



PRISMS II for Agents is a dynamic, innovative, personal-development sales-training program designed to help insurance salespeople increase premium, policy counts and commissions. PRISMS II does this by improving partnering skills and boosting sales productivity.

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. Program content includes the following skills applied to the sale of insurance products:

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

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

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

INTRODUCTION AND OBJECTIVES

Insurance agents have an unusual and demanding selling situation. This unit explores a sales process designed specifically for the agent/customer relationship. Participants relate their personal vision developed in the Prework to their company's vision and uncover the skills needed to truly partner with customers to increase premium, policy counts and commissions.

GOAL SETTING AND PLANNING

The Koran says, "If you don't know where you are going, any road will take you there." This unit teaches the difference between mere wishes and well-stated, achievable goals. Participants set action-oriented sales goals using a four-step process, outline alternative strategies for achieving goals, and map out a sales "funnel" for implementing strategies in their Action Plans. Using proper goal setting and planning techniques, agents can prepare sales strategies that are realistic, achievable and measurable.

PROSPECTING

Selling insurance successfully is heavily dependent on finding people who can and will buy from you. Prospecting is the *marketing* phase of the sales plan. This unit defines highly successful prospecting methods used to continuously locate leads. Emphasis is placed on the more productive prospecting methods, such as third-party referral systems. Fourteen prospecting systems are covered along with tools for productively implementing them. Participants learn to be more professional, more comfortable and more productive with the prospecting process.



LEVERAGING TIME

Studies prove that self-management is critical for sales success. The widely respected Johnson-Dauner survey determined that of the 73 factors influencing sales results, the number-one success factor is not product knowledge or even closing skills, but *time utilization and planned sales effort*. Participants explore the critical difference between managing time for efficiency and leveraging time toward effectiveness. Participants then look at their funnel and "grade" prospect potential to determine which customers will yield the highest return on time invested.

PARTNERING

This unit demonstrates what it takes to be true *partners* rather than insurance "peddlers." Agents learn to provide extra value by building strategic alliances for long-lasting results. Four different personality styles are explored along with ways to appeal to each. Agents consider ways to become trusted advisors and business partners, not bothersome salespeople. When agents partner with customers, selling becomes a cooperative process rather than a one-sided push for business.

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, agents can determine what a customer will buy, from whom and why. By effectively using these productive communication skills, agents can deliver a presentation that says, "Here's what you said you wanted!"

PRESENTING SOLUTIONS

To breathe life into presentations, agents are taught how to use materials and resources to their fullest advantage. They learn how opening statements, content, gestures and eye contact affect a presentation. They're given the F-F-B-B-T formula to present benefits and answer the customer's critical question, "What's in it for me?"

NEGOTIATING

Agents negotiate everything. However, there is a fine line between presentations and negotiations, and agents must be prepared for the transition. In this unit, agents learn a comprehensive approach to preparing for negotiations through a unique three-tiered goal analysis process. Thirteen negotiation strategies and tactics are covered along with application to specific sales situations. Agents learn how different situations require different strategies, and they apply an appropriate strategy to their Action Plan.

HANDLING OBJECTIONS

Objections are natural steps, not obstacles toward closing sales. Six objection categories and a four-step process for dealing with each are presented. Objections are golden opportunities for agents skilled in analyzing and resolving them. Instead of accepting objections at face value, agents learn techniques for recognizing and successfully handling sincere objections.

CLOSING

Closing sales is critical to success. After all, no close means no deal. Yet closing is the most misunderstood part of the sales process. This unit shows what closing really is, and provides realistic methods for obtaining closure. Agents learn 14 closing techniques. They gain confidence, learn when to ask, and understand how to motivate that final "yes!"

PUTTING IT ALL TOGETHER

In this final unit, application of all skills is practiced in a non-threatening yet realistic environment. Skill application is evaluated and feedback is provided. Agents leave the workshop armed with the skills, processes and practice to make sales visions a reality.

