



**Marketing To Agencies** is a dynamic personal and professional development program designed to help Marketing Reps, Underwriters, and Marketing Underwriters get the best premium from the best agencies.

Learning points are given through a skillful blend of video, leader-directed class discussions, overhead slides, participant manual activities, flowcharts, buzz groups, and role plays. **Marketing to Agencies** boosts productivity using the following skills:

- **GOAL SETTING & PLANNING**
- **LEVERAGING TIME**
- **PARTNERING**
- **COMMUNICATION**
- **PRESENTING SOLUTIONS**
- **NEGOTIATING**
- **HANDLING OBJECTIONS**
- **TEAMWORK AND LEADERSHIP**
- **CLOSING**

There is also an optional unit on appointing new agents and getting them into profitable production.

Learning points and application skills are provided through use of three distinct yet interrelated elements:

- **Prework**
- **Three-Day Workshop**
- **Action Plan**

### **INTRODUCTION AND OBJECTIVES**

Marketing and underwriting teams have a unique and demanding selling situation. In this unit, participants match their personal goals to company goals, and uncover the skills needed to partner with producers for the best premium and profit.

### **GOAL SETTING AND PLANNING**

Few people know the difference between mere "wishes" and well-stated, achievable goals. Participants set action-oriented marketing goals using a four-step process; outline alternative strategies for achieving their goals; and map out tactical steps for implementing their strategies in the Action Plan.

### **LEVERAGING TIME**

Time and self-management is critical for success in sales and marketing. Participants explore the critical difference between merely managing time for efficiency and leveraging time toward achieving goals. Participants then "grade" agency potential to determine producer priority.

### **PARTNERING**

Creating business partnerships defines selling today. This unit demonstrates what it takes to be agency partners rather than insurance "peddlers." When reps create partnerships, marketing becomes a cooperative process and the company becomes the preferred choice.



### **APPOINTING NEW AGENTS**

By appointing agencies likely to generate the best business, reps leverage their efforts. This unit provides tools to help reps set appointment goals and move new agents into profitable production quickly.

### **COMMUNICATION**

Communication is the heart of selling. Partnership selling demands excellent questioning and active -- rather than passive -- listening skills. By uncovering criteria and values through the use of a Needs Profile, reps can determine not only what an agent will buy, but precisely how to sell to them.

### **PRESENTING SOLUTIONS**

To breathe life into insurance presentations, reps are taught how to use marketing collateral to its fullest advantage. They learn how opening statements, content and gestures affect the presentation. They're given a specific formula to present benefits and answer the agent's critical question, "What's in it for me?"

### **NEGOTIATING**

Participants prepare for negotiations using a unique three-tiered goal-analysis process. Reps learn to apply different strategic approaches and use 13 negotiation strategies and tactics in specific insurance marketing situations.

### **HANDLING OBJECTIONS**

Participants learn that handling objections properly begins with understanding that objections are not obstacles but natural steps toward closing the sale. Six objection categories and a four-step process for dealing with each are presented.

### **TEAMWORK AND LEADERSHIP**

Partnering with agents means using skills and techniques developed for highly functional teams. Becoming an expert resource for agents often requires taking a leadership role in educating and guiding producers in profitable directions. In this unit, participants learn the principles of teamwork and leadership, and how to apply them to the real world of agency marketing.

### **PUTTING IT ALL TOGETHER**

In this final unit, skills are role-played in a relaxed yet realistic environment. Skill application is evaluated and feedback is provided. Reps leave the workshop armed with the skills, processes and practice to make marketing visions a reality.

# MARKETING TO AGENCIES

PROGRAM BENEFITS

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## WHAT ARE THE BENEFITS?

- Your company becomes the company of choice for the best premium from your key Agents.
- Your people gain specific goals, strategies and tactics to achieve desired results from each and every agency call.
- Reps focus on specific goals and make agency calls more productive for the company and the Agent.
- Reps execute the marketing call with the confidence, expertise and professionalism Agents seek.
- Using “partnering skills,” Reps work with Agents to meet Agent goals, and in the process, gain the respect and commitment you seek.
- Your company has a well-trained, highly productive marketing force to achieve your premium growth, underwriting and profit goals.

