

**Train Your Staff to  
Sell Consultatively**

**The Key to Win Producer  
Trust and Loyalty**


Article 2 of a  
4 Part Series



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In the first article of this series, we outlined three broad areas to address when creating a marketing mindset: skills, infrastructure and organizational development. In this article we will take a closer look at the first area and point out some skills your staff needs to develop deeper relationships with your producers.

When we ask producers, “What do you expect from your wholesalers?” we often hear comments like these:

*“Most wholesalers just push volume. They mistakenly think we are going to get excited about higher commissions and forget we are more concerned about doing what’s best for our clients.”*

*“If I was a wholesaler, I would personally call each new producer, thank them for joining my team and ask them what they need from me.”*

Pretty simple requests – wouldn’t you agree? Your producers want you to get to know them, help them serve their clients and grow their business. Please note, they did not say they want you to *pitch products*. Yet, too often that is exactly what your staff is doing – the PK Dump! (aka “the product knowledge dump”). In their desire to get a sale or a case, they forget to put on their consultant hat and learn more about the producer’s personal and business goals and challenges. To do this requires training your staff be more consultative with producers. Here are four tips on how to sell more consultatively and have producers immediately think of you when they need assistance.

## 1. Create a Compelling Unique Selling Proposition

Why should a producer do business with you rather than another BGA? What differentiates you from your competition? The answer is called your unique selling proposition or USP. It’s best to adopt a USP that dynamically addresses an obvious void in the marketplace that you can honestly fill. Most business owners don’t have a USP. They rely on the sheer momentum of the marketplace. They promise no great value, benefit, or service — just “buy from us” for no justifiable, rational reason.

If what you stand for goes beyond simply selling product and actually helping producers be successful, you need to communicate that so that they get it.

An example of a USP for a BGA that truly wants to be consultative might be, “We help producers grow their business by developing an understanding of your business and helping you market more effectively”. Your USP should be subtly but clearly communicated to prospects when you are doing phone marketing and worked into conversations with existing clients.

For example, on a prospect call, you can start by saying “Hello \_\_\_\_\_, this is Jan Smith. I’m a business consultant with MarketGrowth, Inc. We help producers grow their business by developing an understanding of their business and helping them market more effectively. If you can take a few minutes to talk, I am confident I can provide some marketing ideas that will help you grow your business.”

When talking with existing clients, you might say, “Randy, I’m glad we were able to help you with this case. Since we help producers grow their business, I’d like to get a better understanding of marketing issues you are dealing with. If you can take a few minutes to answer some questions, I am confident I can provide some marketing ideas that will help you grow your business”.

Remember, the USP is the nucleus around which you will build your business so take the time to decide what yours is. If you can’t state it, your prospects and clients won’t see it. **Whenever a producer needs the type of product or service you sell, your unique selling proposition should bring your company immediately to mind.**

## 2. Think of Yourself As a Business Consultant

The “kiss of death” for any product or service provider is being considered a commodity. If there is little or no value added, your “sale” is viewed as a transaction by a buyer who can go to go to any number of sources and shop for the lowest price. To avoid your service being viewed as a com-

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modity, it's critical to develop a trust relationship. To accomplish this, your clients must see the connection between the value you bring and what's most important to them. **BGAs can create trusted relationships by viewing themselves not simply as a supplier of services but as "business consultants."**

Viewing yourself as a business consultant is not just another way to sell products. It requires an entirely different mind-set. It's much more about being client centered, with the primary focus on always doing what's right for the client and always putting the client's interests first before your desire to close a quick sale. It requires listening closely and asking insightful questions rather than immediately providing packaged solutions. This lets the client know that their interests and goals are your main priority. You must continually ask yourself, "Is this in the best interests of the client over my own?" When your clients view you as their business consultant, they will be more likely to select you to do business with over your competitors resulting in much business over the long run. So let's talk about those insightful questions.

