

Make Cold Calling A Positive Experience



Contributed by
Charles J. Schiedler

- Making the Most of the Phone
- Overcoming Objection
- Develop Conversational Skills

Many insurance agents consider cold calling for prospects a necessary evil that comes with their job. However, if you approach calling with the proper mindset, coupled with an effective yet courteous approach, working on the telephone can evolve into a satisfying and respectable aspect of your work. Contacts, appointments and sales will result, enabling you to have a successful insurance career.

Initially, an agent might see cold calling as an irreplaceable part of their occupation. All too often agents are looking just for “methods” to aid their telemarketing, but one’s frame of mind is just as important for success. You must truly believe you are providing a service which is beneficial to all. You are helping people by providing needed products that curtail exposure to risk while at the same time earning a respectable living. Always remember why you became an insurance professional and the esteem that follows an honest day’s work.

While calling keep in mind your spouse and family by keeping a framed picture in your presence. What a motivating factor –

providing for your loved ones! Periodically, consider your short- and long-term recreational or retirement goals. Also, regard each call as the first step toward gaining a new client. As you develop calling methods, challenge yourself to create enjoyment in each call. This all affects your frame of mind, which is just as important as the positive response you desire to engender in your prospect. In fact, conviction and positive thinking on your part has a contagious effect upon the person on the other end of the line.

Discipline is Imperative

One’s surroundings also augment effective telemarketing. Make sure you set aside a block of time during which you can be undisturbed. This way you can focus on the task at hand. Discipline yourself to keep making calls. You will be rewarded with contacts while reaping the benefit of improving phone skills. Give yourself the gift of a good headset; your body will thank you. Have music playing to relax you, and treat yourself to your favorite beverage. Take breaks as needed to rest or rethink your approach. Whatever makes you more comfortable will also make you more productive.

Having a set script is essential. A script helps keep you focused on what you want to say and where you want the conversation to go. It helps you say the right things and protects you from harmful dialogue. A script works as a security blanket that can make up for both lack of confidence and competence. But you must guard against sounding like one just reading a canned presentation. Being natural is the only acceptable tone. Feel free

to adjust your script as necessary and try new things. When stumped during a call, take some time after to write down a response to be used the next time you need it.

Being both professional and personable is a winning combination in phone work. Give the prospect a reason to say “yes.” Portray what you have to offer as that which will fulfill their needs. Communicate to them as a friend who will be able to solve their problems. Make optional appointment times for the convenience of the potential client. Share what you can to increase their anticipation of meeting with you. Do what you can on the phone to make the prospect feel warm toward you. *“Ms. Jones, I notice that you live on First Avenue. I have friends that live in the same neighborhood. Do you know the Bakers?”* What the potential client hears from you and how he/she perceives you on the phone establishes the foundation for whether or not he or she will follow through with the appointment and ultimately the sale.

Dealing With Rejection

There will always be a certain level of rejection while cold calling. However, this can be vastly reduced if you enter into the task with a proper mindset while respecting every person called. Remember your continued state of mind and mood will be directly affected by the tenor of the sum of your phone conversations. Keep it positive, thank each person for their time, (and mean it) and you will again profit from the positive vibes. *“Mr. Green, it has been a pleasure speaking with you. I hope we can get together very soon.”*

Those who don’t want to talk—let them go! The more rapidly you go onto the next call, the sooner you will come across someone who is receptive. Being argumentative or combative wastes time.

Progressively you will learn to assess the mindset of the prospect and save time by

applying your efforts to those who are responsive. Simply treat lack of interest as a blessing in disguise, allowing you to maximize your efforts on true prospects.

Finally, always be in control of the conversation and be aggressive. You know where you want to go with the dialogue. Exude confidence in yourself and your products. With pride and expectation, drive toward gaining that face-to-face meeting.

Cold calling for appointments takes skill. Skill is inherent to varying degrees in each agent; the rest is learned. Educate yourself, and make every good idea your own. Use everything at your disposal to develop your conversational abilities. Practice with associates and roll play agent and client. Consider a Dale Carnegie class in public speaking to gain self-confidence. Those who exercise all possibilities will be happy to discover cold calling as a more challenging, gratifying and productive element in the equation for success.

Charles “Chuck” Schiedler is co-owner of T. J. Telemarketing with his wife, Debi. Their company has been providing life and health insurance leads, developed by telemarketing, to the industry for more than five years. You can contact them toll free at (888) 802-6998, by writing to 826 North “A” Street, Springfield, OR 97477, or visit the Web site: www.tjtelemarketing.com.

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