WHAT ARE THE BENEFITS?

- Increased insurance sales – policy count, premium and commissions.
- Better account rounding.
- Better retention though partner-oriented selling.
- Measurably better prospecting.
- More referrals and less cold calling.
- More confidence.
- Higher productivity – more time spent achieving sales goals.
- More control over sales budgets and sales results.

WHAT IS IT?

PRISMS II is a program to make insurance agents more successful and more productive selling insurance products. It consists of a hands-on combination of workshop, system and tools for professional insurance sales. The system starts with Prewrite – including the selection of actual insurance products and real-world prospects. During the workshop, participants create an Action Plan to sell the account defined in the Prewrite. After the workshop, they literally hit the street running with new skills, new professionalism and new productive tools.

WHO IS IT FOR?

PRISMS II will benefit anyone selling insurance products. Any producer, from neophyte to seasoned pro will benefit tremendously from this program.

WHO SAYS SO?

"I have yet to see anything that is remotely equal to your program. I say that having been exposed to literally hundreds of management and sales seminars, as well as human behavioral classes."

– H. Peter Hudson, Monroe Guaranty

"In other courses there is difficulty in transferring skills to job application. In this workshop we're required to do that frequently, therefore the connection to the real world is enhanced."

– Ken Fields, Vice President,
Training and Development,
State Auto Insurance Group

"Considering the marked difference in post-PRISMS agency growth versus pre-PRISMS growth, I feel obligated to give full credit to PRISMS for creating that added edge that made the attainment of our goals possible."

– John A. Willert
Assistant Vice President
Grain Dealers Mutual

"Better than Xerox Sales Course. Gives me an excellent reference for what producers are faced with."

Jon W. Danner
AEtna

"The path to a sale is shown in full. I feel that as a salesman, PRISMS has helped me see another side of selling. It also has helped me gear to the insured and not to their premium."

– Steve Cohen
Bermack, Champion & Levine

WHAT'S NEXT?

Fax Us! 973-334-6662

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

Yes!

We want the best results possible. We're interested in improving the skills and performance of our agents. Please send information on leveraging sales results.

No!

We're not interested in developing our people now, but please send information for future reference.

Name: _____

Title: _____

Company: _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: _____ Ext: _____

Fax: _____

PRISMS

Participant Evaluation Comments



Insurance agencies, companies and brokers around the world have been praising PRISMS seminars.

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

"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*

"If I can implement 25% of the ideas gained in this class, I will easily double my income."

*Steve E. Christopher
Grier & Co., Inc.*

"...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., Sydney Australia*

"I want to take the opportunity to let you know how much I enjoyed your PRISMS course. It has opened new doors for me in the sales field. I am guaranteed not only to save time, but also money, while working on accounts. The discovery of these techniques has already proven successful for me. I have put them to work and the results are amazing."

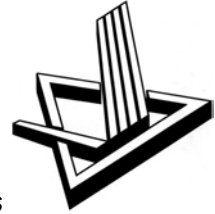
*Tim Pitts
Puckett-Scheetz Insurance Agency, Inc.*

"I enjoyed learning how to structure the entire sales process – from identifying needs to closing. I feel my endeavors will be more profitable by knowing exactly what my goals are in the beginning."

*Pam Swanson
Crump E&S*

PRISMS

Participant Evaluation Comments



"The best sales course ever! Very informative and so beneficial since it was designed just for the insurance business."

*Debbie McAllister
Bean, Cooper, Gainey & Associates*

"Great motivational course! If any agent is in a lull or stale period, this course is the best tool to have."

*Mark Bankowski
Cool Agency*

"The material lets the agent know that Aetna and PRISMS understand the agent. I found it to be better than Xerox Sales Training!"

*Jeff Anderson
Haywood, Chapman, & Kirby, Inc.*

"I thoroughly enjoyed our PRISMS session. The benefits your course provides cannot be valued in dollars!"