## WHAT IS IT?

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**Marketing To Agencies** is a skills workshop to help your people earn the best premium from the best agents. The goal for **Marketing To Agencies** is to have your people become the “value added” element that tilts the competitive field in your favor. Based on the highly acclaimed PRISMS series, **Marketing To Agencies** is the only program designed and created specifically for those who market insurance products through independent agents.

## WHO IS IT FOR?

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**Marketing To Agencies** benefits anyone working to develop quality premium from independent agents, producers, MGAs and brokers. Marketing Reps, Field Underwriters, marketing teams and their Managers are currently benefiting from this outstanding program.

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## WHO SAYS SO?

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From Aetna to Zurich, New York to New Zealand, thousands of Marketing Reps and Underwriters benefit from our agency marketing programs. Here are just a few comments from participants.

*“A very beneficial and timely program. The program has given me many tools and tech-niques to use to vastly improve my agency calls.”*

Gary MacMillan, Personal Lines,  
USF&G Insurance

*“Excellent program with a lot of valuable information. All of my agent contacts will be more organized and planned. Every underwriter, team leader and manager for special accounts should attend this program. It applies to all of our jobs and the people we deal with at all levels.”*

L. Carr,  
Special Accounts Senior Underwriter,  
Atlantic Mutual Companies

*“Great course, Much needed information. I wish I had the benefit of this course three years ago.”*

Robert E. Harris, Select Sales Representative  
Aetna

*“This program will definitely improve my performance as an account analyst and help me in meeting the needs of my agents.”*

Paul D. Ratliff  
The Travelers

## WHAT'S NEXT?

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### Fax Us! 410-770-8745

Fax today for additional information on pricing, implementation and licensing options. In a very short time, your people will bring added value to your agents and more quality premium to you.

**Yes!** We want the best risks from the best agents. We're interested in the skills and performance of our marketing and underwriting personnel. Please send information on leveraging marketing results.

**No.** We're not interested in training now, but please send information for future reference.

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: (     ) \_\_\_\_\_ Ext: \_\_\_\_\_

Fax: (     ) \_\_\_\_\_

E-mail Address: \_\_\_\_\_





Insurance companies around the world have been praising  
*PRISMS* seminars.

**But don't take our word for it ...**

"...following the PRISMS presentation, our sales in New Guinea and Hong Kong have increased by 25%... we are awaiting the outcome of our Singapore presentation with great expectation."

**- Phil Rogers, QBE Insurance Group Ltd.**

"As an agent for 17 years, a commissioner of insurance, now as an employee of an insurance company, I have yet to see anything that is remotely equal to your program."

**- H. Peter Hudson, Monroe Guaranty**

"This course reminds us that we are dealing with people, and people are emotional and not always logical."

**- Marc Fairchild, Federated Insurance**

"It has taken years for some of us to learn what was presented in a few short days in the PRISMS program. This is a practical, hands-on program"

**- Ronald J. Thomann, State Auto Insurance**

"All of my broker contacts will be more organized and planned using this method. Every underwriter, team leader, and manager for special accounts should attend this program because it applies to all of our jobs and the people we deal with at all levels."

**- L. Carr, Atlantic Mutual**

"This program will help me to ask the right questions and explain the benefits to an agent."

**- Steve Smith, Miller's Group**

"This course has given me some great ideas on how to present different situations to the agent. We have such difficult meetings with agents - I believe the issues discussed in PRISMS will help me to prepare and be more professional."

**- Carol Moon, Middlesex Mutual**

"High quality information, good practical application. Can realistically improve performance."

**- George Francis, New London Company**

"Very beneficial and timely. Many tools and techniques to vastly improve my agency calls."

**- Gary MacMillan, USF&G**

"Great course. Much needed information. I wish I had the benefit of this course three years ago."

**- Robert E. Harris, Travelers**

"This program will definitely improve my performance as an account analyst and help me in meeting the needs of my agents."

**- Paul D. Ratliff, The Travelers**

"A valuable lesson in the art of selling. I now understand sales as a process, moving the buyer step by step toward the close."

**- Mike Thomas, New London Company**

"Excellent. Relates directly to my job, giving me a tool to better succeed. I would not like the competition having the same skills that I learned in this class!"

**- Stephen B. Larson, Northwestern National**

"Very well planned, great content. Cannot imagine that participants would not succeed after attending."

