

Zen

& The Art Of Insurance Sales

Focus & Desire Will Make Your Insurance Commissions Soar

By Steve Crowhurst, CTC

This is not supposed to be too deep. Just deep enough to scoop up some well-earned commissions. Well-earned means well-sold. Zen selling is when you become one with the policy. You must be the policy, live the policy, become the policy – then you would have reached a state of blissful Zen selling. This state of selling insurance is not readily available and not all will or can reach it. It requires 100-per cent focus and desire.

Empty Your Mind

This is very important. For you to attain a high level of insurance sales you must first empty your mind and rid it of any preconceived notions about customers not needing insurance or quickly agreeing when they say they are fully covered by their department store credit card or by the warranty on their new hot water tank!

Refill With All The Heavenly Glory

Now that your mind is empty of negative thoughts you can refill with the glory of heavenly knowledge, stats and facts about the benefits of insurance and how this turn of phrase together with a few pages of

policy could save your customers from losing their home to losing their life to losing the life of a loved one to saving the life of their children. Sit there for a moment and let that sink in. Your lack of push to close this insurance sale could contribute to a loss of life. A child's life. Are you focused now? I hope so.

Enlightenment

Are you an enlightened one as a person, as a business person as a salesperson in your selling of insurance? Enlightenment means wisdom or understanding enabling clarity of perception. How do you become wise in the ways of insurance? How do you gain clarity of coverage? How do you enable perception? Well Grasshoppers, it's all down to study and practice. The more you study, the more you practice,

the closer you get to insurance sales enlightenment. If you want to reach Insurance Sales Nirvana or higher then study and practice until you can correctly answer any question about the supplier's product you sell.

Study and practice does mean sitting in on an agency presentation by a BDM. It doesn't mean skimming through the brochure either. It means reading. Understanding. Role playing for hours. Ask why your sports icons are best of best...it's because they practice.

Zen As Now – Clients Purchase Based On Fear & Greed

They say that everyone is running from or to something. The running is based on a fear of something or a hankering after more, as in greed. How does this factor into your insurance sales? Well insurance is actually a fear-based product. You sell it as a protection, safety, security product, but the customer buys into it from the standpoint of a "what if" fear. And that's okay. Let them be guided by that fear and they'll not suffer the loss of their house if they happen to need a major operation while 'out there' on vacation. This is good fear. Good for them and good for you.

The aspect of greed comes into play when the customer wants everything they can get for the least amount of money. They want ALL their money back if something goes wrong. Again, this is a good greed. Good for them and good for you as long as you sold the right coverage.

Fear & Greed Part Two – That's You

When you suggest and sell insurance to your customers you can reduce the fear of any lawyers trotting up to your desk to lay a court case on you on behalf of a couple of uninsured destitute customers. That's right – it can happen. In fact it IS happening right now. An agency is being sued for lack of advice, for not explaining a coverage in detail, for throwing out a glib, "Don't worry 'bout it...you're covered!" There's just no way round it – you MUST offer, sell, push, tell, close every customer you can on the best coverage for them and their family. Sure you can escape the sale by bowing to the customer saying we don't need it, we're covered and then advise them to sign the waiver. If you think that waiver will

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How To Sell – Travel Insurance

*When someone asks
you what you sell,
start out with travel
insurance.*

stand up against a *Boston Legal* lawyer, think again. Answer to the fear: tell, sell and close.

Greed on your part is selling the wrong coverage to reap higher commissions. Just remember all travel gods and saints are watching you whether you know it or not and when they zap you they zap you hard.

The Question Is The Answer

If you want to gain an insight into the insurance needs of your client you must be well versed with an ultimate list of core and key questions designed to uncover and discover the information you need to make an informed suggestion. The question is your answer to this source of information held by the customer about themselves. As you may have experienced, a client will many times give you misinformation out of embarrassment or simply a mindset that does not allow answers to flow too easily. Questions about age, ailments, alcohol and alchemy can cause a client to clam up. Learn to obtain the information you need to know and the client needs you to know, whether they appreciate it or not. Drive hard for it. It could be a matter of life and death.

Zen Selling & Marketing Consciousness

Consciousness involves thoughts, sensations, perceptions, moods, emotions, dreams and awareness of self, others and surroundings. Answer the question: What is insurance? Now call your insurance provider BDM and test your answer. A tip: if you answered 'coverage' – you'd be wrong. Try again. It must have meaning to the customer.

When you can answer this question you will be closer to selling more travel insurance than you ever dreamed of. You will be able to discuss, qualify, present, berate, explain, command, instruct, push, solve, recommend, suggest and close your customer on buying a product that will give them peace of mind, a safety blanket, a source of refunds, a way home and so much more.

When you market travel insurance face-to-face, in print, on your website, in your e-mails focus on what having insurance can do for your customer. A sign that blurts: TRAVEL INSURANCE does not do the product justice. It needs a mood, it needs a reality check. YOU need to expose the benefit of travel insurance. By word or image...show fear and greed. Show death and living. Show house and no house. Show a bruised but happy couple and a bruised and not so happy couple, ask "Which one bought travel insurance?" Consider this tough-love marketing with a conscience.

Ad Slogans

Found one ad that read: "You've planned the perfect vacation, but have you planned for the unexpected? Whether you travel with family or alone, be sure you always have a way to get home." Love the last 10 words. Another agency took the stance: "Travel Insurance is Mandatory!" Now that's pure Zen and Zen some! They must have reached Nirvana to be able to stand that strong. They have become the policy! How about: "Be a Responsible Traveller – Insure your Family!"

Make Insurance Your #1 Product

Not only is this the most important product on your brochure rack it also offers the highest rates of commission. From here on when someone asks you what you sell, start out with travel insurance, after that the rest of the list is up to you. Develop your travel insurance 60-second elevator pitch and practice it until it's Zen-like. Zen questions: click here to www.canadiantraveller.net/issues/2007/10/200710.pdf and then scroll to Page 61. Can you answer them? Call your BDM to check the answers. Peace. ✈