*Steve Jackson
Aetna, Charlotte, North Carolina*

"(PRISMS) gave me greater confidence in my goals for production and closing sales. Thoroughly recommended."

*Michael E. Silcox
Corroon & Black, Sacramento, CA*

"What I liked the most about this program is that it is aimed specifically at insurance people. Don't present this course to too many people as it will make my job tougher!"

*Charles Hartman
Johnson & Higgins, Charlotte, NC*

"Gives order and control to the selling process. I obtained five 'key ideas' that I'll use prior to getting in front of a prospect."

*Mike Seabaugh
Fred S. James, Portland, OR*

"When I came I believed it would be a waste of time. I now believe I have obtained great benefits... the course will increase my productivity."

*Yvonne Krupa
Corroon & Black, Milwaukee, WI*

HRH Insurance
Hilb, Rogal and Hamilton Company
4235 Innslake Drive
P.O. Box 1220
Glen Allen, Virginia 23060
(804) 747-6500

PRISMS Evaluations

Attendees: 18 Division Presidents and Home Office Executives

Location: Daytona Beach, FL

1. What is your overall evaluation of the program?

Responses:

Excellent:	12
Very Good:	6
Good:	0
Fair:	0
Poor:	0

2. Do you feel PRISMS content will help you achieve better sales/marketing results?

Yes:	18
No:	0

3. Would you recommend that other company reps take PRISMS?

Yes:	18
No:	0

Comments:

“We will be able to use this material to improve our producer results. Tailored to HRH’s specific needs; the PRISMS program should pay significant rewards in the future. PRISMS is better than Xerox, PSS I, II, and III and various other seminars.”

David E. Peek
Atlanta, GA

“Excellent. This will specifically focus our producers on what they do best – sell new business. I wish this had been available when I started as a producer.”

Robert J. Hilb
Richmond, VA

“I found the course very interesting and I think it will be beneficial to our entire sales force.”

Jack McGrath
Pittsburgh, PA

“Excellent. Structured preparation – tools for delivery, qualifying and closing. Good program at any stage of a career.”

Ron Scheynaydre
New Orleans, LA

“An excellent basis or foundation for long-term success in sales situations. Good step by step procedures from prospecting to closing.”

Harry J. Craisry
Baltimore, MD

“PRISMS should be set up for new producers and advanced producers. Better than Professional Selling Skills.”

Reg Davis
Atlanta, GA

“Excellent delivery. Adaptive to group. Flexible approach. PRISMS is better than FAIA, PSS and AETna Home Office Sales Course.”

Jay Adams
Daytona Beach, FL

“Extremely comprehensive... better than Xerox.”

Brook Crawford
Dallas, TX

“Excellent. A more structured approach to selling.”

John T. Snow
Tampa, FL

“Excellent. How to handle specific situations – how not to spin wheels. Block by block building of presentation portion is very helpful.”

Dick Beyland
Dayton, OH

“Excellent. Gives a track to focus on for basic production. Good for both experienced and new producers. Very good for our production staff.”

T.B. Leitch
Richmond, VA



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!

Russell Granger is President of ProEd Corp. Easton MD, and is a prime developer of the PRISMS training series. He can be reached at 410-819-0303 or info@ProEdCorp.com.

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Best Practices Sales System Unveiled

By *Victoria Sonshine Pasher*



As part of a continuing effort to help independent agencies and brokerages build effective and successful sales organizations, the Independent Insurance Agents of America unveiled a comprehensive "Best Practices Insurance Sales Development System."

When IIAA noticed that agency companies were cutting back on sales schools, the association decided to move "Best Practices" into the sales area, according to immediate past president Ronald A. Smith, of Smith Sawyer Smith Inc., in Rochester, Ind., who announced the sales system at a press conference during IIAA's recent annual convention in Hawaii.

