

THE Agent's Voice

**WHAT CUSTOMERS WANT TO KNOW ABOUT
SALESPEOPLE BEFORE THEY BUY**

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BUSINESS ETIQUETTE FOR AGENTS

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CONVENTION**

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**2020 CONVENTION EXHIBITORS AND
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THE Agent's Voice

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In the first week of March, I completed my Agent Voice president's message, which was all about the recent Flood Insurance Producers National Committee (FIPNIC) meeting in Washington DC. I decided to push that back to a future issue to address the COVID-19 activities.

The first significant feelings to arise over the weekend of March 15th, 2020, relating to the virus reminded me of Hurricane Katrina. After the levees broke and the realization that the City of New Orleans flooded, my initial response was that of a deer looking into headlights. Next, there was a long adrenaline rush that made me start planning and mobilizing. We not only had to deal with our business, but our personal lives were totally disrupted. So, we had to plan for where we would live; where our children would go to school; where to set up a temporary office; how do we get our computer server out of a high-rise downtown; what to do about our

employees because many are dealing with the same family issues, and on and on. We are currently in an eerily similar situation, except COVID-19 is something affecting us that we cannot see. Many have job concerns and how to deal with children. We have our homes, electricity, food, and many of us the ability to work remote. Fortunately, the insurance industry can make this adaptation.

COVID-19 will pass in time as did the Katrina destruction. The global aspect does present other economic problems; however, I believe once we are halfway back to normal, that the economy will improve rapidly. There may be a new norm with respect to hygiene, border crossing inspection, office protocol, remote work, and other items that will only be known after the virus flood has subsided. To that end, I am going to do my best for my family, business, and PIA.

All the local chapters had a conference call on March 17th. A decision to postpone all functions until April 30th was agreed upon. You should have been notified by now. If not, contact the state or local chapter for any details on issues, concerns, or other information. We are a dynamic group that works together and makes things happen.

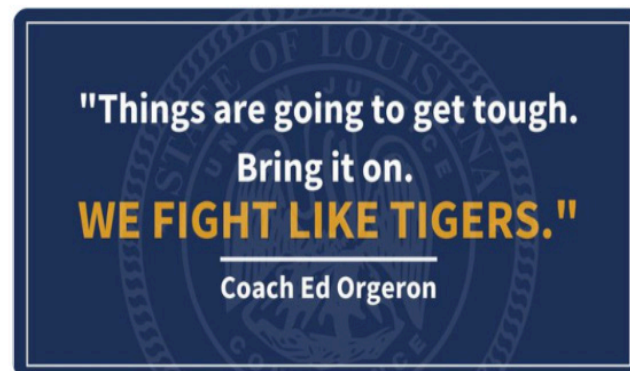
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PASSING IT ON!

By Jody M. Boudreaux, CAE, CIC, CISR

It's very difficult to write an article like this for a print magazine when you know by the time your audience reads it, it's already probably obsolete. But, it's the nature of print. I like to remind leaders that our association magazine also provides a historical record of where we were at any given time. And this definitely is an interesting time to record.

So, your PIA leaders were making plans to attend PIA's Advocacy Day (a new name given to the traditional Federal Legislative Summit) to discuss bills related to Flood, State Regulation, Cannabis Safe Harbor, etc. at the end of this month. PIA National, of course, had to cancel that event. It was wise to make that call early on since now we're hearing of several Congressional delegates testing positive for COVID-19. I couldn't imagine they'd want us traipsing in and out of their offices anymore than we would want to at this time. However, it's never fun to cancel an event, especially one so involved.

Just last week, we met with our chapter leaders to determine what we do going forward. While now the news stories are saying we might be looking further out than originally thought, I felt like it was better to undershoot than overshoot. I was happy to hear the chapter leaders agreed and we cancelled all events through April 30. We are a very social industry and organization, so the thought of cancelling events into summer at this point is a little more than I think any of us want to consider.

Speaking of that, in this issue we're promoting our Annual Convention that is

scheduled for July 11-13. I'm, of course, already getting questions about if we're still having it. Well, we can't know one way or the other for sure, but I do know that we won't be making that call anytime soon. We still have some time before we have to make that decision. I'm hoping that once the warmer weather comes, things will take a drastic turn for the better. Nothing scientific about that – just my optimism that I'm not ready to give up. I think by then we'll be ready for some togetherness and human contact. Who knows we might beat some new attendance records this year... so be sure to mark your calendars and plan to be with us at The Grand this summer. If you haven't already registered, you might even think about doing that and especially making those room reservations. It's better to be prepared, as they say. So, let's prepare to celebrate all things wonderful about our *Louisiana Sportman's Paradise* in July!

