



Habit 6: Securing the Sale

Once the customer agrees to start the application, it's essential that you affirm their smart buying decision. Writing an app means nothing unless their Policy gets activated.

For all fully underwritten applications, the next steps are completing the mini insurance exam, signing the application and providing payment information.

Industry Tele-sales averages for App Out to Exam complete is between 50% - 70%. However, for Agents with PPMG, the benchmark for Exam complete rates should be 75%+.

Here's a snippet of a sample talk track for Habit 6-

"In order to get your Policy, here's what happens next. In essence, we'll do most of the work for you and it's a simple 3-step process to get your policy activated. First, in order to confirm your health and secure the best rates, we need to schedule a free, insurance para-med exam. At PPMG, we help coordinate tons of these min-exams every week and we work it around your schedule, at your convenience. As you probably know, this mini-physical takes about 20 minutes or so and consists of a height, weight and blood pressure check along with a small blood and urine sample. They're checking things like cholesterol, sugar levels, and for nicotine. Remember, this exam is no cost to you, completely confidential & you have access to all the results. It's a cool report."

"As a reminder, to get the best reading & the best rates- I tell all of my clients to do the exam in the morning on an empty stomach. Refrain from alcohol & caffeine, & any strenuous activity prior to the exam. It's mostly common sense- but I don't want your readings to show a false positive or have anything spike. Make sense?"

I'm looking at their availability right now. To lock in your application, what day and times works best for you next week? (Give options from system). Ok, great. We'll send you an email reminder as well.

The 2nd step is to complete your pre-printed application to apply for the policy. It's not complicated like a tax return but it's super important that you complete everything on the application, and I mean everything, otherwise the whole process gets massively delayed. Okay?

Lastly, the 3rd and final step is securing the initial payment to lock-in your rates. (Agent note: Handle Binder and money, and address Free Conditional Coverage, Money Back Guarantee, changing payment structure later, etc., as needed).

That's it. We'll take care of the rest. Getting your policy in hand from today to completion can take from x - x weeks, depending how quickly you schedule the exam and how thorough you are with completing the application." (Use a Tie-down here to affirm their understanding and to create compliance and urgency).

The best agents make the customer's "next steps" sound fast and easy, while also confirming their commitment to completing the required actions.

Expressions such as, "simple", "easy," hassle-free," "at your convenience" and "fast" resonate with customers and increase completion rate.

As a reminder, **every presentation must have the following:**

1. A positive affirmation of their smart buying decision.
2. Ask all required questions to send a "complete" application. (In Good Order, (IGO), applications are essential to optimizing your Placement Ratio).
3. If possible, pre-set the Medical Exam and give full details of process.
4. Demonstrate mastery of system for efficiency and to minimize talk time. (Practice using all of your sales tools so you can literally talk and type at the same time. You need to be "done" with the application once you hang up).
5. Accurately describe "approval steps" and set timing expectations.

6. Ask for payment with confidence and convey protection benefits.
7. If replacing, remind them not to cancel until approved.
8. Create urgency (remind Client of Need, Solution, Beneficiary name again) to complete all requirements timely.

If you encounter any objections you must address before sending. You must get affirmation here.

Remember, a paid Policy is your priority!

The last step of your Tele-Sales presentation is the wrap-up with Habit 7.