INSURANCE AGENT TRAINING

CREATE YOUR OWN DAILY ACTION PLAN FOR SUCCESS

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Quality insurance agent training begins with the creation of a daily action plan, which is a step by step approach to help you meet your selling goals.
If you want to be successful, ***you must force yourself to do the things that successful agents do, and unsuccessful agents won't or don't do.*** **Today's Insurance Market is very competitive.**
Any successful life insurance agent's success story starts with a quality insurance agent training program.
Couple this with a strong discipline on your part and that strong discipline should create positive habits.
Over time, those habits will become automatic, and if it is a strong enough habit you will feel guilty if you don't do it.
(Example of a strong habit) I will not leave a house after the interview without getting at least one referred lead, keeping in mind that this is critical to replacing your lost inventory)
Insurance agent training, whether you are a captive agent or a broker requires the development of an daily action plan for success.

So what is a daily action plan?

(I guess I have always viewed it as an organized process of events that leads up to the sale of a company product.) That organized process being created by you.

Here is a simple generic overview of a daily action plan

- **Numero Uno:** **Getting up and actually going to work: sounds pretty basic, yet so many insurance agents end up failing because they don't develop strong success patterns in the first few months.**
  This is where your insurance agent training starts. You are now self employed and therefore your own boss. Sometimes that is good and sometimes that is bad. You do not have to punch a clock. This is where self disipline becomes most evident. So you either end up with strong work ethic's or bad work ethic's.
- **Organize your thoughts**: **By listing them on a yellow pad each and every day, a to do list of sorts. Successful agents review their to do list first thing every day. It helps prepare your mind set, and it is vital that you take about 15 minutes to update and make a new one every evening, for your next days activity.**
- **Determine your activity for the day:** **Specific activities can be delegated to blocks of time and blocks of time can be interchanged during the day. (Explained in the getting organized section.)**
- **Do your record keeping:** **Part of your insurance agent training package must include accurate record keeping. Your company should have a record keeping book or computer program for you to track the number of calls you make, number of interviews you keep, dollar values, etc. If you don't know who your best clients are, what each phone call is worth, or each referred lead card is worth, you will not be able to develop any type of a marketing plan for yourself, and you are destined to fail. Any businessman that operates in an Ad Hoc manner will fail.**
- **Generate leads:** **Decide on where you are going to generate leads. You need to constantly replace inventory. If you call 15 people a day, you obviously need to generate 15 new prospects a day. How do we do that? We must use a proven prospecting system.**
- **Send out appointment reminder cards:** **I use to make them up in advance and write date to send out on upper right hand stamp corner. They should be sent out about 3 days before appt. Do not send them all out beginning of week. Timing is everything as we will explain in do's and don'ts section.**

- **Phone calling times:** Earmark specific time blocks during the day and the evening to call for appointments. Don't get in the trap of only calling during the evening. Ever walk around in the mall during day and see all the people. My point here is that there are lots of people to call during the day.
- **Study time:** Quality insurance agent training is knowledge and knowledge is power. But be careful don't try to impress people with loads of technical stuff. When training agents and brokers I use to tell them that the knowledge and information they gain through advanced studies was to be used to ask the right question at the right time during an interview.
- **Mail out marketing letters:** to people you plan on calling, usually in a plain handwritten addressed envelope for maximum effect. Maybe just have your agents name on return section, no company affiliation. This works best if you want it opened. If you want most of them to go into garbage, send in company envelope.
- **Making those dreaded phone calls:** Calling people can be fun if you want it to be. People who are not interested in granting you an appointment can and will give you leads if you ask. I'll show you how to do this in the phone calling section. You must make phone calling a fun event. Do it with a buddy, by each taking turns. Challange each other.
  To get me started each evening or day, I would always use my ice breakers. These were prospects that asked me to call them back. It helped me get fired up, rather than calling a complete cold call to start out with.
- **Preparing for your interviews:** This is where you predetermine things you will want to do or say during your interview that day. Get that mind set. I use have my secretary build manila envelopes that would include all the information and forms I would need to run that interview. (mortgage, business,health,Financial needs analysis,etc) I would always have several of each in my car or briefcase.
- **Going out on the actual appointments:** Daytime and/or evening. This is where the rubber hits the road. I usually ran my last evening appointment around 9 pm. Kids are in bed, parents are relaxed.
  I also would go out ahead of time, by driving by and checking on the actual physical location if I was unsure of the address. I usually tried to schedule appointments within the same geographic location to save time and be more effective.
- **Doing the actual interview:** Which consists of asking key questions, the actual product presentation, the close and then asking for referred leads.
- **End of day:** and finally, review your yellow pad and update you're to do list it for the next day. Never end the day walking away from it, without updating your yellow pad or your "to do list." This helps you paint a picture of your next days activity, and trust me it will have big impact on your next days mind set. It does not have be detail specific. Just a quick snapshot or reminder.
- **Thank you letters**: Send out a thank you card or letter the next morning after the interview to the people you made a sale to and even those you did not make a sale to.
- Your insurance agent training program being taught by your manager is usually geared to have everyone singing off the same page. More about this in the sales Process.
- And always get those (HOT) signed referred lead cards sent out immediatley. They get colder the longer you hold on to them.

Summary:

Each and every task mentioned above should be considered a system. Each system links you to the next (phone calling, referrals, interview process, the presentation, the close) you then manage each system on a regular basis, update and fine tune it for maximum results. If one part of the system is broke then everything else suffers.
Remember, make that one extra phone call

Remember, successful people do the things that unsuccessful people won't do.