

## What You Perceive To Be True Will Probably Be True For You

If you have been in insurance sales for any length of time you have probably worked, or thought you worked, a 'bad lead'. However, believe it or not, I have met some Agents who claim they have never worked a bad lead. You might be saying to yourself about now, "Sure there aren't any bad leads and I'll win the lottery tomorrow."

Leads can be categorized into three groups: Great leads, Good leads and Bad leads. Let's discuss the reality of what I've just stated. Great leads are leads that were sold. I don't think any Agent will complain too much about a lead they sold. A Good lead, any name who has been demographically pre-selected from a list that fits the target market you work. And, finally, a Bad lead is when you don't have a lead to work.

So, then, why do Agents have problems converting leads into appointments? The answer, because a lot of Agents try to redefine the purpose of a lead. They hope that a lead will take the place of developing an approach aimed at converting a lead into an appointment. Some Agents try to look for an easier way to avoid prospecting and as a result create false perceptions about what a lead is and what it should do. Let's examine some of the existing myths regarding leads.

1. **Leads are guaranteed sales.** This perception couldn't be further from the truth. No one can guarantee a sale. A lead is designed to disturb a prospect and hopefully disturb them enough so that they will request information.
2. **Leads guarantee repliers will remember sending their reply card back.** Not very likely! Can you remember all of the mail you responded to over the last three weeks? Probably not! Don't feel bad; it's okay if your prospect doesn't remember sending the card back. Just assume they won't remember, and adjust your appointment approach to fit the environment set by each prospect.

3. **Leads guarantee appointments.** There are few, if any, guarantees in life. People have a lot going on in their constantly changing environment with daily activities having a higher priority than meeting with an insurance Agent. Leads are responses which must be contacted and convinced that what you have to say or offer is important enough to meet.
4. **Leads need to be more qualified.** This statement usually causes me to respond by asking — why? What do you need to know about a person in order to contact them for an appointment — age, income, zip code? What you really want is someone who is willing to give you personal information that can help you convert the lead into an appointment. More qualified usually indicates your desire to pre-qualify someone before you meet them. Most of the lists you purchase as part of a lead program have been pre-qualified already.
5. **The more information a prospect provides on a reply card the better the lead.** This is not necessarily true! Information alone can't increase your effectiveness in contacting a lead and converting that lead into an appointment. All this does is create a false perception on your part. The false perception created in your mind is that the higher the income the better the prospect. This may or may not be true. Many times you won't know what someone's income is until you earn their confidence over time.

These are just a few of the existing myths about leads. Keep in mind, your role is to see, meet and interview as many people who fit your basic market profile characteristics.



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Don is also the creator of THE APPROACH<sup>sm</sup> lead conversion process designed for agents and managers who want improved effectiveness in converting names to leads or appointments. For information on THE APPROACH and other lead/recruiting products, call toll-free 1-877-SEE-GURU (1-877-733-4878) or visit our web site at [www.theleadguru.com](http://www.theleadguru.com). All e-mail inquiries should go to Director of Marketing and Sales, Michelle Tapp at [mtapp@prodigy.net](mailto:mtapp@prodigy.net).

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