But in the meantime, as I'm writing this, Governor John Bel Edwards just announced a Stay at Home order, which extends his earlier decision last week to close schools for a month as well as restaurants other than take-out, etc. to non-essential businesses. Of course, insurance is considered an essential business, so we are exempt

from this order. But I'm proud that so many of our members were already taking steps to allow employees to work from home and to reduce the amount of contact among others. It was the responsible thing to do. Our members were also able to still service their clients since they were prepared to work remotely. There may have been some kinks to work out, but overwhelmingly that's what we heard our members were doing. Kudos to all of you!

And lastly, since we are such a social group, we wanted to create a way for our members to still stay connected during this time. We created a Facebook group page so that we can both post pertinent information as we would on our regular Facebook page (and you're more likely to see in your feed), but also for you to be able to post any questions or other information you want to share with your colleagues as well. If you haven't already joined in, please be sure to go to PIA of Louisiana Peers to get connected. And most importantly, please use this as a place to interact with your PIA family!

On behalf of our PIA leaders and staff, we pray that you stay safe and well. And, hopefully by next month, we'll have a much better story to pass on! 🍷

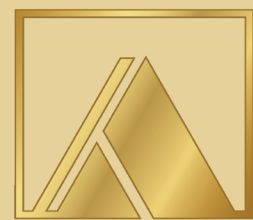
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What Customers Want to Know About Salespeople Before They Buy

By John Graham

They may not say anything, but don't be fooled. You're not home free, no matter how long you've been in the business or how good you are at sales. Customers look you over and check you out. Here's what they're thinking, "Is this someone I want to do business with?"

It's a funny thing about customers. They not only know they need you, but they want to believe you'll treat them right, that you'll take care of them. So, if this is how you want to be viewed, get yourself prepared. A good way to start is by answering the questions customers ask themselves about salespeople.

Will my salesperson take time to listen to what I'm saying?

If "I'm a good listener" is your answer, don't be too sure. "The greatest problem with communication is we don't listen to understand. We listen to reply," says Roy T. Bennett, the author of *The Light in the Heart*. If we are figuring out what we want to say next, we won't get it.

Will my salesperson give me options?

Some in sales believe that choices confuse customers, so they stick with a single solution. Yet, options stimulate discussion and keep customers involved. Rather than letting customers slip away, talking about choices builds trust and certainty.

Will the salesperson ask me questions to make sure I understand what is being proposed?

Salespeople often assume that people know more about what they're buying than they do. Customers can be too embarrassed to say, "I don't understand what you're saying." No salesperson ever spoke too simply or too clearly.

Will the salesperson give me both the pros and cons of what they are selling?

The smart salesperson knows that there's no perfect solution. There are always pluses and minuses. Everything has drawbacks and customers respond positively to the

salesperson who is transparent when presenting. If they're 80% or 90% OK, most customers will say they can live with that.

Will the salesperson push me to sign the order?

This is where things can get dicey—the tension between wanting to get the order and not wanting to pressure the customer. Too much either way can kill a sale. Summarizing what customers like about what they're buying and why they see it as a good fit gives them "permission" to move forward.

Will the salesperson provide me with customer references?

While this may not be necessary for every sale it's a helpful tool for creating confidence. Having a list of satisfied customers who are willing to share their experience creates confidence and trust.

What type of support can I count on after the sale?

It's so easy to be so focused on making a sale that we can forget that this is a top-of-mind concern for many customers. It comes up because they've had bad experiences in the past. Not only providing contact information, but introducing them personally to a go-to person provides reassurance.

Can you tell me something about yourself?

Even though most customers may not ask a salesperson this question, don't think it isn't on their mind. For some reason, we feel better knowing about those we are doing business with. It makes it more personal and puts us at ease.

What's my recourse if I'm not satisfied with my purchase?

No one wants to do battle if a problem arises. They don't expect to be ignored or given the run around. They want to be dealt with fairly. Yet, as we all know, horror stories and one-star reviews abound. The best solution is to

anticipate the issue and make clear the path forward—in writing.

What will happen if working with you isn't a good fit?


Think about it. There's no law that says random customer/salesperson pairings are a match made in heaven or anywhere else for that matter. That's absurd! Yet, we assume that in some magical way they are. Anticipate the question and have your answer ready. It will create confidence.

What type of guarantee or warranty comes with my purchase?