**- Linda McNamara, USF&G**

"Very well organized and tailored to the needs of property and casualty marketing representatives. Helped me plan goals and then systematically set out to achieve them."

**- J. Merritt, West Bend Mutual**

"It will make me focus more on the agent's needs; to listen and question to learn these needs. It also showed me that I need to plan more carefully before making a sales presentation to an agent."

**- Lou Soracchi, New London Company**



# Insurance Companies Benefiting From *PRISMS* Training

- . AAA Auto Club of Missouri
- . Acceptance Insurance Company
- . Accident Fund Company
- . Aetna Casualty and Surety Company
- . Agway Insurance
- . AI Network
- . AIG - American International Group
- . Allendale Insurance
- . Alliance Insurance Company
- . Alliance of America
- . Allianz
- . Allied Insurance Group
- . Allied Mutual Insurance
- . American Agricultural Insurance
- . American Agrisure
- . American Amicable Life
- . American Eagle Insurance
- . American Express
- . American Family Mutual Insurance Company
- . American Fidelity Insurance Companies
- . American Hardware Mutual
- . American Interstate Insurance Company
- . American Modern Home Insurance Company
- . American Reliance Insurance
- . American States Insurance
- . American Universal Insurance
- . Amerisure Insurance Company
- . Aon Subsidiaries
- . Arbella Mutual Insurance
- . Argonaut Insurance Company
- . Atlantic Casualty Company
- . Atlantic Mutual Insurance Company
- . Auto Owners Insurance Company
- . AXA Insurance Company
- . Badger Mutual Insurance
- . Bankers Insurance Group
- . Bituminous Insurance Company
- . Bjorson General
- . Brethren Mutual Insurance
- . Buckeye State Mutual
- . Burns & Wilcox Ltd.
- . Cameron Mutual Insurance
- . Canadian Imperial Bank of Commerce
- . Celina Insurance Group
- . Central Insurance Companies
- . Century Surety Company
- . CGU
- . CGU Insurance Company Canada
- . Chicago Liability Company
- . Chubb Group of Insurance Companies
- . Church Mutual Insurance
- . Cigna Insurance Company
- . Cimarron Insurance
- . Cincinnati Equitable
- . Cincinnati Insurance Company
- . Citigroup
- . Citizens Insurance Company
- . Citizens Security Group
- . Columbia Mutual
- . Commerce Insurance Company
- . Continental Insurance
- . Covenant Mutual Insurance Company
- . Crum and Forster
- . Crump E&S Group
- . Cuna Mutual
- . Dairyland Insurance
- . Dodson Insurance Group
- . Dominion of Canada
- . EBI Insurance Company
- . Economical Mutual Insurance
- . Employers Mutual Casualty
- . Equitable Adjusting & Service
- . Exchange Insurance
- . Farm Bureau Mutual Insurance
- . Farmers Union Service Association
- . Farmland Insurance
- . FBS Insurance
- . Federal Kemper Insurance
- . Federated Insurance Canada
- . Federated Mutual Insurance
- . Financial Guardian
- . Financial Indemnity Company
- . Fireman's Fund Insurance Company
- . Fitchburg Mutual Insurance Company
- . Frankenmuth Mutual
- . G/E Colonial Penn
- . General Accident Insurance Company
- . General Casualty Company of WI
- . General Motors (MIC, NGIC)
- . Golden Eagle Insurance Corporation
- . Gore Mutual Insurance Company
- . Grain Dealers Mutual
- . Grange Mutual Insurance Company
- . GRE Insurance Group
- . Great American Insurance Companies
- . Great American West
- . Great Central Insurance Company
- . Great West Casualty Company
- . Group 3 Insurance
- . Guaranty National Insurance Company
- . Halifax Insurance Company
- . Hamilton Mutual Insurance
- . Hanover Insurance Company
- . Harleysville Mutual Insurance
- . Hartford Steam Boiler I&I
- . Hawkeye Security
- . Heritage Mutual Insurance
- . Hocheim Prarie
- . Holyoke Mutual
- . Hoosier Insurance
- . IMT Insurance Company
- . Indiana Farmers Mutual Insurance Group
- . Indiana Insurance
- . Infinity Insurance Company
- . Insurance & Risk Management
- . Iowa Kemper Insurance Company
- . Iowa National Mutual Insurance
- . IRM Services, Inc.
- . ISU West



