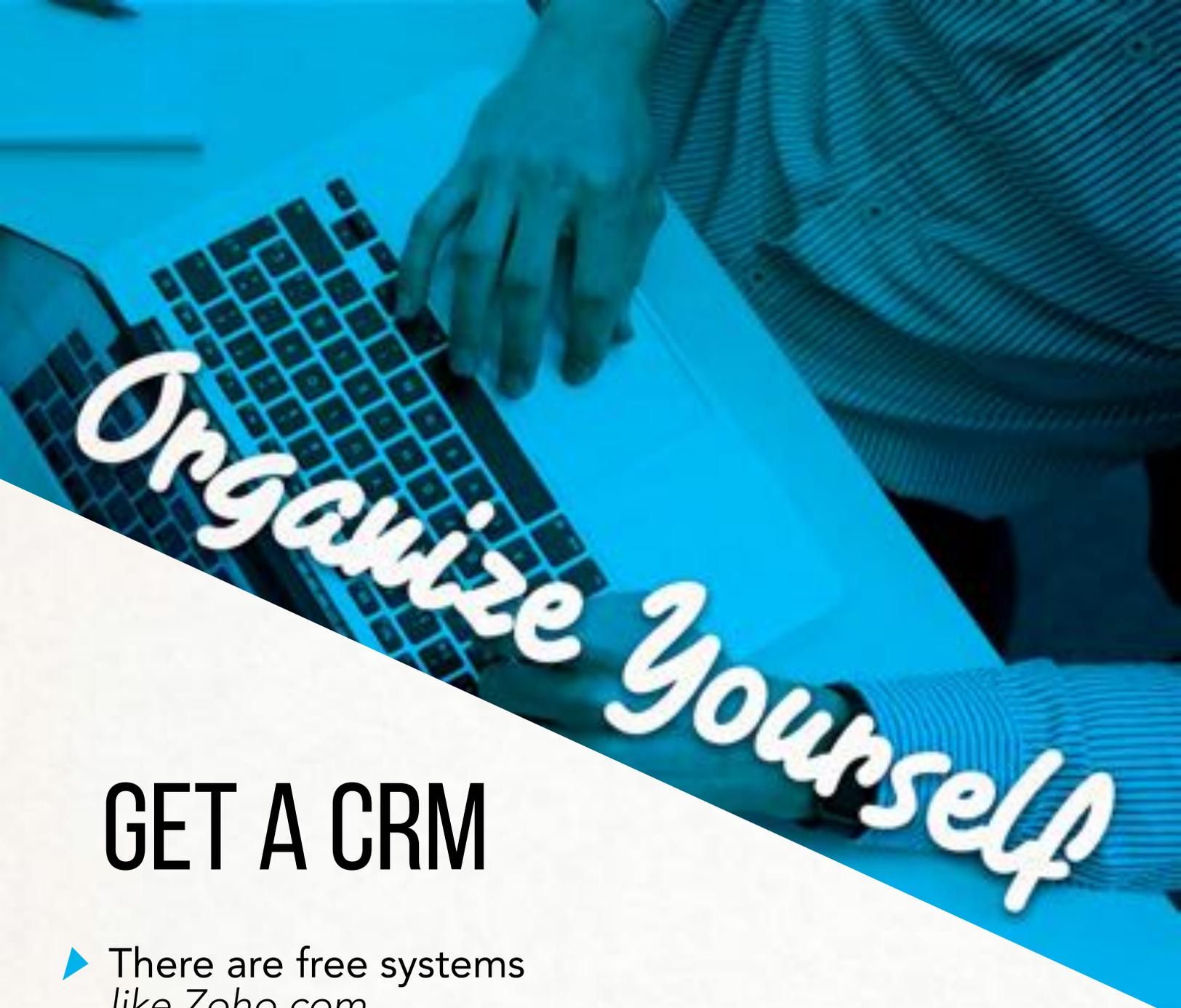
once you have used your time, you can never get it back.

if your goal is to make \$75,000 this year, your time is worth \$40 / hour.

USE YOUR TIME WISELY

you may get a lower marketing cost per sale using cheap leads- but when you factor in your time, you will see that it is hurting your income.

YOUR
MOST
VALUABLE
RESOURCE



Organize Yourself

GET A CRM

- ▶ There are free systems like *Zoho.com*
- ▶ *Norvax* and *Quotit* provide quotes and a website
- ▶ High end systems like *insidesales* have dialers than can really maximize your productivity

USE THE CRM

- ▶ Make sure you are updating your leads
- ▶ Take notes
- ▶ Set up your callbacks

WORKING LEADS: *the basics*

✓ **CALL EVERY NEW LEAD ASAP**

With exclusive leads, you don't need to compete against other agents. **HOWEVER**, your initial contact rate goes down as the minutes tick away.

