

Prospecting with Telemarketed Leads



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- How Are They Generated?
- To Cold Call or Buy Leads
- Making the First Call

Demand for qualified leads in the insurance industry is steadily increasing. In conjunction with this trend, agents are constantly pursuing quality lead generation sources. The questions become: where are the best leads generated and why should agents purchase leads rather than cold call? One source of leads is as old as the telephone and as modern as the twenty-first century — the telemarketed lead.

Lead generation by means of telemarketing is a significant point-of-origin for potential clients in today's marketplace.

The primary reason agents use leads is to relieve them of the cold calling ordeal. Many agents dread cold calling since it is laborious to them. Others like to avoid cold calling, as it tends to result in a negative attitude. This is a result of the inevitable consistent rejection related to cold calling.

It is essential for the agent to maintain a positive sales attitude. Negative distractions have been known to result in poor performance for days or weeks. Other agents feel that time is better spent in front of prospective clients. Regardless of the reason, a telemarketed lead represents a personally

contacted prospect. This frees the agent to focus on other responsibilities and pursuits related to the insurance sales and servicing profession.

With this freedom, you can focus more attention on getting in front of prospects. Part of this is spending more time gaining effective methods of presentation through personal study, seminars and interaction with fellow professionals. Increased productivity will be the end result of making the best use of your time. Every agent should do a personal assessment of how to make the most efficient use of time. Take a look at which stage of the marketing process are you most effective. And, on what areas do you prefer to concentrate.

For insurance agents that choose not to cold call themselves, there is a strong reliance on the telemarketer to provide quality leads. Telemarketers that are professionals in their field develop effective leads. It takes a particular person to telemarket, one that enjoys talking with people on the phone and does not take rejection personally. Substantial training is required to establish a proficient telemarketer. They must learn how to successfully develop the art of discourse leading to a warm, receptive prospect. These are individuals that have made a career decision based on a unique talent. They are specialists in this field. Their production is the initial step toward a successful insurance sales close.

Leads can also be developed over the Internet, mail or other media. While these systems may be effective in generating substantial lists of names, they lack two primary qualities. There is no initial personal quality that confirms the validity of the information supplied and that sets the tone for a personal contact. Also, a telemarketed

lead is timely. Very little time has elapsed from the initial contact to your having the information in your hands for follow-up. These are truly hot leads.

The key to a successful follow-up is immediate contact and continuity. Your introduction should go like this:

"Mr./Ms. Prospect, I am Bob Agent with the Hometown Group and I am calling to confirm the information taken by our representative yesterday. I have all the details on the plans you have an interest in and would like to deliver them to you this afternoon. I will stop by at 2:00 p.m. Please make a list of any questions you might have for me and have available any documents you would like reviewed. If you will not be available at 2:00 p.m., I will make time for you tomorrow at 11:20 a.m. I have a general idea of where your neighborhood is, do I turn right or left when I get to your street?"

Whatever form of lead you use, the key is always a rapid follow-up and appointment commitment. Your goal is to get in front of this prospect and close the sale. Make every lead count by recalling the effort that has gone into developing that lead. To make every lead the most productive it can be, use the referral opportunity in the middle of your presentation. If you are unable to close the prospect, you will at least have generated two or three additional leads, leveraged your time and reduced the cost basis of your prospecting efforts.

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