## Insurance Companies Benefiting From PRISMS Training Continued

- . Jardine Insurance
- . Jeweler's Mutual Insurance Company
- . Kemper Insurance Group
- . Keystone Insurance Companies
- . Lafayette Insurance
- . Lancer Insurance Company
- . Le Mars Mutual Insurance Company
- . Leader National Insurance Companies
- . Liberty Mutual Insurance Company
- . Liberty Northwest Insurance Corp.
- . Lititz Mutual Insurance
- . Lumber Mutual Insurance
- . Lumbermans Mutual Insurance Company
- . Lumbermen's Underwriting Alliance
- . Maine Mutual Fire Insurance
- . Markel Insurance Company of Canada
- . Maryland Casualty Company
- . Meadow Brook Insurance Group
- . Medical Mutual Insurance Company of North America
- . Merchants & Businessmens Mutual
- . Merchants Insurance
- . Metropolitan Insurance Company
- . Metropolitan P&C Insurance
- . Michigan Millers Mutual Insurance Company
- . Middlesex Mutual Assurance
- . Midwest Commerce Insurance
- . Miller's First Insurance Group
- . Millers Group
- . Millers Mutual Insurance Association
- . Minnesota Mutual
- . Modern Service Insurance Company
- . Monroe Guaranty Insurance
- . Montgomery Mutual Insurance
- . Motor Club of America
- . Motorists Mutual Insurance
- . Motors Insurance Company
- . National Auto & Casualty Insurance
- . National General Insurance
- . National Grange Mutual Insurance
- . Nationwide Insurance Company
- . New Hampshire Insurance Group
- . NLC Insurance Company
- . Norfolk & Dedham Mutual Fire Insurance Company
- . North River Insurance Company
- . Northbrook Property and Casualty
- . Northland Insurance Company
- . Northwestern National Casualty
- . Norwest Insurance, Inc.
- . NRS Insurance & Financial Services
- . NZI (New Zealand)
- . Ohio Casualty Insurance
- . Oklahoma Farmers Union Mutual Insurance Company
- . Omaha Property & Casualty
- . Orion Group
- . Pawtucket Mutual Insurance
- . Peerless Insurance Company
- . Pekin Insurance
- . Penn Millers Insurance Company
- . Pennsylvania National Mutual Casualty Insurance
- . Princeton Insurance Company
- . Providence Washington Insurance Company
- . Prudential Insurance Company of America
- . Prudential Property and Casualty Company
- . QBE Insurance Company (Sydney, Australia)
- . R.A.M. Group
- . Reliance Insurance Corporation
- . Royal Insurance Company
- . Royal Insurance Company – Canada
- . Scottish & York Insurance
- . Secura Insurance
- . Select Underwriters, Inc.
- . Selective Insurance
- . Settlements Designs
- . SGI - Canada
- . Shelby Insurance Company
- . Shelter Insurance Companies
- . Sierra Insurance Group
- . Southern General Insurance
- . Southern Heritage Insurance
- . St. Paul Canada
- . St. Paul Fire & Marine Insurance
- . Standard Mutual Insurance
- . State Auto Insurance
- . Stonewall & Dixie Insurance
- . The Green Tree Insurance Company
- . The Hart Insurance Company
- . The Hartford
- . The Home Insurance Companies
- . The PMA Group
- . The Travelers Insurance Company
- . Transamerica Insurance Group
- . Transportation Casualty Insurance Company
- . Tri-State Insurance Company of Minnesota
- . Unigard Insurance Group
- . United Fire & Casualty
- . United National Insurance Company
- . United Pacific/ Reliance
- . USF&G - United States Fidelity & Guaranty & Affiliates
- . Utica Mutual Insurance Company
- . V.S.A. Inc.
- . Van Liner Insurance Company
- . Viking Insurance
- . Virginia Mutual Insurance
- . Virginia Professional Underwriters
- . Warwick Insurance Company
- . Wellington Insurance
- . West Bend Mutual Insurance Company
- . Western Pioneer Insurance Group
- . Windsor Insurance Group
- . Worcester Insurance Group
- . Zurich Canada
- . Zurich Insurance Company

# Why Can't Johnny Sell?

**By Russell H. Granger**

Johnny is an insurance salesperson. But he can't sell. Oh yes, he does make sales but he doesn't really sell-effectively, efficiently, and productively. He certainly doesn't maximize his efforts to sell the right policies, the right product mix to the right buyers at the right time. In short, he doesn't produce the results he's capable of producing.