The comprehensive system includes several different components and tools for helping the independent agency system become a truly sales-driven industry, Mr. Smith added in a prepared statement.

"This association recognizes that the future of the independent agency system rests with the ability to sell more effectively and efficiently," he said. "If (the agents) don't start from the ground up to build an effective sales machine, the competition will be there to take over."

As the chair of IIAA's Commission to Enhance Agency Value, Jeanne M. Heisler, president of Brick, N.J.-based The Ronan Agency, stressed that this latest Best Practices program will be released in several steps, and the entire system is to be used together.

Ms. Heisler said during the press conference that the sales system is "not a one-day, rah-rah program" for producer(s) to come back, and get all excited, only to find that they don't have the necessary support and encouragement to ensure long-term success. On the contrary, she said, this program has been designed for the long-term success of that producer.

"Producers need to understand that creating a successful sales organization is a process, not an event," Ms. Heisler also noted in a statement. "There is not one cure-all, or one class they can sit through to become world-class sales-people- it takes commitment from everyone in the organization."

IIAA said the complete system involves four main elements: building the foundation for a sales culture, which is based on IIAA's 1996 Sales Study; producer selection; producer motivation and producer development. The tools to execute these elements include workshops, manuals, checklists, tapes, workbooks, software and models.

The initial portion of the system to be released is the sales skills-related program, which the Alexandria, Va.-based IIAA determined to be the area of largest need. The Best Practices Insurance Sales Skills Module is a three-day program that focuses on helping insurance salespeople learn to

partner, prospect, negotiate, set goals and close the sale. It also includes a personal skills training that centers on communication skills, time management, and problem-solving issues.

One-day modules on sales management skills and customer service representative skills also will be available. "We believe that for this system to be successful, all levels of the agency need to participate," Ms. Heisler said. "Involving principles in creating a sales culture ensures that the entire organization will follow through with a disciplined sales approach."

Vernell Hogan, IIAA agency management consultant, responsible for Best Practices implementation and development, explained during the press briefing that the Best Practices sales training for producers will cover skills such as goal setting, partnering, communicating, presenting solutions and negotiations, handling rejections, leadership and closing sales.

Ms. Hogan noted the three-day sales module is intended for new producers with an insurance license and some experience, as well as for producers with limited experience or who need to go "back to basics." The first two seminars for producers and agency sales managers will be rolled out in different parts of the country in February 1998, she added. The entire system will be completed by the end of 1998, according to the IIAA.

At \$795 per student, the three-day seminar includes materials, meals, pre-work and action plan, Ms. Hogan said. The programs are interactive, using videos, workbooks, and overhead slides. Some insurance companies will be partnering with agencies to send agency employees to the seminars, she noted.

The system is available through a licensing agreement with Russell H. Granger, president of Whippany, N.J.-based ProEd Corp. Speaking in an interview, Mr. Granger explained that the system brings a totally integrated program to the "four corners of the insurance marketing world"-namely, the agent, the agency sales manager, the customer service representative, and the marketing representative and underwriter-forming a "four corners training suite."

"If we as an industry can cover all four corners...we're going to become a stronger force in the marketplace," Mr. Granger said. He pointed out that the programs can be purchased separately, or as a cohesive "suite" for all company and agency personnel.

For more information on the system, contact Shirley Lukens, vice president of technology, education and agency management, Independent Insurance Agents of America, 127 S. Peyton St., Alexandria, Va. 22314. The association's Web site is <http://www.iaa.org>.

Reprint from *Rough Notes* magazine, January 1998

Selling Smart: The Integrated Approach

A program based on "best practices" puts the sizzle back in sales for the independent agency system.

By Elisabeth Boone, CPCU



Whether you've been in the independent agency system for two months or two decades, you've undoubtedly heard endless repetitions of the same refrain: "We have to regain the market share we've lost to direct writers."

