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**Great Telephone Skills**

**By Colin Ong TS**

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Having good telephone skills is crucial as the call may be the catalyst for a prospective sale or provide vital counseling for a member of public. However, since both parties may not see each other face-to-face, a telephone conversation may not lead to favourable results; on the flip side, it may lead to unintended misunderstanding.

Here are some tips:

Even voice tone

It is important to speak clearly in an even tone. If you are anxious or even short of breath, the other party may perceive that you are distracted. This may cause the phone conversation to be terse and unproductive.

Identify Yourself

It is important to identify yourself to the other party before you proceed with the conversation. It is not a good idea to assume that the other party knows you.

Ask For Identification

Along the lines of the above point, you should also ask for the identity of the other party. You do not want to reveal confidential information to the wrong person on the other line! This is not as a far-fetched since speaking on a mobile phone may create identity distortions as compared to using a fixed-line phone.

Structured Call

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If you are making a sale over the phone, it is important to ask the customer if you can have a few minutes of his time. You should then proceed with providing more important features of the product. Be mindful that if the receiver is speaking as if he is driving, his mind may not be fully registering what you are selling - in this type of situation, it will be more productive to call him at his office or home.

### Emotional Caller

If you receive a call from a member of public who is in an emotionally unstable state, it is good to ensure that you are not in a distracting environment; you should ensure that your full attention is with the caller. Remember not to speak too loudly and allow other people to get details of your confidential phone conversation.

### Incoming Call

It is rude to abruptly pick up an incoming call and expect your phone partner to hold. If the incoming call is urgent, it is a matter of courtesy to tell your phone partner that you will get back to him shortly. Remember to get his number.

### Using the email/fax

In sales, you can complement the phone conversation with email attachments or even a fax. This allows you to go through the product's specification and together be more persuasive in closing the sales. The other party is able to better visualize your product.

### Your handset

If the battery in your handset is running low, remember to inform the other party. It also good practice to ask for his number if it is not reflected in your phone system.

This article is controbuted by Colin Ong TS, Managing Director of MR=MC Consulting ( )

## **Insurance Companies And Telephone Marketing**

### **By Elizabeth Newberry**

Have you ever wondered how insurance companies go about marketing their insurance policies? Aside from a company Web site, advertisements in the classifieds, and commercials? Many insurance companies get leads - prospective clients - by telephone marketing.

Many insurance companies use what are known as call center phone systems. These systems call prospective clients in various different ways. There are five basic call center phone systems that insurance companies can use when marketing their insurance policies, but they cover two main ways

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of marketing to prospective clients. Insurance companies can use auto-dialing systems when an actual insurance agent is calling prospective clients but uses the phone system to dial the client's number. Insurance companies also use broadcast marketing methods, when prospective clients are called but are not addressed by an actual insurance agent; rather, they are play a prerecorded message.

While these telephone calls may sometimes feel like telemarketer harassment, they're actually great marketing tools for insurance companies. Using these marketing tools can help insurance companies gather information about people residing in a certain area, i.e., demographic information, which will help them better plan their marketing strategies for that region.

These telephone calls can be beneficial to the prospective client, as well. Prospective clients who receive these telephone calls aren't being harassed; they're being given the opportunity to find out more information about a particular insurance company, more information about how that particular insurance company can help with their insurance needs, and even schedule call backs for the times when they really are interested, but just don't have the time to talk on the telephone.

So, the next time you get a telephone call from an insurance company, don't be so quick to hang up. Remember, they are simply marketing their product - insurance policies - just as other businesses market their products. If you aren't interested, let the insurance agent know; or, if you're in the middle of dinner, schedule a call back.

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