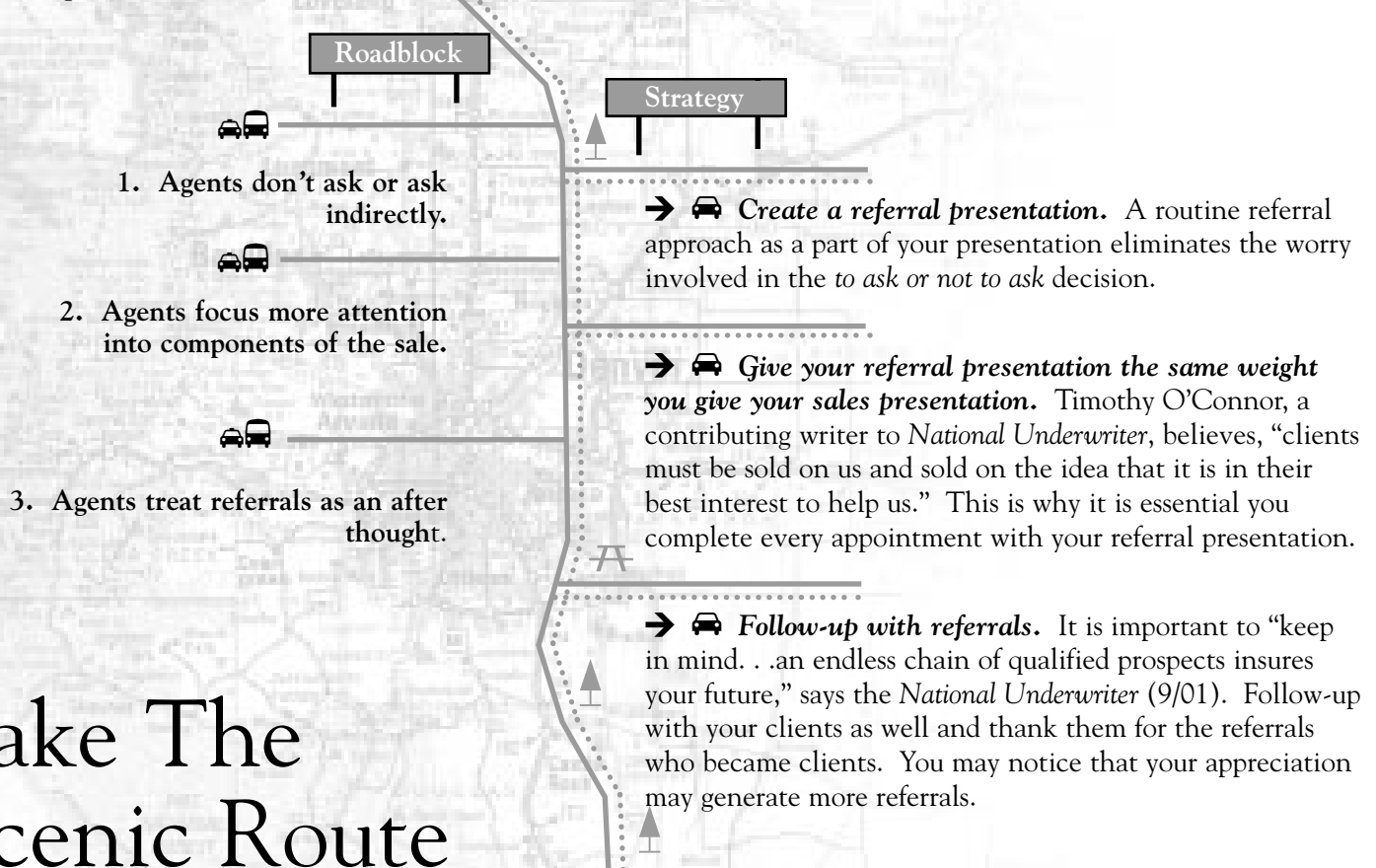


Getting Around the Referral Roadblock

Agents run the sales gauntlet 24/7, working leads, working phone lists and shuffling from one appointment to the next. With such a frenzied pace, Agents tend to forget an important part of the sale — referrals.

The September issue of the *National Underwriter* suggests that referrals be viewed as another sale. However, many Agents encounter roadblocks when it comes to asking for that all-important referral. Listed below are some common roadblocks and some strategies on how to overcome them:



Take The Scenic Route

Tim Timothy

Branch Manager
Columbia, SC



"Typically, people don't just give referrals. The Agent is the one that needs to ask for the referral."

Here is how Tim gets his referrals:

1. I have two labels I give to clients, and I stick them in their personal phone book. When I do, I ask for any referrals from their phone book.
2. If the phone book doesn't generate any names, I ask for people in the neighborhood or friends in church organizations who might be in need of my services.

Lance Taylor

Unit Manager
Savannah, GA



"I have about 16 appointments per week, and one out of five policies I sell is from a referral. I close 80 percent of my referral business which shows you just how important that business is."

Here is how Lance gets his referrals:

1. I plant the seed in the presentation, follow-up with the client, and ask for referrals.
2. Also, I always make it a point to ask for qualified referrals. By "qualified" I mean prospects who are 65 and already enrolled in Medicare.