How do I know? Well, like Johnny, I've been there too. In the trenches as a life agent, in agents' and brokers' offices as a P&C company field rep. and in homes and factories, peddling everything from automobile to boiler and machinery insurance. And, like Johnny, I couldn't sell either. Oh, I made sales. Enough sales in fact to be invited into that select group of salespeople, sales managers. From there I even sold my way into general management.

Only after becoming a sales manager, however, did I realize the many ways in which both Johnny and I were failing to execute the sales process-effectively, efficiently and productively. In fact, assuming responsibility for other salespeople's activities and results is often the best way to discover the source of Johnny's shortcomings.

Ironically, even the few Johnnies-and Janes-who do produce, achieve their success more by accident than by design. We mistakenly label these Johnnies and Janes "natural" salespeople. They get by on a fortuitous blend of timing, location and perseverance. It doesn't hurt to sprinkle in liberal dashes of personality, charm and social graces for good measure.

At this level of salesmanship, our Johnny is acting out the oldest scenario in the American sales tradition-the fat cigar the fast story-the slap on the back and glad-hand-not "what you say but how you say it because personality always wins the day." Generation I of selling is typified by Willy Loman in Arthur Miller's Pulitzer Prize winning play "Death of a Salesman."

## Questions bottom line

But Johnny's sales manager still questions the bottom line. Why are the results good some months-bad other months? Why does Johnny get sales in lines which the company considers minor or ancillary, while results in target lines are hurting? Johnny and his peers are placed under management's microscope. Sales management tries to focus on the problems standing in the way of consistently good sales results. As management brings Johnny into finer focus, serious deficiencies become apparent.

First, even when Johnny is working hard he

doesn't seem to be working smart. Sales management learns, for example, that in many cases Johnny spends less than 10% of his time on the job in face-to-face selling. Sales management is even more appalled to find that during the relatively short period of time Johnny is selling, literally 65% of his sales calls are made on the wrong person. Sales management uncovers statistics indicating that it on average takes five to six "No's" to direct, specific closing questions before the average salesperson hears his or her "Yes"-yet Johnny knows only two or three dosing techniques. Our manager is on to something. Delving further into statistics, sales management learns 80% of the business is produced by 20% of the accounts-yet Johnny spends equal time and effort with all clients. Our sales manager learns that regardless of policy or company product, referred leads produce a closing ratio nine times higher than cold calls-yet much of Johnny's prospecting time is spent cold calling. He learns Johnny has never even heard of the words "third party referral system."

As the evidence and statistics mount, sales management comes inevitably to one conclusion: Johnny can't sell because no one has taught him about the selling process and how professionals systematically utilize the sales process to produce consistent, predictable results.

So, with an enthusiasm and zeal he hasn't felt since his own first days in the field, our sales manager embarks on a bold, new venture to ferret out a training program that will make Johnny a professional insurance salesperson.

Self-satisfied with his insightful analysis of why Johnny can't sell, our sales manager enlists the aid of his training and education department. Results of this interdepartmental effort produce mild euphoria. Not only are there sales training programs available-there are plenty of them! They come in all shapes and sizes. Many are produced by highly successful sales organizations. Most are generic, some are "tailored," some are "customized." All guarantee results. There is a small twinge of concern as the parties look for a specific program to train insurance salespeople. This concern is put to rest, however, by the promotional effort of firms selling generic sales training programs. They use the seemingly sound logic that, "After all selling is selling, isn't it?"

After evaluating the many good sales training programs available, our sales manager enrolls Johnny in a highly respected, nationally available program which teaches a basic sales track: attention, interest, desire, action and close, with heavy

emphasis on the salesperson's presentation. Johnny completes the course enthusiastically and attacks his territory with renewed vim and vigor. He has a better grasp on some aspects of the selling process. Yet, for some troubling reason, the results still don't come. Johnny still can't sell professionally, productively, effectively. Why?

