

*The Chesapeake Life
Insurance Company[®]*

Field Agent Sales Training

Using the Telephone

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v. 1

Table of Contents

Course Objectives	2	Tips to Remember	7
Introduction	2	Sample Script.....	8
Phone Preparation.....	3	Phone Objections.....	9
On the Phone.....	5		
Outline of a Good Phone Script.....	6		

Course Objectives

- To learn how to use the telephone to schedule appointments from various sources of prospects.
- How to respond to concerns when trying to set an appointment
 - At least two 2-hour phone sessions during the week in a phone-clinic environment
 - Agents are observed making live calls and are critiqued by your field leader

Introduction

Prospecting is the lifeblood of our business. It is THE job. Using the telephone to secure appointments is the most time-efficient form of prospecting, compared to cold-calling.

Appointment setting is the keystone of generating new business. Some may view appointment setting as a stand-alone activity, and not really a part of the sales process. Most salespeople would prefer to be in front of prospects than dialing the phone. Always remember that appointment setting is a fundamental part of the sales process.

Before using the telephone make sure:

- The workspace is conducive to calling
- You have a script to follow
- You know and can deliver the script
- You have a list of names to call with addresses and telephone numbers
(This is not the time to be gathering this information; this is calling time)
- You can provide answers to concerns/responses

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Phone Preparation

1. Before you begin dialing and setting appointments, make sure you have identified the target number of sales appointments you want to make during that specific session. You should have established your sales goals as part of the Standard of Performance. In order to set a goal for appointments, simply break your original goal down into manageable pieces.

GOAL:			
<i>Remember 15 Appointments = 10 Presentations = 5 Sales</i>			
<div style="border: 1px solid black; width: 100px; height: 40px; margin: 0 auto;"></div> <p>Sales Per Wk.</p>	x2	<div style="border: 1px solid black; width: 100px; height: 40px; margin: 0 auto;"></div> <p>Presentations Per Wk</p>	x1.5
		<div style="border: 1px solid black; width: 100px; height: 40px; margin: 0 auto;"></div> <p>Appt. Per Wk.</p>	<div style="border: 1px solid black; width: 100px; height: 40px; margin: 0 auto;"></div> <p>Appt. Per Wk.*</p>

*Subject to local market

2. Set a specific number as a goal for contacts (or appointments) for this phone session and do not stop until you have reached that number. Be specific!
3. Have set times when you plan to be on the phone, and do not procrastinate. Block these times out in your schedule. This will give your business both discipline and structure.
 - a. Use your planner to keep a schedule
 - b. Keep track during your first few weeks to see which calling times generated the highest volume of business
4. Organize your prospects (best first):
 - a. Referrals
 - b. Company-provided leads
 - c. Ticklers
 - d. Cold

5. Call during prime calling times – mornings for business calls, evenings or Saturdays for kitchen table, provided you are in accordance with state and federal Do Not Call restrictions.
 - a. Many successful agents who represent The Chesapeake Life Insurance Company have found that making calls on Saturday mornings have been extremely productive. You will contact more people on Saturday morning than almost any other time during the week.
6. Make sure your phone script(s) is in front of you for easy reference.
7. Be on the phone EVERYDAY!
8. Call every name on the list. Do not skip names
9. ATTITUDE: Be enthusiastic! The next call will be a “yes.”

On the Phone

Making sure you are focused on your objective – setting appointments - is the key to your success.

Telephone calls are the start of the sales process and your introduction to the prospect.

1. Smile and dial ALWAYS when you talk on the phone. It has a positive impact on how the prospect receives your call. Sound happy and fun to be with.
 - a. When making your calls sit up straight, or even better, stand up. Don't slump forward, or sit back with your feet on the desk. It will come through in your voice.
 - b. Let your body language communicate that you are motivated and wide awake.
 - c. Make ten sales appointment calls and then take a break.
 - i. Walk around, get some fresh air, take deep breathes, and start again. Making ten calls allows you to sound fresh on each one.
2. Use the name of the person who referred you whenever possible.
3. Be excited about your service. Prospects will let you come over just to find out what you are so excited about.
4. Have a sense of urgency. Fill the next opening on your schedule even if you have no appointments in your book.
5. Never hang up the handset. Push the button and make the next call. You are here to make money. When you can, get a headset.
6. Record your numbers and results daily so you know your statistics and can make them work for you.
7. Continue to increase your goals in order to challenge yourself
 - a. Always try to do more during your next telephone session than you do at this one. Compete with yourself. After all, isn't that part of being successful?
8. Always give a choice of appointment times.
9. **DO NOT SELL** your products **OVER THE PHONE**. **SELL THE APPOINTMENT**.

Once you have someone on the phone, what do you say?

The most important part of the telephone call is "The Reason for the Call." Why are you calling? What can you offer the prospect that grabs their interest?

You only have a few seconds to grab that interest. This is the time when you have to let the prospect know why they should continue to listen to you.