Concerns about guarantees and warranties are a sensitive issue, particularly since the Internet serves as a public platform for expressing real or self-serving complaints. On top of that, there's often a lack of transparency. Smart companies spell out the coverage clearly in writing. Because words make a difference, savvy salespeople go over it with customers to clarify the terminology,

Why should I do business with you?

This is an endless loop playing behind all these customer questions. It's the 800-lb. gorilla in the room and it can even supersede the importance of the purchase in the customer's mind. It boils down to this: "I want to know why I should give you my money? What's the whole package, not just what I'm purchasing or even the price? I want to feel good about what I'm doing." A word to the wise, if you want to make more and better sales, have a short but compelling answer to the question, "Why should I do business with you?"

The old saying, "Keep your eye on the ball," is certainly true if you're selling. But even more to the point is keep your mind focused on what's going on in the customer's head. 

Business Etiquette for Agents – Some Finer Points

By John Chapin

Most business etiquette is common sense. The following are some finer points:

- If someone tells you that you didn't get the business, smile, find out why, thank the person for his or her time, make sure the door is open for the next opportunity, and exit courteously.
- Always allow the customer or prospect to decide where you're going to eat unless she is visiting your home turf and asks you to choose. At that point, ask what kind of food she prefers, and give her a choice of locations.
- If you have someone else from your company with you, always let the customer or prospect sit in the front seat of the car, unless he begs you to sit in back.
- Always pick up the check.
- Know the rules of any game you're going to play with a customer or prospect. Walking across someone's putting line in golf can

really tick some people off.

- Don't be overly competitive, you might even let the customer win if possible.
- Make sure you're at least of average skill before you try bonding over any kind of game.
- Extend common courtesy to everyone you encounter. This includes all people at the company you're calling on, not just the person you're there to see. In addition, be polite to the competition, people you pass on the street, and even the in-laws you don't particularly like. You don't have to go overboard—just be pleasant and professional.
- Don't sit down until the customer or prospect is seated.
- Never assume anything, and always give the customer or prospect a chance to save face.
- Never argue with the customer or prospect.

- Never walk into a customer's facility with a competitive product that is sold on the premises.

General rules for social situations:

- Watch what you say. Don't say anything you don't want someone to hear. For the most part, avoid any controversial topics.
- Be sociable.
- If you're unsure of what to wear, it's always better to overdress. You can always take something off.
- Don't drink too much.
- Be selective about whom you hang out with.
- Watch what you do and how you act.

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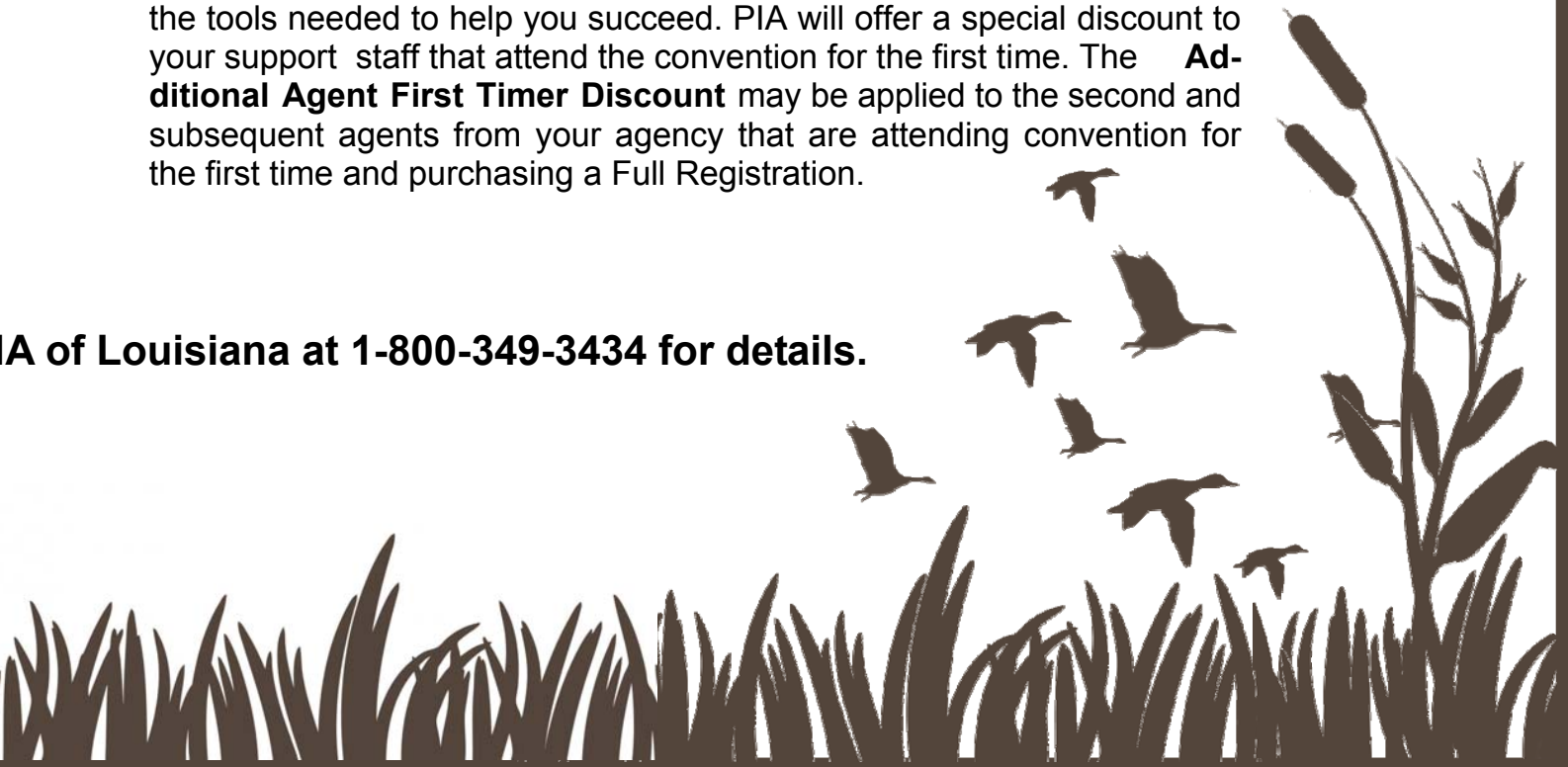
7th Annual Convention