Even with his new-found skills, Johnny can't sell much better because the typical sales training program he has been given is based on a model to train a peddler-not a modern consultative sales professional. In fact, the model for many sales training programs today was written by Percy Whiting in 1937, a book entitled *The Five Great Rules of Selling*. This book became and still is the Dale Carnegie sales training program. It represents Generation II of the American salesperson. And it did provide the first true sales system for the salesperson. It has been copied, promoted, revised and sold under many guises as an effective approach to better selling.

This model also generated a lot of peddlers. The system teaches Johnny to create attention for himself and his product, create interest in his product through a fairly rigid approach, then create desire for his product with heavy emphasis on product presentation and finally to get action by closing the sale. Generation II is a better system than Willy Loman's but omits the most vital part of the sale equation-that individual with the cash or checkbook-the buyer.

Johnny has been trained but still can't sell. Not productively. Not effectively. Not efficiently. Faced with the same old problem, our sales manager determines that there must be something better. There is. In the late '60s and early '70s a number of firms recognized that even "trained" salespeople were little more than peddlers. The phrase "marketing myopia" was coined to describe this lack of buyer awareness: manufacturers created products for salespeople to peddle with total disregard for the buyer's needs, wants, and desires. So training firms added a new wrinkle to the Generation II system. Sales training now included random probing, questioning and supporting techniques designed to gain some input to what the buyer wanted, needed, and should have.

This proved an excellent enhancement upgrade to the Generation II sales training programs. For many industries and for many salespeople these techniques raised their level of professionalism and increased the salesperson's awareness that the buyer plays the all-important role in the selling process.

So Johnny was again enrolled. He learned new

skills. He became better at probing and questioning. And, in fact, Johnny closed more sales and made better sales. Yet, in the eyes of the sales manager, and the sales V.P. (who authorized funds for these sales training programs) Johnny still could not sell as well as one would expect. Johnny was still not producing the hard hitting, productive, specific, consistent sales results his management expected. The question "Why Can't Johnny Sell?" was becoming embarrassing.

Our sales manager diligently sought answers for the reasons sales training in Generation I & II and probing and supporting didn't produce the desired results. Part of the answer was found in an article in Training News where a management/ productivity consultant, Edward J. Feeney, evaluated the six most common failings of traditional sales training programs. The two prime failings are:

1) "Failure to be specific. Traditional training programs are based on generalities rather than specific behaviors."

2) "Traditional programs are not customized to address the specific sales situation faced by the salesperson."

Looking back, the sales manager remembered Johnny's most recent sales training program dealt with selling bulldozers, hair dryers, and cameras.

#### **Cites evidence**

Supporting Mr. Feeney's comments in the Training News article, there is a growing volume of evidence from industry and academia indicating that generic sales training simply does not do the job. If Johnny can't sell because he has not received training in industry-specific content and sales skills, what should the content of that training course be?

Research offers some surprising answers. Take the widely respected Johnson-Dauner Survey, for one example. Drs. Johnson and Dauner examined 73 factors impacting on sales success-or lack thereof: and over a period of three years, using 500 corporations, isolated the single most important reason why Johnny can't sell. Motivation, drive or the other "natural" skills as often attributed to the top salespeople were not the answer. Furthermore, and most alarming, the most important factor impacting sales success is not dealt with in any major sales training program. The number one reason Johnny can't sell is stated as "poor time utilization and lack of planned sales effort" or, more simply, "Time and Territory Management."

In a corollary study, Johnson and Dauner found that the most frequent reason Johnny is dismissed from his sales job is because of "Poor Work Habits." This finding, of course, reinforces the time and territory training need for Johnny and his peers.

Similar surveys have produced similar answers. Salespeople with clearly stated, realistic, measurable goals, do far better in achieving those specific goals than salespeople plodding along with fuzzy or nonexistent goals. Further, salespeople equipped to implement their own strategy or action plans to reach those goals become the high achievers. Since most

sales training programs don't even address the major problem salespeople face, it's little wonder Johnny can't sell.

#### **Another essential**

Furthermore, few salespeople, especially the Johnnies and Janes drilled in isolated face-to-face skills and techniques, fully appreciate the complete selling process: that is, the relationship between buyer and seller, how the sales process unfolds, why people buy what they buy and when, and who really closes the sale! So another essential for a comprehensive sales training program is that the course should be based on a sales system-not just a potpourri of random skills.