✓ **HAVE A SCRIPT**

Be prepared! See the next page for some example scripts.

✓ **KNOW THE RIGHT BODY LANGUAGE**

You might think body language doesn't matter because you are on the phone, but sitting up straight and smiling while speaking can improve your sales skills.

✓ **DON'T GIVE UP ON LEADS!**

Data shows that calling a prospect 6 times will deliver your best combination of total contact rate vs. the time you invest in each lead

✓ **FOLLOW UP**

Leave voicemails and email your prospects with each dial.

SAMPLE SCRIPTS FOR SUCCESS

BEGIN BY INTRODUCING
YOURSELF AND WHAT COMPANY
YOU ARE WITH, THEN FOLLOW
ONE OF THESE TEXTS.

We have had some trouble connecting over the past few days. As your health insurance advisor, I can help you sort through the hundreds of health insurance options available to find the best possible plan for your budget. Give me a call at XXX-XXX-XXXX. If I don't hear from you soon, I'll follow up in two weeks. Take care!

We received your online inquiry for health insurance and I've been assigned to be your health insurance advisor. Call me back right away to get your free health insurance quotes! My number is XXX-XXX-XXXX.

I received your inquiry for health insurance and I'm going to be your health insurance advisor. Please call me back because I can help you find a best plan for your budget. My number is XXX-XXX-XXXX. I look forward to speaking with you. Take care!

TAKE IT FROM YOUR CLIENT'S PERSPECTIVE



WEEK 1:
3 CALLS



WEEK 2:
1 CALL



WEEK 3:
1 CALL

Wouldn't you be annoyed if the same number called you 5 times in 1 day? Be a professional and follow up in a non-pestering way.

Remember, no one likes long winded voicemails. Keep it short! Voicemails should be 15-20 seconds maximum.

ENGAGING YOUR PROSPECT: QUICK TIPS

- 1 Say your open
- 2 Ask a good question
- 3 LISTEN!



IT ONLY TAKES
20 SECONDS

**FOR YOUR PROSPECT TO DECIDE IF THEY
WANT TO DO BUSINESS WITH YOU**



CLOSE THE SALE

- Lots of closing strategies work, but the best one is assuming the sale.
- If you have done your job and asked the right questions, you should have been leading the person to a close the whole time.
- Simply stating something like “Let’s get your application into underwriting to get your final rates” works well.
- Whatever close you use, if they object:
 - Get the real reason why
 - Attempt to overcome the objection
 - Make sure you have a firm follow-up mutually agreed to

HOW TO HANDLE OBJECTIONS

IT'S BEST TO **LISTEN** AND **BE CURIOUS** RATHER THAN BE READY WITH YOUR STANDARD ANSWERS TO COMMON OBJECTIONS

RESPONDING WITH A SIMPLE **“OH... WHY’S THAT?”** IN A SINCERE, CURIOUS MANNER WILL OFTEN BE YOUR BEST RESPONSE.

USE ACTIVE LISTENING STRATEGIES. **“IF I UNDERSTAND YOU CORRECTLY, YOU (PARAPHRASE THE OBJECTION), DO I HAVE THAT RIGHT?”**

LEARN THE DIFFERENCE BETWEEN A REAL **OBJECTION** AND A **BRUSH OFF.**

INCREASE YOUR GOOD CONVERSATIONS BY REDUCING YOUR BRUSH OFFS

Responses like "I'm not interested" or "I didn't fill out anything" are brush offs- not real objections!

If you are getting these responses a lot, it is most likely your own fault and not the leads.





GO TO YOUR TAPE AND ASK YOURSELF

DID I SOUND **PROFESSIONAL** AND **ENERGETIC**?

DID I TAKE THE TIME TO **LISTEN**?
OR DID I JUST TALK?

WAS I INTERRUPTING **MY PROSPECT**?

WAS MY OPENING STATEMENT **ENGAGING**?

HOW WELL DID I **KNOW MY PRODUCTS**?

In Summary...

- ✓ RUN A BUSINESS
- ✓ BE ORGANIZED
- ✓ MARKET YOURSELF WELL
- ✓ SPEND TIME ON YOUR SALES SKILLS
- ✓ ASK FOR THE SALE



Contact Us!

www.benepath.net

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