

Make the Connection: Principles and Scripts for Successful Telemarketing

The following advice and sales scripts come from Joseph Arak of Professional Marketing Associates (PMA), headquartered in Amherst, Mass. PMA is a full-service agency that handles direct marketing programs and other marketing initiatives for clients, and has for many years designed and implemented telemarketing programs. Because some of PMA's clients are in the property and casualty insurance industry, PMA has also developed a variety of high-level sales workshops and trainings. This contribution comes from their work in that area.

Successful telemarketing is essentially effective communication. And the level at which most of us communicate leaves a great deal of room for improvement. Today, you can find a plethora of seminars, training courses, books and articles to help people understand each other and get along better. You only have to turn on the radio or TV to find the oxymoron in *communications media*. Spokespersons for politicians interpret the wishes of the people. Then pundits analyze the comments of the spokespeople and critics reinterpret the remarks of the pundits. Then the next caller argues with the first... And on and on...

Reclaiming social intercourse from the spin doctors and talkmeisters challenges us to respect the other's point of view. To influence others, we must first connect with where they're already at. Consultative- or client-focused teleprospecting begins by establishing rapport so people trust the situation, listen to what you say, and share information about themselves. But how do you create that rapport on a telemarketing call @md with a person who's disinterested, preoccupied, and maybe even antagonistic? The way to do this is by *being keenly aware of and responsive to their state of mind* so you create a feeling of psychological harmony. People will give you positive answers if you start by responding positively to them

Creating this common ground of understanding can be challenging but it's the gateway to a wealth of valuable results. Striking the right chord takes alertness, effort, and confidence. Here then are four slogans to help you tune-in to your prospect and get the firm footing on the path to responsive and productive calls.

Ride the Horse in the Direction It's Already Going

- * Listen actively
- * Acknowledge what the person says
- * Give the person's feelings a name

This works a lot like Jujitsu. Rather than trying to overcome suspects' objections, you use their own momentum to achieve your purpose. You allow them plenty of room to express their feelings and tame their negativity by going along with it. Instead of fencing them in, you open the gate to real communication. Sometimes the results are amazing. Check this out:

Prospect: I don't really think I'm interested in an insurance review from your agency. Last year we had an agent come in to quote and it took much too much of my time. It was a big hassle and they couldn't do anything for us anyway.

Salesperson: I understand how you feel. It sounds like it was a real disruption. With a relatively small company like yours that's hard to deal with. I'm sure your time is very precious to you.

Prospect: You're darn right. It's not something we can afford to waste time with every year.

Salesperson: I hear you. I'll bet it was frustrating and disappointing too, going to the trouble of getting an insurance review and then not finding any savings or improvement.

Prospect: It was disappointing. But I'm not sure those agents really knew enough about our business. These days we need to do whatever we can to keep our costs down. I don't want to ignore possibilities. I only can afford to talk to agents that know this business and have the right kind of programs.

Salesperson: I can assure you of this, Russ, we understand your kind of firm and have been able to make some real improvements in similar businesses. Not every agent has access to the same companies or the expertise to do the best job for every kind of business. We don't want to waste our time or yours, but we think we have a good shot at improving your insurance situation. We'd be happy to work with you on this.

Prospect: Well, let's get together then. When can you come in?

People Would Rather Talk About Their Garden Than Hear About Your Seeds

- * Ask questions to involve and engage
- * Focus on the prospect's concern @md not what *you* think
- * Show that you understand what's important to them

The main idea is to listen and learn rather than jump in with a tell and sell approach. If you let them, people *do* like to talk about their business and tell you about their concerns. By prompting prospects with simple queries, you get them personally involved in the conversation and uncover the issues that are most important. Not every prospect has the same motivations: Some care primarily about saving money, and others are concerned about specific kinds of coverage, and so on. Here's a sample script:

Salesperson: ... I expect you might be used to getting calls from insurance agents in this competitive marketplace. I'd just like to ask, do you have any particular concerns about your insurance?

Prospect: You're right. We get calls all the time from agencies certain they have the lowest rates in the county who just want to save us money. But price is not the only thing that matters. We've been with the Blandings Agency since we moved to this location in 1987. We went with them because at that time our old agency couldn't get us the coverage needed. We operate a fleet of school buses for the town and we needed special insurance for that. The Blandings people got us what we needed. I haven't bothered looking at any other quotes since.

Salesperson: I think you're right, Paul. Having an agent who understands your business and your specific insurance needs is very important. Our agency makes it a point not to approach a business unless we first have some solid experience insuring that industry and know we're competitive. We spend a lot of time servicing and reviewing our current clients' coverage to make sure the insurance is up-to-date as their businesses grow. Your company has specific needs that we can provide solutions for at very competitive rates.

Prospect: You seem to understand that we don't want agents coming in here and quoting unless they have the right companies to get us what we need and know how to put together the coverage. If you think you guys can do this for us, I'd be willing to consider a proposal.

Before You Operate on the Patient, Find Out Where It Hurts

- * Probe for specific kinds of dissatisfaction

- * Zero-in on the implications of the dissatisfaction
- * Get the prospect to acknowledge the importance of the dissatisfaction

Naturally no one wants to undergo an operation unless they feel it's absolutely necessary. When it comes to changing insurance agents, prospects must feel enough concern about their present situation to warrant the hassle of looking at other options. As an insurance doctor, you want to get your patient in touch with his pain so that he's willing to let you treat him. Before you can get to demonstrate your ability to solve problems, you've got to first find out what those problems are. The more dissatisfaction the prospect feels, the more likely he'll let you operate.

Prospect: We're reasonably happy with our current insurance situation...

Salesperson: What about Comp, has that been a problem?

Prospect: Well, we were unpleasantly surprised last year when we discovered that our comp rating had been incorrect and we were paying too much but the agents got it changed.

Salesperson: You were incorrectly rated? You mean your agent didn't bother to review that carefully for you?

Prospect: I guess he never noticed. It hadn't been an issue before, but we've added a lot of stuff so the numbers were way up.

Salesperson: It may surprise you, Deborah, but comp rating errors, especially with mod figures, aren't that uncommon. Of course, it costs your company money when your agent doesn't catch these things. We have a standard policy of auditing all mod figures and taking a good hard look at every situation to make sure our clients are paying the lowest possible rates. If you're paying too much your job could be on the line.

Prospect: I see what you mean, Joe. I think we should have your agency give us a comparative review...

Remove the Boulders Before You Plow the Field

- * Be alert to instances when there is a barrier between you and the contact
- * Acknowledge the person's preoccupation or negativity
- * Offer to call back at a better time

No matter how persuasive you are, if the suspect doesn't hear what you're saying, there'll be no dialogue or positive outcome. Some very ordinary circumstances prevent prospects from listening even though they have the phone to their ear. Perhaps they're still preoccupied with what they were

doing before you called, or maybe their distrust of sales people prevents them from giving you a fair moment of their time. When barriers like these block your path you've got to remove them before you can proceed. If you don't relate to the road blocks but advance anyway, you'll spend your time grappling with obstacles instead of communicating about insurance. By acknowledging the contact's distractions you'll show them you understand and respect their feelings. Your consideration may earn you the few quality moments you need on the phone.

Salesperson: Bill, I'm calling about the general business insurance, but you sound pretty busy. Is there a better time to speak to you?

Prospect: (sigh) Yeah, can you call back in the morning? One of our machines just broke down and I'm up to my eyeballs.

Salesperson: Are you in before 9:00?

Prospect: Yeah, the best time to get me is around 8:30. And thanks for understanding.

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