The net result of this research tells us that if we expect Johnny to sell better, we have to provide input in three areas.

- The sales process itself. What it is, how it works, and how to make the dynamics of the sales process work for the sales person by emphasizing the critical role of the decision-maker: the buyer.

- Face-to-face selling skills. Those which are specifically oriented to the business and the job the salesman must perform.

- Self-management skills for the salesperson. The self-management skills are most important because the skills developed in the other two areas are of little importance if the salesperson doesn't effectively manage himself, his time and territory.

#### **Three categories**

Now we have three categories of knowledge to help Johnny sell better. What specifics do we need to plug into those general categories to bring Johnny to the point where he is truly prepared to do a professional, consultative selling job? Let's look at those elements.

For the sales process, Johnny has to learn:

1) The Definition of Selling: What is "selling"? What is "buying"?

2) What Does the Salesperson Do?: What is the difference between a sales person and a representative who functions as an educator, trainer or public relations person.

3) Sales Elements: What are the elements of the sale, and how does each affect the process?

4) Sales Steps: What are the steps in the sales process, and how does each relate to the end result?

In the personal management area Johnny has to learn three things:

1) Business Planning and Goal Setting: Simply put, what are my real goals and the strategies needed to achieve these goals?

2) Effective Time and Territory Management: What is time? How does it work for and against the salesperson? What is account gradation, and why does it help facilitate the "80/20 Rule"? How can the sales pro best manage the physical territory given the constraints of time?

3) Productive Prospecting System and Application: Who are my best prospects? How can I reach them under favorable conditions? What are the best prospecting systems for my business? How can I

get appointments and qualify prospects?

And, lastly, if Johnny has the foregoing well in hand, we can give him the face-to-face skills to make the process pay off.

These include: 1) How to create the all-important "Positive Halo" and maintain a positive image whether first impression or long-term relationship.

2) Formal needs profiling - as opposed to random probing and questioning - is a key to successful, consultative selling.

3) Listening skills - The professional salesperson MUST learn to listen better especially after asking the right questions. Most salespeople are not really listening - they're just waiting to speak. Principles of neurolinguistic programming are important here.

4) The up-front close - How to determine very early in the sales process whether or not you'll close the sale.

5) Sales building blocks - The techniques for putting your product - and its advantages - into a format which appeals to the buyer's dominant buying motives.

6) Presentations skills - How to present your product or service in a manner that says, "Here's what you said you wanted."

7) Productive objection handling — There are only two types of objections a salesperson should answer. The rest, smokescreens, put-offs, stalls, etc., must first be analyzed and clarified with a systematic approach. The trained sales pro welcomes, even solicits objections because he knows how to handle them profitably.

8) Power closing techniques - What is it you want to close? How do you do it? Closing techniques are to selling what actuarial science is to rate making. No close, no sale. Skilled closing techniques separate the consultative sales pros from the Johnnies and Janes who can't sell.

To be effective - to produce productive, efficient sales results, sales training must be specific to the insurance industry, address the specific sales situations faced by insurance salespeople, offer a systematic approach for application of acquired sales skills, and address all pertinent areas which determine sales success or failure - NOT just a few generic face-to-face skills.

And that end - a comprehensive, consultative system to help Johnny sell insurance successfully is precisely why PRISMS was produced.

Will this kind of training work? Will it produce results? In a decisive statement, one highly regarded management consultant has written "The behaviors that increase a salesperson's productivity can be identified, calculated, prioritized, and improved in a step-by-step process."

With proper training, Johnny CAN learn to sell - productively!

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# PRISMS<sup>®</sup> INSURANCE SPECIFIC PROGRAM DESCRIPTIONS

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PRISMS programs give your staff skills through a variety of means:

- ◆ Workshops
  - ◆ In-House Facilitation
  - ◆ Our Facilitator
  - ◆ Train-The-Trainer (Our Facilitator Trains Your Trainers)
- ◆ Self-Study
- ◆ Combination
  - ◆ Workshop
  - ◆ Self-Study
- ◆ Electronic Delivery
  - ◆ CD-ROM

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There is a specific PRISMS program to enhance the professionalism and performance of virtually every insurance job, including:

