

Quality X Quantity = Q²!

Whether you're a veteran Agent or a novice in the industry, your goals are basically the same – sell quality business and a lot of it! Unlocking the door to both quality and quantity gives you high income, great persistency, long-term residuals, satisfied customers, and a CLOB rate that's the envy of the branch. Do you have the key?

Quality is not an act. It is a habit.

Aristotle, ancient Greek philosopher and scientist, 384-322 BC

THE KEYS TO A QUALITY SALE:



- **Qualify Your Prospect:** Obtain as much information upfront as possible. Determine if your prospects have a need for the product, and if they have adequate financial resources to purchase the product and pay premiums on time. Just because they want to discuss a policy with you, doesn't always mean they have the resources to buy it!
- **Listen To Your Prospects:** Don't jump immediately into your sales presentation. Take time to sincerely listen to your customers. Instead of telling them what they need, *let them tell you*. Ask open-ended questions to generate a comfortable dialogue. Encourage them to tell you about their current coverage or gaps in coverage. Once you know the problems and challenges, you can begin to develop solutions.
- **Develop Trust With Your Customers:** People buy from people they like and trust. How do you create trust?
 - Show a genuine interest in your customers and in the ideals that matter to them.
 - Be totally honest with your customers. Promise only what you know you can deliver.
 - Be responsive to their questions and concerns and don't talk down to them.
 - Always do what is best for your customers...even if it means walking away from the sale!
- **Educate Your Customers:** Insurance products and practices are confusing enough for those of us in the industry, but for our customers, they can be totally overwhelming. Teach your customers why they need coverage and why our products will satisfy those needs. Encourage them to learn about United American by visiting our website at www.unitedamerican.com. It's a great tool for you and your customer.
- **Complete Paperwork in an Appropriate and Timely Manner:** Paperwork is the least exciting part of the sales process, but it is critical to making a quality sale. If the paperwork is not done properly, the sale can be held up or terminated, and that means loss of income for you. Do the paperwork right the first time, and both you and your customer will be much happier.
- **Don't Be Afraid To Turn Down Business:** This goes back to proper qualification of your prospects. If you're talking with prospects and you realize that our products are not what these customers need or cannot comfortably afford, say so! They will appreciate your honesty, and you won't waste anyone's time.
- **Maintain Regular Contact With Your Customers:** This not only lets them know you care about them, but keeps you informed of developments in their lives which might necessitate policy changes or the need for new coverages. In addition, regular contact tells them you're paying attention to business!