



GOING ON APPOINTMENTS

Green agents usually have three questions before going to a lead's house:

1. What to wear
2. What to bring
3. What to say when they get to the door.

An agent shouldn't be under-dressed or over-dressed. It's important to give the impression that you are a professional, so don't dress in sneakers, shorts, Hawaiian shirts, or t-shirts. On the other hand, you don't want to come across as an overly-serious salesman, so drop the suit and flashy tie. The happy medium for field work is a pair of pressed slacks (or a skirt), some nice (comfortable) shoes, a blue or white button-up shirt (or blouse), or neutral colored polo will look just fine. By dressing in a relaxed, professional way and not sticking out for being either under- or over-dressed, you have a better chance of not rubbing someone the wrong way.

When you arrive for the appointment, try to park on the street, rather than in their driveway, to avoid blocking anyone in and later interrupting your presentation. Get out of your car with a smile on your face, as if you're assuming that the prospect is already watching you from the window. Paint the best possible first impression by smiling and standing up straight.

Knock on the lead's door with a friendly tap — as opposed to boisterous banging — to show that you come with good intentions. When they answer the door, introduce yourself and your company and remind them you're there to drop off the information they requested. Wipe your feet, motion toward the door and ask politely, "May I come in?" The majority of the time, they'll let you right in for the pre-scheduled meeting.

After the lead welcomes you inside, the best place to have a conversation is in the kitchen or at the dining room table. This helps minimize any distractions from the television, which may impede your ability to keep the conversation on track and your schedule on time. If the only available sitting area is near a TV, politely ask them to turn it off so you can have their undivided attention, reminding them that you don't intend to take up much time.

On the way into the house, agents often strike up conversation to build rapport and make the lead more comfortable. The most important small-talk topics revolve around C.O.R.E., which stands for Community, Occupation, Relatives, and Extracurricular activities. Look around the house, compliment them on the cleanliness, and look for any items that fit into one those topics. If you see tons of family pictures on the wall, a huge plant collection, a pair of fireman's boots in the corner, a cabinet full of trophies, or prized catches mounted on the wall, ask prospects to open up about themselves through these items to build rapport and trust. This helps reduce any concerns that the prospect is meeting with an unfriendly insurance agent only there to sell them a plan and get a commission. The more prospects open up to talking about themselves and what's important to them, the greater the chances of having an open dialogue about their problems and how to best solve them with the products you're presenting.

Initially building rapport and trust with leads by getting them to talk about themselves can also serve the agent long after the sale. Being friendly, sincere, genuine, and memorable in the beginning helps build a long-term relationship that will not only keep their business on the books and away from other agents, but also make the agent more referable over time because they've made a good impression and continued to build upon that with the client.