Trouble is, no matter how many times you sing that tune, nothing changes-except the amount of marketshare going to competitors, which continues its ominous upward spiral. Without action, the words are nothing more than a lamentation about the bygone days when independent agents reigned supreme.

As we stand on the cusp of a new millennium, the independent agency system faces a harsh reality: its marketshare continues to erode, while the opposing army continues to swell its ranks. No longer composed only of direct writers, the competition now encompasses a host of alternative markets, banks, and other big new kids on the block. What's more, today's savvy consumers aren't unquestioningly accepting the idea that it's worth paying a higher price to deal with an independent agency simply because it represents more than one company. People don't want slogans and shibboleths-they want a painless insurance transaction that provides coverage, service and value, without the high-flown rhetoric.

What's next for independents?

In light of these facts, should independent agents just fold their tents and steal into the night?

No way, says Russell Granger. A veteran of the independent agency system, he is president of ProEd (formerly Insurance Learning Systems), an educational consulting company he established in New Jersey in 1981. Before that he spent 24 years with Kemper as a marketing executive for New Jersey and the East Coast. With all that experience under his belt, Granger knows the independent agency system-and he believes that a joint effort between his company and the Independent Insurance Agents of America offers a realistic opportunity for independents to turn things around in a big way.

Sure the direct writers are good at what they do, Granger says. He should know: his company developed sales training programs that significantly boosted volume for heavy hitters such as Prudential, Liberty Mutual, American Family, and other household names. Working with the Big I, he's created an integrated package of training programs that are designed to teach the same principles and skills to each segment of the independent agency distribution system: agents, CSRs, agency managers and sales managers,

and company marketing reps and underwriters.

Sound ambitious? It is.

Allies, not antagonists

Have you ever entertained the suspicion that the various components of the independent agency system are not allies but adversaries? There's not only the sometimes barely concealed antagonism between agencies and insurers...but also the frequently strained relations between agency managers and producers, not to mention the resentment engendering miscommunications between producers and the agency's CSRs, who are supposed to provide sales support but often find themselves doing everything but.

"A house divided cannot stand," said Abraham Lincoln; and the same is true of the independent agency system. That's why a key element in the sales training system developed by Granger and endorsed by IIAA is a top-down commitment to partnership. Each part of the system is vital to the success of the whole system-and each player must know his or her own role, understand how it interacts with the roles of other, and focus on jointly establishing and achieving goals.

CHARACTERISTICS OF A BEST PRACTICES AGENCY

1. Focus on customer service and satisfaction through both formal surveys and informal inquiries about customers' perceptions of how the agency is meeting their expectations and how it might improve service.
2. Frequent customer contact for the purposes of educating the client, building the account, explaining new products and prices, serving as consultant and problem solver, and making each contact pleasant and productive.
3. Valued staff. Employees are given the education, training, and tools they need to do their jobs. They are expected to perform at high levels and to grow personally and professionally, and their accomplishments are rewarded, recognized, and celebrated.
4. Participatory management. Top managers are involved in day-to-day operations. They share financial information and make sure that employees understand profit expectations. Employees have the authority to exercise their responsibilities and have input in planning and budgeting.
5. Vision. The agency has a clear mission statement that focuses on the customer; the mission statement is shared with and understood by every member of the staff.
6. Win/win supplier relationships. Agencies seek partnerships with insurers that share their vision and values. They take part in joint planning and make sure each partner keeps its commitments. The principles that govern agency-company relationships are trust and respect.
7. Efficient processes. With or without automation, agencies streamline workflows for the benefit of both employees and customers, and strive "to do right things right the first time."
8. Total account development by actively soliciting existing clients, as well as establishing referral relationships with other businesses, such as real estate brokers and lenders. It's well known that account development dramatically improves retention of business.
9. Continuous improvement. Always seeking ways to be better, agencies continually measure their performance against past performance, as well as against that of competitors and successful non-insurance enterprises.

