

Stop Selling Insurance!

Whenever I conduct a workshop or give a talk to a group of agents, I ask how many of them are in the business of selling insurance. Inevitably about 25% raise their hands. My response to them is, "If you're in the business of selling insurance you'll have a hard time succeeding because NO ONE WANTS TO BUY INSURANCE!"

No one wants to buy insurance. Not homeowner's, auto, life, health or disability... They only want what the insurance provides. They only want the benefit. Believe me, if people could get the benefits they wanted in some other way, they would. So,... if you "sell insurance" success will be tough. On the other hand, if you're in the business of helping people it's a different story. Now, you might protest that the distinction is simply a matter of semantics, but there are fundamental differences between having a sales focus and having a helping focus.

This difference affects pretty much everything a person does along with how they do it. If they have a sales focus, their focus is on making the sale! Everything from the initial contact to the presentation to the close to the follow-up is done from a sales perspective. Marketing, contacting, presentation, and follow-up are from a product and/or company perspective. On the other hand, a person who is focused on helping rather than selling will understand that the service they provide (helping) is what matters and the insurance they offer is simply the means to achieve the solution they create.

Let me illustrate what I mean. Here's how a sales-focused person contacts: "Mr. Jones, my name is Bob Smith and I am with the ABC Insurance Company. We have a full line of products to meet your needs. I'd like to set up a time to show you our products and explain how they can solve your problems." The focus of the entire exchange is on selling their insurance products. In contrast, a person focused on helping, contacts this way: "Ms. Jones, my name is Sue Smith and I help people protect their assets/reduce employee turnover/leverage their financial security. Is that something of interest to you?" They understand that they are a professional offering help, rather than a salesperson selling products.

There are many other distinctions related to taking a professional, helping approach over a selling approach, and they have significant implications. Professionals help rather than sell. They have clients instead of customers/policyholders. They build relationships instead of conducting transactions. They offer solutions instead of sales. They attract clients instead of pursuing customers. People buy from them instead in being sold. They find cooperative opportunities instead of competitive obstacles. Think of the implications from these distinctions. We've always heard that people do business with people they like, and people like people who help. You've heard the term "trusted advisor"? This is what we're talking about. It occurs when you shift from selling to helping. Imagine having clients who are eager to refer others to you.

When you adopt the attitude of a professional and take the focus off the products, guess who the focus falls on? You! You become the service that clients buy. You become valuable. You become a resource. You become an expert. Clients don't look to insurance policies for answers, they look to you! One of the greatest challenges in arriving at this mindset is becoming clear as to what makes you unique so you can communicate it effectively to your prospects and clients. I often work with my clients on clarifying their purpose and identifying their unique strengths so that their marketing and leadership is effective. An interesting challenge we face is that we tend to downplay our strengths, especially if they come easily to us. We tend to take them for granted and we tend to assume that everyone has the same (or better) abilities. A very revealing exercise I often ask clients to do is to ask five people they know for five traits that make them excellent at what they do. (My suggestion is to ask people who aren't family. Ask clients, friends, and associates.) You may be surprised at the results. I

find that the responses fall into three categories. 1) You'll hear things about you that you and everyone else already knew and will thereby get confirmation, 2) You'll hear things that you already knew but didn't think anyone else noticed, giving you new insights as to what people notice and value, and 3) You'll hear things that you never knew about yourself; things that never occurred to you to be a trait that others would value. These traits and insights are the things that set you apart from all the others out there. These are the things that cause people to do business with you. These unique traits will help you be more effective as you contact new prospects, present your ideas, and generate referrals.

I find that when people aren't clear about what sets them apart and aren't clear about their purpose (Inotherwords, why they do what they do) they end up leading with their products and their company. They rely on the strength and credibility of others instead of leading with themselves. The goal of every professional should be to become credible in their own right. That doesn't necessarily becoming the foremost expert in their field, but it does mean becoming excellent at what they do as a professional - helping others. It means finding new ways to help. It may even mean helping in ways other than with insurance. You can become a resource for information or a networking source of contacts within your community. You can offer advice in other areas of business or life (other professionals are more than happy to provide you with article and insights you can pass on).

The whole point of this is to stop selling insurance and start helping people. It's been said that people don't care how much you know until they know how much you care, and it's true. The interesting consequence is that when you take your focus off of selling and place it on helping, you'll attract more clients, generate more referrals, and sell more insurance. Life is good...

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