The REAL Reason
Insurance Agents Fail to Sell
by John Chapin

You can give an agent all the sales skills training in the world. You can lay everything out and tell them exactly what to say and do in each and every situation and yet, if they have either of the two afflictions I'll talk about here, no amount of sales or product training will help them. When an insurance agent fails over the long haul, it is always a failure in activity, a failure to do the things necessary for success. Below are the two reasons agents ultimately fail to do the necessary work and, in the end, fail to sell, along with some ideas on what you can do about it.

Reason #1 — They're scared: At the request of an agency owner, I sat down with an agent to listen to her make some prospecting calls. He was concerned because she hadn't sold a single policy in five months. When she picked up the phone, she began to shake with fear. She then put down the phone and said, "I can't, I just can't do it! Not with you sitting here!" I offered to stand outside the door. When that didn't work, I told her she could record the calls and I'd listen to them afterwards. She then got up, marched into the agency owner's office and said, "This isn't going to work! I quit!"

Whatever the fear, be it fear of rejection or the fear of being yelled at or hung up on, all fears lead to extraordinary effort to avoid doing the things necessary to be successful. They all leave the agent frozen and unable to consistently do what needs to be done.

Reason #2 — They're comfortable: An agency owner recently said to me, "When the clock hits five, Jim runs out of the office like a scalded cat!" After a couple of questions it became apparent as to why. Jim was fresh out of college with no student loans, he lived at home, his parents had bought him a new car and they were also paying all his bills. Jim's base pay was $650 per week plus benefits. That was more money than Jim had seen in his life, probably more than his buddies were making, and ultimately it was more than enough beer money. The bottom line: Jim was comfortable and he had absolutely no motivation to take on the world and chase down business. That's why he was running out at five and had only sold one policy in six months to… you guessed it… a family member.

How to move agents out of their fear and comfort zones: First, it's extremely important to have a good working environment that is conducive to doing business and supports the agent. This includes proper incentive and recognition plans, good training, good support people, and an office where other producers are producing and everyone is professional, generally happy, gets along, and everyone is treated with respect.

Second, it's imperative that you have strict standards and measurements of success for each agent and that they are measured against those every 90 days. Each agent needs

to have reasonable but challenging goals and objectives. It's also important that you create these goals and objectives with the agent and you both agree they are attainable. Agents should be pushed out of their comfort zone but they have to believe they can do what you're asking of them.

Each agent needs to be held accountable. You must hold their feet to the fire. If an agent does not hit their 90-day goals and objectives, you need to find out why, make the necessary changes and adjustments, and then review these with the agent in another 30 days to see where they're at.

If they are not hitting their goals, look at their daily activity and determine the problem. If they are simply not doing the necessary activities, you have to introduce the "fear" of losing their job if they don't get to work. This will move most of your fearful and comfortable agents either to action or out the door. If they don't move, and they continue to miss their numbers and skirt the necessary work, then you have to put your foot down and move them out the door yourself. Keeping these people around will kill morale, cause you major headaches, and at the end of the day, you're not doing yourself or them any favors. It's time for them to go find themselves… somewhere other than at your company.

Remember that each individual is motivated differently. Most are motivated by money, other incentives and gifts, but people also like recognition and appreciation. Let them know through your words and actions that you care about them, support them, and you want them to be successful.

If you are the failing agent, here's what to do: Take 100% responsibility for your life and truly commit to your job. Let your boss know you're on board and you're going to do whatever it takes to be successful and ask for his or her help.

Get disciplined, face your fears, and get comfortable being uncomfortable. You simply must get yourself to do the necessary activities whether or not you feel like it, whether or not you're scared, and whether or not you're comfortable.

Find your motivation. Why must you be successful? What are the benefits if you succeed and the disadvantages or pain if you fail? If you have powerful enough reasons WHY you have to succeed, you will.

You control your own success or failure. It has nothing to do with the economy, your parents, or that bad break in high school, at the end of the day it comes down to you.

For access to John Chapin's free monthly newsletter, visit John's website at http://www.completeselling.com

John is an award-winning sales speaker, trainer and coach, number one sales rep in three industries, and author of the gold-medal winning "Sales Encyclopedia".

For permission to reprint, or if you have sales questions, e-mail: johnchapin@completeselling.com.

John Chapin
Complete Selling, Inc.
Helping you find and get all the business you want
Cell: 508-243-7359
johnchapin@completeselling.com
www.completeselling.com

LINKEDIN: once logged in find me under: johnchapin1
FACEBOOK: http://www.facebook.com/johnjchapin
TWITTER: http://twitter.com/johnjchapin

1 Sales Rep in 3 industries, Author of the gold-medal winning SALES ENCYCLOPEDIA - The most comprehensive "how-to" guide on selling.