

Safe & Secure

Eight Tips To Increase Your Insurance Sales

By Steve Crowhurst

Travel insurance remains one of the highest generating products a travel agent can sell – and it seems to remain one of the hardest travel products for some travel agents to articulate and close. In order to truly sell and close your share of the travel insurance buy, you must passionately believe in the product and what it does/can do for your customer.

Until you personally experience a travelling trauma with or without travel insurance, you probably cannot believe in the value of buying and travelling with insurance/protection 100 per cent. If you have not had this primary experience (and there's no rush for this!) then you will sell through secondary experience and that means the experiences of your customers and if we go to the next level, you can sell insurance

based on third-party experiences and what friends of friends have told you.

Here are eight tips and techniques to help you sell more travel insurance and not only increase your revenue and take home commissions but also to protect your customer to a satisfactory level.

1. Knowledge is Power: As you well know your sales success is based on the knowledge that you have and continue to develop about any and all products that you sell, and with reference to travel insurance, this means the core product, the competition's products, all credit card insurance plans, bank travel insurance plans and any other plans that you can track down. It is true this is not an easy study plan, but it must be done if you're going to excel in the sale of insurance products – and excel in customer service and customer protection, safety and security.

2. Promotion, Promotion, Promotion: Promote insurance in your agency window – not just a cardboard sign, but words, text and images that tell a story. Your window is your TV screen to the world outside. If you are home-based and have no window make your webpage your "window". Imagine you are producing a TV show or commercial. What would you want it to say or do? First it has to capture someone's attention – their eyes and mind. That means you should be promoting the upside of travel insurance and to do that you'll be showing the downside of not buying travel insurance. This is the Yin & Yang principle. So you'll market an image of a happy traveller with a broken arm/arm in a cast – happy because all the bills are covered. Next to that image is one of the same traveller, arm in a cast, unhappy this time. Didn't buy insurance? Superimposed over the image \$35,000! You get the picture.

3. Take A Flyer: Create a handout and get outside you agency and hand that handout out! Create a "Be Sure and Insure" flyer, well not a flyer – I mean a well printed, card stock, promo card with a message that will wake up the recipient to the power of travel insurance and also help to promote your agency as a professional place to buy travel.

4. A Pre-emptive Strike: Pre-empt your sales interaction with a reminder about insurance. This allows you to return to the discussion on insurance at any time throughout the transaction. All you need to do is make a simple statement like "...before we get started discussing your trip don't forget to remind me to tell you about travel insurance...". At this point your customer will respond in one of two ways; they might

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say they already have travel insurance so it doesn't matter/don't need it, or they might confirm your request and mentally program to remind you at some point in the transaction that you have or have not told them about insurance. This reminder technique does work and all it takes is your ability to respond to your customer's reminder as a qualified professional retailer of travel insurance products.

5. Get Websmart: Using your website to promote insurance is very similar to using your agency window.

If you study the analytics of your website you should be able to determine how many people clicked on your website and how many people actually clicked on your insurance icon. If you have hundreds of people clicking on and around your website but very few people clicking on insurance, the icon is in the wrong position. Your web master should know about eye patterns related to when someone "visually scans" your webpage and how their eyes move around that page. Moving the icon to a different position on the webpage usually results in an increase in click

...remind me to tell you about travel insurance...



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through rates. Typically, a person's eyes will remain in the centre of your webpage about 20 per cent of the time that they are viewing your website/webpage. This might be the best place to start and if that doesn't work keep moving the icon around until you find the best location and an increase in click through rates.

6. Get Blogging: Using third-party validations is a terrific *confirmation selling* technique. Recent surveys show that travellers are listening to fellow travellers more and more. They are doing this "listening" via travel blogs and personal websites established by those who want to share their travel experiences. You can use this idea to increase your insurance sales. Establish a blog on your website where your customers can record their travel dilemmas and how travel insurance helped them. The most compelling information that you hope your customers will record on this blog is the cost and that the insurance covered it. When clients hear that if a traveller had not carried travel insurance that they would have been billed \$10,000, \$50,000, or \$100,000 plus – they can't ignore it!

7. Just Ask: It's old, but it works! The phrase, *ask me*, can go a long way as people react to this word and actually ask you a question about travel insurance. This phrase should be featured in upper case, **bold**, and LARGE in terms of font size.

The question here is, where will you display this phrase, "**ASK ME**"? Well, as it pinpoints you as the person to ask you might want to wear this on your sweatshirt or fleece jacket and even on your ball cap. Some travel agents have produced buttons on their shirt or blouse in the agency. Others have produced the phrase in a large image/poster and featured this in the agency window. If you want to spread the message a little wider your phrase could be **ASK US**.

8. Techno Savvy: If you are technically geared and/or enjoy all the techno-gadgetry available to travel agents today, you might want to think about creating your own webcasts, podcasts and if you're up for it you might even wish to produce a YouTube commercial/video that you can link to e-mails. As you probably know there are video business cards, products such as Impact Engine, e-newsletter applications such as Constant Contact, you can upload text and issue your own branded postage stamp through Canada Post, in fact, there are dozens and dozens of applications that allow you to project your professional status as a sales outlet for travel insurance.

Okay enough chit chat – time to go sell something! Keep in mind there are two outcomes to selling travel insurance. You did... or you did not. Let me hear you say, "I did!" ✦