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Insurance, Financial Services Sales Tactics

By Sharron Senter

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If you sell insurance, financial services and the like, consider the following low-cost marketing strategies to help grow your small business.

It's important to first acknowledge some of the natural barriers to acquiring new clients within the insurance and financial services industries. These include, but are not limited to, customers lacking knowledge about your products and, therefore, lacking the ability to ask questions, and customers afraid of being ripped off. Unfortunately, insurance and financial salespeople often carry the same stigma as used car salespeople. And I'm certain there are some great and honest used car dealers around. It's important to recognize this stigma so you can proactively address it in your marketing plan. Ultimately, to grow your business within the insurance and financial services industries you must strive to build an incredible reputation, built on a platform of reliability, honesty and product knowledge. I also encourage you to be very straightforward about your pricing and how you make your money. The fact is, your customer wants to know. Surprise them, and tell them upfront.

Here are some marketing strategies I suggest you try.

-- First, try teaming up with complementary professionals, such as estate attorneys, business attorneys, financial planners, etc. You'll receive referral business faster from such businesses for two reasons. One, their customers are currently utilizing services for "future" occurrences. Hence, your prospect is already in the mindset of planning and spending for the future. You now become another product they need to consider for the future. Second, there's an implied trust between an estate attorney and her customers. If an estate attorney referred her customers to you, that customer would be more likely to do business with you, than if he/she had simply seen your print ad in a local newspaper.

-- Launch a publicity campaign

For example, consider submitting a story idea to your local media about, "The Fallacies of Long-term Care Insurance. Who Needs It? What is it? Insider Secrets to Buying the Most Comprehensive Plan." I can't stress this next point enough; you must be objective when interviewing for such a story. When

being interviewed by the media, it's not a chance to "sell" yourself; rather, it's an opportunity to express your knowledge and expertise, and help readers use your knowledge to their benefit. If they like what you have to say, they'll contact you.

— Consider facilitating a bimonthly workshop(s) at your local library or community center called, "The Insider's Point of View to Long-term Care Insurance. Who Needs It, Who Doesn't?" Or, "Age & Long-term Care Insurance, When's The Right Time?" The workshop-tactic is becoming slightly overused. However, I think it's still a very powerful marketing tool. Plus, it's affordable. You simply need to be more imaginative with your topics and headlines.

— Try creating a "Long-term Care Insurance Top 10," fact sheet. It should include detailed content about the ins and outs of selecting long-term care insurance, i.e., why, why not? Who qualifies and

what are the estimated costs? Distribute your fact sheet to prospects, the press and various public bulletins, such as the library, town hall, Post Office, colleges, doctor and attorney offices, etc. When you're selecting bulletin boards, stick to professional looking boards, rather than just catch-alls. The latter will reduce your professionalism. Some bulletin boards give off the impression, "What would she know; she's advertising on a bulletin board." On the fact sheet, you're not selling yourself; instead, you're selling the benefits/solutions of long-term care insurance with your bio at the bottom. If you've done a comprehensive and professional job, readers will contact you.

— Partner with a local bank. The idea is to get yourself noted as a "pre-certified insurance expert for XYZ bank." Approach the bank VP and recommend an informal partnership whereby you're available for complimentary onsite consultation for bank customers. Moreover, there's a tremendous amount of implied reliability and credibility when associating your business with a bank. The great thing about banks is that they usually distribute large monthly customer mailings. Ideally you'll want to piggyback on the bank's mailing by having your sales flyer included. These flyers are usually called, "bill stuffers." Don't forget banks also distribute calendars, year-end statements, etc. Try to get noted in all of their communications. Of course, under the umbrella that you're a partner with the bank.

— A bank north of Boston lets their small business customers display sales materials for a week in their lobby. Approach your bank where you have your business account and ask for the same.

— Try partnering with hospitals. They're well known for sponsoring workshops. They also distribute a weekly/monthly newsletter. My local hospital actually distributes their calendar of events in my local newspaper. By partnering with hospitals and similar organizations, your prospect-reach compounds tremendously, while you spend zero!

— Consider joining your local chapter of Business Network International, www.bni.com. Of course, like any organization, it's only as effective as your networking abilities and how well the members of that particular chapter work together. Always attend at least two meetings before joining. And watch out! Associations' memberships are down across the board due to the sluggish economy. There's definitely some hard selling going on. Take your time when deciding what organization is best for you. Don't be misled into joining anything.

— Align yourself with a reputable online insurance media outlet. Ideally you want to become a regularly featured columnist, or perhaps act as a moderator for an upcoming online seminar, etc. This does several things for you. One, usually anything Internet-related is archived. So if a person is shopping around for insurance or financial products and you've partnered with a reputable and high search engine ranking online media outlet, there's a good chance your Web site will reflect high in search engine rankings. Two, if you're a regularly featured columnist, you immediately acquire more credibility than your competitors. Readers are more likely to reach out to you for product solutions.

— Don't forget about organizations you already belong to. Are you taking advantage of their Web site resources, i.e., linking your Web site, being included in their membership directory, etc.? What's more, do a quick search on www.google.com for free directories. Try, ["your expertise" insurance directories], or [financial sales representatives directories.]

— The key marketing strategy to keep in mind for any salesperson is that you must circulate, "be seen." It's the most perpetuating sales lead program you can foster.

— Finally, as you're working hard to generate all these new leads, make sure you have a follow-up plan in place. The fastest and most affordable follow-up method is to ask prospects if they want to receive your free monthly ezine.

Travel Safe With Adequate Car Insurance

By Elizabeth Newberry

Americans love to travel, there's no doubt about it. Whether we're headed to one of the coasts for some fun in the sun at a beach, or to the mountains to hit the ski slopes, we're traveling all over the country every season of the year, which makes having adequate car insurance even more important.

Today, all 50 states require some form of financial responsibility when it comes to automobiles. Some states require actual car insurance from a licensed car insurance company, and some merely require us to provide proof of financial responsibility should we find ourselves in a motor vehicle-related accident one day.

Even though it's illegal to skip out on your state's car insurance or financial responsibility requirements, the fact is that many people do skip out. This is why it's so important for you to protect yourself with adequate car insurance or financial responsibility, especially if you frequently travel. When we travel, we aren't always familiar with the interstate highways and smaller town roads we drive to get to our destinations. Other drivers may be just as unfamiliar with the roads as you are. This unfamiliarity can lead to motor vehicle-related accidents.

If you're involved in a motor vehicle-related accident with a driver who doesn't have any car insurance, much less adequate car insurance, you'll be able to rest assured that you'll at least be covered. You can do this by not only meeting your state's car insurance or financial responsibility requirements, but

by exceeding them. Consider going beyond just purchasing liability insurance and purchasing full coverage insurance. You should also look into underinsured motor insurance coverage - this will protect you in the event that you're involved in an accident with a driver who has no insurance, or not enough insurance, to cover physical and property damages.

Whether you plan to travel across the country or down the street, make sure you're protected with adequate car insurance!



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