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- **Adventures in Louisiana are always more exciting with friends!** So we encourage you to bring along your huntin' or fishin' buddy (colleagues) so they can have access to the tools needed to help you succeed. PIA will offer a special discount to your support staff that attend the convention for the first time. The **Additional Agent First Timer Discount** may be applied to the second and subsequent agents from your agency that are attending convention for the first time and purchasing a Full Registration.

PIA of Louisiana at 1-800-349-3434 for details.



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Items You Present to the Prospect or Customer

Brochures, proposals, business cards, gifts, and other items speak volumes about you, your company, and your product. They may not make or break the sale, but they can dramatically affect your image.

Keep these rules in mind:

- Brochure pictures and the brochure itself should be in color and professionally printed.
- Make sure all spelling and grammar is correct.
- Have the prospect's name and title correct.
- Proposals should be thorough but not overwhelming. If you are answering a request for proposal (RFP), follow the instructions completely.
- Make sure all gift items are clean, brochures and proposals are not wrinkled or soiled, and written information is clear, concise, and professional.

Don't skimp on business cards. Here are some quick rules:

- Get your cards printed by a professional, not on your home computer.
- Use raised print.
- Use color.
- Add your picture to your business card.
- Add distinguished honors, club memberships, etc., to your business card.
- If you are a member of the 100 Percent Club, the Inner Circle, or any other specially recognized group within your industry, have these printed on your card.
- If you would like to present an image that's out of the ordinary and a "cut above," try:
 - o A card that is twice as thick as a standard business card.
 - o A larger card than usual.

- o A shape other than rectangular.
- o A magnetic business card.
- o A folded card with details inside.

Use good judgment with your business card design. If you're selling to conservative bankers, you don't want hot pink business cards. At the same time, if you're in the flower business, a scented and colorful card might work.

The Pen You Use

Have a high-quality pen and make sure it works. Also, have a backup pen. By high

quality, I mean a Cross pen or something similar.

Note 1: Many businesses give out company pens. If you have a good-quality pen from the company you're calling upon, bring the pen with you and use it while you're on the call.

Note 2: All the pens you use should have black or blue ink unless you have a great reason related to your business that dictates another color.