Outline of a Good Phone Script

1. Who am I?
 - a. Greeting – Hello, Hi, Good Morning, Afternoon, Evening
 - b. Introduce yourself – Name, Licensed Agent
 - c. Your Company Affiliation – represent The Chesapeake Life Insurance Company and return phone number
2. Why am I calling?
 - a. The Connector – from referral, from lead response, from mailing list
 - b. The Offering
 - i. Tell the prospect what you would like to do. You are offering information/service, delivered at an appointment.
 1. “Get Together”
 2. “Schedule a Meeting”
 3. “Talk, share, introduce myself and my company”
 4. Information, ideas, concepts, techniques
 - ii. The reason you are calling should be from the prospect’s perspective, not yours.
3. Why should they meet with you?
 - a. How will it benefit them?
 - b. Be enthusiastic and help with some part of their concerns.
4. Schedule the Appointment
 - a. The Alternative Choice Close
 - i. Morning or afternoon?
 - ii. Tuesday or Wednesday?
5. After the appointment is set, always repeat your phone number twice and ask for their cell phone number in case you need to reach them.
6. Once you have set the appointment, you may want to ask a few questions to prepare for your meeting with the prospect.
 - a. Do you currently have supplements to fill in the gaps left by health insurance? (large deductibles, etc.)
 - i. If so, with whom and why are you looking to change?
 - b. Names/Ages of those who need coverage
 - c. Obtain (or confirm) address and zip code
 - d. And one last question: Is there anything YOU want to be sure we cover during our meeting?

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Tips to Remember

1. Remind the prospect that you are their local licensed agent.
2. Use the phrases that show the prospect that you value their time and understand the importance of meeting face-to-face.
 - a. I will travel to you
 - b. I want to find a time that is convenient for you...(evenings, weekends)
 - c. In order to custom design the plan that works best for you, it is important that we meet in person
3. The more time and effort you put into perfecting your phone skills, the greater the outcome
4. There are only three activities you should be focused on:
 - a. Running an appointment
 - b. Scheduling appointments
 - c. Marketing your business
5. Practice, practice, practice your telephone appointment skills. This is an investment into your business.
 - a. Greeting – Hello, Hi, Good Morning, Afternoon, Evening
 - b. Introduce yourself – Name, Licensed Agent
 - c. Your Company Affiliation – represent the Chesapeake Life Insurance Company

Once the appointment has been secured and the suspect has been identified as a “qualified prospect” the process begins of:

1. Relationship building (trust)
2. Proper fact-finding
3. Isolation of the potential problems
4. Identification of possible solutions, focusing on the benefits to the client
5. Influencing the buying decision (hopefully in the affirmative)
6. Closing the sale
7. Securing referrals from satisfied clients

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Sample Script

Hello. This is _____. I am a licensed agent and I represent The Chesapeake Life Insurance Company. Recently you requested information from us and I just wanted to get back to you. Can you tell me a little more about what you are looking for? (Wait for a response)

Great, since we have several different plans and options available, we need to schedule a time that we can get together to design a plan that is right for you. Would Tuesday or Thursday work better for you?

{Schedule appointment} **{Handle objections}**¹

OK, I have you in my calendar for _____ @ _____am/pm. I would like to get a reminder out to you. May I have your e-mail address?

Before I let you go, I need to ask a few questions to help me prepare for our meeting. Would that be OK?

1. Do you currently have supplements to cover gaps left by insurance?
(large deductibles, etc)
 - a. If so, with whom?
2. Who are you looking to cover under this plan?
3. Let me confirm your address and zip code.
4. One last question – Is there anything you would like to be sure to cover during our meeting next _____?

Thank you so much for your time. I am looking forward to getting together next _____ at _____am/pm. Here is my phone number in case you need to reach me. _____.

SAMPLE SCRIPT ONLY – CHECK WITH YOUR MANAGER FOR STATE-SPECIFIC SCRIPTS

¹ For tips to handle common objections that you will hear on the phone, see *Phone Objections Handout*. Have your list of answers to those objections handy so that you can overcome those objections and go right back in and ask for the appointment.

² Refer to your state's Statement of Eligibility to establish HIPAA eligibility an available plans for HEI's.

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Phone Objections

The goal is to acknowledge the objection and then move on by asking a question and getting back to your phone script.

- Don't Remember/Didn't Request Information
 - Perhaps it was someone else in the household? So do you have coverage now?
- I already have insurance/I'm happy with my current coverage
 - Great! I'm happy to hear that you have some kind of health coverage. Do you feel you have more to pay out of pocket after your insurance coverage pays their part (large deductible, etc)?

Many people feel that their health plan doesn't give them the level of coverage that they would prefer – that it leaves more for them to pay out of pocket than they had planned for. Is that something you are concerned with?

- Mail Me Something
 - I would love to but I wouldn't know what to send. We have many options available and we will be customizing this plan to meet your specific needs and budget.
 - To do this we would need to sit together and work out all the details. Would it be possible for us to meet during the day or do we need to meet in the evening?
- I'm Not Interested*
 - Really? Is that because you already have coverage?
 - If yes, ask what type of plan it is and go to the phone script.
 - If no, ask how long have they been uninsured? And then go to the phone script.

*If the prospect does not want to talk to you, you are obligated to promptly end the call under telemarketing laws.

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- I'm Too Busy
 - I understand and that is not unusual for business owners like you. But I also know how important getting the right health coverage is for you and your family. So, I'll work with you and be as flexible as possible. We can meet early in the morning before you open or on the weekend. Which works better for you?
- I can't afford anything right now
 - (Find out what ANYTHING means) I'm sorry to hear that. With the high cost of health care, that's why there are over 48 million Americans, like yourself, who are uninsured. I think we should get together to see if there are any affordable options offered through The Chesapeake Life Insurance Company.
Go back to the approved script.
- I make all the decisions; my spouse doesn't have to be there
 - I hear that sometimes, but as I mentioned earlier, this plan is very different than many plans available. We are going to completely customize it to fit all your needs and your budget. We have so many options that it is important that you both be there so that I can get input from both of you when we design the plan. Besides, I need you both there to do the medical questionnaire and sign the application. So is it possible to meet with both of you during the day or do we need to meet in the evening?