Creating a sales culture

A major difference between the hard-charging direct writers and the independent agency system, Russ Granger believes, is that "the direct writers recognize the importance of sales and marketing, and they've done something about it: The independents, he asserts, "need to recreate the sales aggressiveness of the past." Critical to this endeavor, he says, is the establishment of and commitment to a sales culture. "We're not in the insurance business-we're in the sales business," he points out.

What are the specific benefits of establishing a strong sales culture in the independent agency system? Granger cites these key factors:

1. Increased confidence, engendered by the ability to work smarter, not harder
2. Development of the competencies, skills, and behavior that will give partners in the independent agency system the real-world results they seek
3. A transition from just quoting business to selling it, which in turn will allow the agency owner to:
 - a. Grow the business
 - b. Grow profits
 - c. Grow his or her own income

"Best Practices" in action

In December 1996 and January 1997, Rough Notes published a two-part series detailing the rationale for and elements of the IIAA's Best Practices initiative to help independent agencies identify their strengths and weaknesses; implement improvements where necessary; and move into the future as stronger, more efficient, and more focused sales and service entities. The nine characteristics of a Best Practices agency are reproduced on 28.

The Best Practices program was formally launched in 1993, and since then many agencies have successfully applied its principles and procedures to their own operations. "The Big I" wanted to help independent agents improve their sales production and make everyone in the distribution system better at what they do-and more profitable," Granger says. "The missing piece was a training system that would meet Best Practices needs and standards."

Granger and the ProEd staff created a fully integrated set of training and performance programs for the entire sales and marketing team in the independent agency system. The programs are known collectively as the Four Corners Training Package. The name, Granger explain, reflects the fact that the programs bring sales "best practices" to what he identifies as the "four corners of the insurance world":

1. Agents
2. CSRs
3. Agency sales managers
4. Company marketing reps and underwriters

The first three programs have been endorsed by the Big I and are being built into its Best Practices series. The programs for agents and sales managers are based on successful training courses developed in the 1980s under the name PRISMS: Productive Results from Insurance Sales and Marketing Systems. PRISMS, a joint effort of ProEd and AT&T, is based on extensive research conducted by organizations such as Prudential and AT&T's University of Sales Excellence. The programs are interactive, using videos, workbooks, and overhead slides. Training can be conducted by the client using materials provided by ProEd, or by ProEd staffers. For those who choose the first option, Granger emphasizes, "The leader materials are idiot proof. Also, the training is portable-it can be delivered anywhere."

Now let's take a closer look at each of the programs offered in the Four Corners Training Package.

Agent

The program developed for agents, PRISMS II: Insurance Selling Skills, is a three-day insurance sales workshop designed to help agents increase premium, policy count, and commission. Producers learn to achieve these improvements by enhancing partnering skills and making more productive use of their time. The program starts with Prework, in which the agent focuses on actual insurance products and real-world prospects. During the workshop, participants develop an Action Plan to sell the account identified in the Prework. The session teaches the following skills:

- Goal setting and planning
- Leveraging sales time
- Prospecting
- Account gradation
- Partnering and teamwork
- Communication
- Needs profiling
- Presenting solutions
- Negotiation
- Objection handling
- Closing

Also included in the workshop is personal skills training that addresses communication skills, time management, and problem-solving issues.

Sales Manager

A one-day workshop called PRISMS for Sales Management helps agency owners, principals, and sales managers learn strategies and tactics for achieving the maximum productivity from agents. Focusing on the sales management process, this session covers:

- Managing vs. selling
- Goal setting and business selling
- Execution
- Feedback
- Staffing

An optional unit on staffing is designed to help participants define the salesperson's job, identify success predictors, locate and interview candidates, and evaluate their performance potential.