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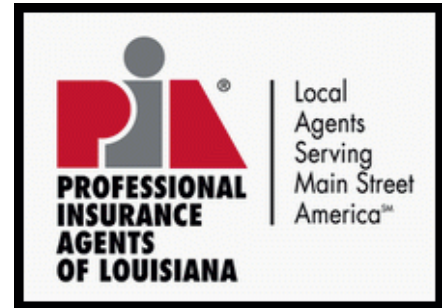
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AROUND THE STATE PIA OF NEW ORLEANS



Business Etiquette for Agents Continued From Page 17

The Car You Drive

If you have a company car, you can disregard this part. The car you drive projects a certain image. You can impress people with a car, turn people off with a car, and you can make people jealous with a car. Some potential customers will decide you make too much money or, perhaps not enough money, based solely upon the car you drive. When selecting a car, your objective is to drive a business car that is appropriate for what you are selling and one that puts you in a position where you are least likely to be judged negatively. A fire-engine red 700 Series BMW may not be the best car for calling on bankers, yet it would be appropriate for calling on dentists, doctors, or lawyers. A Ford Taurus may not be the best car to drive if you're selling Lear jets, but it is fine if you're selling office products. If you sell Cadillacs, you'd better be driving one. Look at what customers and other salespeople in your industry drive. Keep your car as

clean as possible. Fuzzy dice and other idiosyncrasies probably aren't a great idea. There aren't too many bumper stickers I'd recommend either, especially political or religious ones. Keep the car smelling good.


One more note: out-of-state license plates can be a potential red flag. Make sure the out-of-state plates are appropriate or that you have an appropriate answer for why you have them.

Your approach to a sales call begins in the prospect's parking lot, sometimes even before. One person I know got cut off in traffic and gave the other driver a "not so nice" gesture. The driver followed him into the parking lot of the company he was calling on. It was the CEO's secretary. Not good. You never know who can see you from which window or who is in the parking lot with you. Act as if you have a camera and microphone focused on you at all times. We all know of situations where people have said something inappropriate, not realizing that others were listening. Watch what you say about the competition

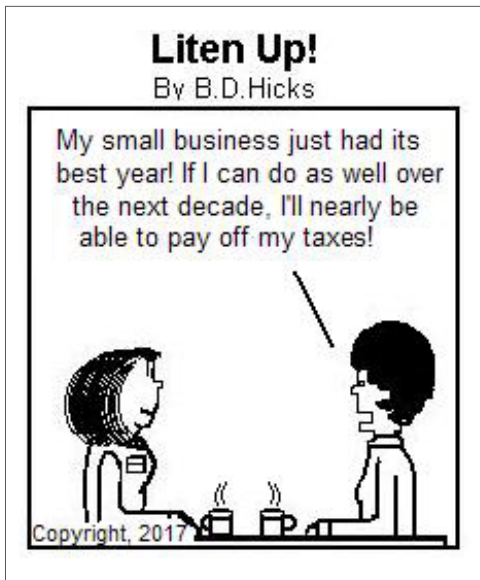
and other people anytime you are in public. It's a small world—as many of us have learned the hard way.

Where You Park Your Car

Do not park up front in the prime parking spots. These are reserved for customers and sometimes upper-level management. You should park in spots at the back of the lot or spots that are the farthest from the facility.

John Chapin is a motivational sales speaker and trainer. For his free newsletter, or to have him speak at your next event, go to: www.completeselling.com John has over 32 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: *Sales Encyclopedia*. You can reprint provided you keep contact information in place. E-mail: johnchapin@completeselling.com. 

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Introducing PIA's NEW Agency Hiring Program

PIA and The PIA Partnership are proud to introduce Winning@Talent, the independent insurance agent's guide to hiring, motivating and retaining the best agency employees.

Winning@Talent is a 3-part toolkit featuring intuitive tools that take agency employers through a simple journey that starts with determining if their agency is well positioned to attract quality candidates and ends with a happy, productive employee.

Part 1, Are You Ready to Recruit?, focuses on helping agencies assess their employer brand so they can see their agency the way prospective employees see their agency. In this section, we help agency owners and managers assess their employer brand, provide tools to help them build and strengthen it, and offer best practices on how to make it resonate across communication channels and social networks.

Part 2, Sourcing, Recruiting and Hiring, focuses on sourcing potential hiring prospects, recruiting them into your agency and ultimately hiring them. This section offers resources and best practices to help agency owners and managers find, screen, interview and evaluate candidates in ways that will help them reduce their time to fill key positions, build their talent pipeline and meet long-term recruiting goals.

Part 3, Retaining Your Best Employees, focuses on how agencies can retain their best employees because employee retention is vital to growing any agency. This section provides best practices and resources that agency owners and managers can share with their employees

to help those employees with their own career development.

Get started Winning@Talent today at www.winningattalent.com.

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