### 3. Use Open-Ended Questions to Uncover Producer "Pain" or "Dreams"

Let's face it, the only reason any of us purchase a product or service is we believe it will help us satisfy or meet a need or desire we refer to as a "dream" or alleviate some concern or annoyance we refer to as "pain." For example, we hire a personal fitness trainer to meet our need/desire/dream to look and feel good or to alleviate our concern/pain that our bodies may slowly deteriorate from atrophy. We buy life insurance because we want to meet our need/desire/dream to ensure loved ones are well taken care of or to alleviate our concern/pain that they might suffer hardship.

Your job is to discover the pain or dreams of your producers and provide the appropriate solutions. This is not possible until the client feels you are looking out for his or her best interests and not just trying to sell a product. More so, you can't develop this trust by doing the *product knowledge dump!*

**Ask yourself, "Do I really understand my producers' business model, their challenges, frustrations, and future goals?"** In

our training and tele-coaching-coaching program with Ed Ledford of Marketshare Financial, together we created several key "pain and dream" questions for his staff. These questions were then typed on tip sheets and placed near everyone's telephone. As a result, his staff is confidently creating consultative conversations with producers and generating loyalty and business.

If you feel your people need to be better at understanding producers' business model, their challenges, frustrations, and future goals, together with your staff, develop a series of open-probing questions to uncover their "pain" and "dreams." As a reminder, open probing questions cannot be answered with a "yes" or "no." We find questions that begin with "What, how and tell me" work best. Here are sample questions with examples of areas you might ask about:

- Tell me a little about ... (your business, product specialties and client make-up).
- How happy are you with ... (your current marketing efforts)?
- What are the greatest challenges you face with \_\_\_\_\_?

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**Yes, we're big and strong.**



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- What are you doing to ... (create additional revenue streams)?
- If you could create ... (the ideal relationship with a wholesaler like us) what would it look like?
- What had been your past experience with ... (wholesalers; long-term care insurance)?

#### 4. Pre-Call Planning

Pre-call planning is preparation done in advance of a sales call that allows you to anticipate needs, build credibility and increase your chance of success. We realize that in many cases phone contact is from incoming calls. Of course, on incoming calls, you cannot pre-call plan. However, when making appointments ahead of time or when following up with someone who asked to be called back, pre-call planning is a must. When you are about to call a producer or return a call, be sure to use the following checklist:

1. Determine the objective for the call – What do you want to accomplish?
2. Review any existing producer or prospect

records or reports to determine what kind of business they write with you, what was the last conversation, etc.

3. Review their website or promotional materials
4. Decide exactly what information you want to discover and write down 2-3 key open probing, consultative questions. The key is to uncover the pain or dream of each producer.
5. Anticipate a service, product or revenue generating idea that might help this producer.

6. Anticipate any potential objections and how you would respond.
7. Research any known competitors and put down your unique advantage.
8. Decide on a close or desired commitment and next step.

In summary, we strongly recommend you invest the time to give your staff the consultative selling skills they need to win the trust, respect and loyalty of your producers. Of course, we are available to answer your questions or provide assistance to you. Just give us a call!

Barbara Sanfilippo is an award-winning speaker, retreat facilitator, consultant, and author of *Dream Big! What's The Best That Can Happen* and contributing author of *The Service Path: Your Road Map for Building Strong Customer Loyalty*. She delivered a highly-rated session at NAILBA'S 2005 Annual Conference and will be the opening keynote speaker at the June 2006 FOCUS Meeting. Bob Romano is the president of Romano & Sanfilippo, a consulting and training firm that assists companies in enhancing their sales and service performance. The sales, service and training expertise Bob has shared with consulting clients over the past 20 years is drawn from his sales career with Xerox Corporation and 17 years running Romano & Sanfilippo. Romano & Sanfilippo partners with BGAs and producers to accelerate their marketing culture, compete on service, retain loyal customers, and get staff commitment and participation. For more information visit [www.Barbara-Sanfilippo.com](http://www.Barbara-Sanfilippo.com) and [www.RomanoSanfilippo.com](http://www.RomanoSanfilippo.com).

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