CSR

Designed for customer service representatives, ServiSell is a one-day workshop that emphasizes partnering, persuasion, and selling skills to help CSRs identify and meet customer needs. The program is intended to teach CSRs how to successfully sell renewals, add coverages, and cross-sell policies. Skills taught in the workshop are:

- Goal setting and planning
- Partnering
- Communication
- Presenting solutions
- Objection handling
- Closing

Marketing rep, underwriter

The fourth essential element in the Four Corners Training Package is Marketing to Agencies, a three-day workshop designed to help company marketing reps, underwriters, and marketing underwriters develop quality business from desirable agencies. Organized in three parts-Prework, Workshop and Action Plan-the program addresses:

Goal setting and planning
Leveraging time
Partnering
Communication
Presenting solutions
Negotiation
Objection handling
Closing
Teamwork and leadership

Also offered is an optional unit on appointing new producers and getting them into profitable production.

The vital ingredient

In the Four Corners approach, Granger emphasizes, there's no room for the kinds of adversarial relationships that sometimes have impeded the success of independent agencies and insurers. Instead there's a strong focus on partnership, and on recognizing the value added by each member of the insurance sales team. Within the agency, the owner, principal, or sales manager works in partnership with producers, who in turn form partnerships with CSRs. The agency as a whole is a partner with each company it represents, and it builds productive relationships with marketing reps and underwriters. Direct writers and other competitors don't waste time or resources engaging in turf wars; and if independent agents are to reclaim lost marketshare, Granger says, they'd better play by the same rules.

What about follow-up?

Almost everyone in the independent agency system has attended a seminar, workshop, or class and learned a dynamic, sure-fire new way to make cold calls, overcome objections, improve efficiency or otherwise do things better, faster, cheaper. But what happens when the session is over and you're on your own? Often the answer is: Not much. Without follow-up, even the best conducted training is likely to fail once the participant re-enters the real world.


To combat this tendency, ProEd created a follow-up program for sales and marketing people called SalesCompass. Endorsed and offered by IIAA, this program helps participants stay on track and incorporate the skills they've learned into their daily routine. Users are guided to define three sets of long-term goals-personal, business, and sales incentives-then learn how to schedule their weekly activities to focus on achieving those goals.

For salespeople in virtually all industries, Granger notes, major surveys have shown that the most important issues are time utilization and planned sales efforts.

"SalesCompass," he explains, "is a real-world tool to guide insurance salespeople in these two vital areas." Built into SalesCompass, Granger continues, is a condensed review of the sales process that the individual can use before a call to refresh himself or herself on appropriate techniques for, say, closing or handling objections. The program also includes a call plan sheet so that the salesperson can create a blueprint for handling a call, and a call evaluation sheet that provides objective criteria for determining the success of the call.

Company support

The Four Corners program, specifically designed to reestablish and foster a sales culture in the independent agency system, has the look and feel of a winner. With focused, no-nonsense training that has powered the sales efforts of top direct writers, plus the solid backing of the IIAA, how can it lose? Russ Granger's response is blunt: "The key to success is companies. Without company support, the program will die."



By support, Granger doesn't mean money. On the contrary he believes that the Four Corners program is more meaningful to agents when they pay for it themselves instead of having it subsidized by an insurer. Rather, he sees the companies' role as motivating and encouraging everyone—underwriters and marketing reps, agency owners, managers, and CSRs—to participate in Four Corners as a way of investing in the success of the entire independent agency system.

To help companies advocate effectively for the training, ProEd has created sponsor kits that companies can distribute to agents, highlighting the benefits of participation and listing the locations where training is available. Aetna, Chubb, Kemper, and Travelers already have made a commitment to Four Corners, Granger says, commenting, "When companies of this stature say they're going to support a program, they get their agents to come."

"If you build it, they will come." Sound familiar? Perhaps in the Four Corners program, the independent agency system will truly find its own "Field of Dreams."

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PRISMS[®] INSURANCE SPECIFIC PROGRAM DESCRIPTIONS



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

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

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

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.

PRISMS[®] ABBREVIATED COURSE DESCRIPTIONS

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