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:

Strategy





Agents don't ask or ask indirectly.



2. Agents focus more attention into components of the sale.



3. Agents treat referrals as an after thought.

approach as a part of your presentation eliminates the worry involved in the to ask or not to ask decision. → Give your referral presentation the same weight you give your sales presentation. Timothy O'Connor, a

→ ← Create a referral presentation. A routine referral

you give your sales presentation. Timothy O'Connor, a contributing writer to *National Underwriter*, believes, "clients must be sold on us and sold on the idea that it is in their best interest to help us." This is why it is essential you complete every appointment with your referral presentation.

→ Follow-up with referrals. It is important to "keep in mind. . .an endless chain of qualified prospects insures your future," says the *National Underwriter* (9/01). Follow-up with your clients as well and thank them for the referrals who became clients. You may notice that your appreciation may generate more referrals.

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.

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