- ◆ Underwriters
- ◆ Claims Adjusters
- ◆ Marketing Reps
- ◆ Agents/Producers

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Specific success skills are applied to each of these insurance jobs. Some covered skills include:

- ◆ Goal setting & planning
- ◆ Managing time and productivity
- ◆ Communicating to understand and be understood
- ◆ Self management
- ◆ Partnering with others - in and out of the company
- ◆ Negotiating for “Everybody wins” solutions
- ◆ Selling yourself, your ideas, and your solutions
- ◆ Teamwork

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In the workshop format, learning points are presented in a highly interactive, informative, interesting blend of:

- ◆ Video
- ◆ Leader directed class discussion
- ◆ Overheads
- ◆ Participant manual activities
- ◆ Flow charts
- ◆ Task force groups
- ◆ Role plays

Participants are required to complete prework activities before attending the workshop. In the prework, they designate a current, real world situation that they are involved in. In the workshop, they apply the skills learned to that situation. They also complete an action plan as they progress through the course, then role play the action plan. They are then ready to apply these skills to the real world of insurance work.

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# PRISMS<sup>®</sup> ABBREVIATED COURSE DESCRIPTIONS

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## PRISMS FOR CLAIM ADJUSTERS

### *Units Include:*

- ◆ Introduction & Overview
- ◆ Claims Communications
- ◆ Through The Claimant's Eyes
- ◆ Time & Self Management
- ◆ Negotiation Strategies & Tactics
- ◆ Conducting Negotiations
- ◆ Putting It All Together

### *Benefits for your company:*

- ◆ Save on claims paid and claims expenses
- ◆ Close files faster
- ◆ Maintain case control
- ◆ Produce win/win settlements to improve cost efficiency & company image
- ◆ Improved customer relations
- ◆ Better negotiations
- ◆ Adjusters learn to use communications skills to overcome negative perceptions of claims process
- ◆ More trust
- ◆ Adjusters develop confidence to settle cases quickly and economically

## MARKETING TO AGENCIES FOR UNDERWRITERS AND MARKETING REPS

### *Units Include:*

- ◆ Introduction
- ◆ Goal Setting & Planning
- ◆ Leveraging Time
- ◆ Partnering
- ◆ Agency Appointments
- ◆ Communication
- ◆ Presenting Solutions
- ◆ Negotiating
- ◆ Handling Objections
- ◆ Closing
- ◆ Lead to Succeed
- ◆ Putting It All Together

### *Benefits for your company:*

- ◆ Gain the best premiums from the best agencies
- ◆ Marketing reps & underwriters learn how to partner with agents
- ◆ Partnering provides competitive advantage
- ◆ Increased premium commitments
- ◆ Better loss ratios
- ◆ Increased productivity
- ◆ Reps learn how to effectively lead a team to goal achievement

## PRISMS FOR UNDERWRITERS

### *Units Include:*

- ◆ Introduction
- ◆ Underwriter/Producer Relations
- ◆ Through The Producers Eyes
- ◆ Communication/Listening Skills
- ◆ Time & Self Management
- ◆ Personal Side of Selling
- ◆ Telephone Strategies
- ◆ Conducting Negotiations
- ◆ Putting It All Together

### *Benefits for your company:*

- ◆ Become the "go to" company for best accounts
- ◆ Create better underwriter relationships
- ◆ Improve agency relationships
- ◆ Increase profitable premium volume
- ◆ Support company goals
- ◆ Increased understanding of how to coordinate interactions between producers and marketing reps
- ◆ Better communication of benefits to producers

## PRISMS FOR AGENTS

### *Units Include:*

- ◆ Introduction
- ◆ Goal Setting & Planning
- ◆ Prospecting
- ◆ Leveraging Time
- ◆ Account Gradation
- ◆ Partnering
- ◆ Communication
- ◆ Needs Profiling
- ◆ Presenting Solutions
- ◆ Negotiating
- ◆ Handling Objections
- ◆ Closing
- ◆ Putting It All Together

### *Benefits for your company:*

- ◆ Increase premium, policy counts, and commissions
- ◆ Improved prospecting skills help generate more leads and more closes
- ◆ Agents learn to use time more effectively
- ◆ Agents learn to partner with clients
- ◆ Better presentation skills mean more sales
- ◆ Increased productivity