

KNOWING IS CLOSING:

A TARGET CASE TOOL KIT



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Knowing is Closing: A Target Case Toolkit

A two-hour train the trainer for toolkit use

YOUR TARGET CASE:

WHY QUERY?

The use of the QUERY is the skill of questioning to obtain information about your customer's NEEDS. After you query and uncover each one of your client's needs, you will want to show that you understand the need and can satisfy it with a coverage, feature, or service. You use the skill of SUPPORTING to do this. When your client agrees that the benefits of your agency or company plan will satisfy enough needs, you can CLOSE the sale.

Before you can query, you must start the conversation. You can do that by making a general benefit statement. You'll have done your homework regarding the customer's industry, so you can be specific in our exercises for your TARGET CASE.

This is your opportunity to explain to the customer why you're gathering information and how your product or service will be of value. A general benefit statement is also helpful because it allows you to gain your customer's interest before you talk about your

product or service and it acts as an aid in directing the conversation to fulfilling the customer's needs.

There are two objectives when you make a general benefit statement. They are:

1. Describe an assumed customer need and
2. Provide a general benefit that answers this need

The following is an example of a good general benefit statement. Read the statement, then:

- ✓ Circle the portion that reflects the assumed customer need
- ✓ Underline the general benefit

“Mr. Ballard, contractors like you all over the country are being pressed to complete their jobs in shorter and shorter time frames. Everybody's in a hurry to get the job done faster. I'd like a few minutes to tell you about a piece of equipment that can help you meet your contract schedules—the Astro 1070 bulldozer. Its advanced design can help you meet your deadlines on every job.”

The following is an example of conversation during a party between an agent and her customer. After reading the comments, write a general benefit statement. The customer is talking to the agent.

“I’ve got stacks of employee medical claims sitting on my desk—been held up for five, six, sometimes seven weeks. And my phone hasn’t stopped ringing for days. All I’ve been doing is answering questions and trying to handle complaints from my personnel. Frankly, the situation is upsetting to them and to me, too. But enough of this negative talk...we’re at a party! Pleasure before business.”

Assumed customer need

General benefit

Once you've got them talking, you can start asking the questions (queries) that will move the conversation to needs, support statements, and closing!

Write a good GENERAL BENEFIT STATEMENT to open the sales call for your TARGET CASE:

NEED SATISFACTION and the QUERY

NEED: a lack of something useful or saleable, a problem not yet solved.

Customer needs are the focal point of any sales transaction. Your goal as a professional insurance salesperson is to uncover these customer needs and to satisfy them with benefits of your policy or service. Selling, then, is a process of satisfying your client's needs with policy benefits.

You have to know what they need before you can help them fulfill those needs, and thus we have the query!

The JOHARI WINDOW

First, do you know what you don't know?

	I know	I don't know
They know	ARENA	BLIND SPOT
They don't know	FAÇADE	UNKNOWN

Skillful blending of open and closed queries helps give the sales call balance.

You'll need frequent use of the **OPEN QUERY**—a question or statement that encourages your client to speak freely about a topic s/he chooses. It also stimulates the customer to expand on something already stated.

You'll also need the **CLOSED QUERY**—a question that steers the conversation to a specific topic of your choosing and limits the client's response. During a sales interview, the closed query is also necessary when the client is unresponsive to open queries.

There are several sources available to help you design your queries in advance of your meeting(s) with the client.

1. Pre-call Research - Do your "homework" on the industry the insured is in, as well as on the particular insured, as much as possible. The Internet has made this much easier.

2. On-call Observations - Often, things that are seen and heard on the customer's premises bear investigating with the customer during the sales call. For example:

"Has the new building out back (or the new addition) been added to the current policy?"

"Are there any vehicles, such as the heavy trucks, that customers never ride in?"

"You seem to be quite an outdoorsman (noticing trophies, mounts, etc.). Are you aware that the Homeowners policy limits coverage on guns?"

"Did you know that the Homeowners policy protects you if you're sued because of a gun (or fishing) accident?"

3. Interview Clues - for the alert listener, most sales calls are sprinkled with customer clues that could indicate areas of need.

Example:

Customer: *"And just after the thunderstorm, I got some great pictures of the sun breaking through the clouds with the mountains in the background."*

What closed query(ies) would you ask to follow up on possible areas of need in Homeowners insurance?

In the following exercise, indicate whether the question is an open query or closed query.

1. Do you own this building (or home)?
2. What are your deductibles on Comp and Collision?
3. Does the value of your inventory fluctuate much?
4. What is important to you in an insurance program?
5. Could you tell me a little about your present insurance program?
6. When was your insurance program last reviewed?
7. Who usually makes the final decision on your insurance program?
8. **Oh?** What do you mean?
9. Why is that?
10. Do you anticipate any major changes in your business within the next twelve months?

Write some additional queries that you need to ask your TARGET CASE:

CLOSED

OPEN

QUERY Review

1. Why would a closed query about previous claims service be wise before introducing the benefits of your claims service?

2. With which type of query would the agent likely have tighter control of the sales call?

Why?

3. Which type of query do sales people probably use most often, and why?

SUPPORTING STATEMENTS

You **QUERY** to uncover customer needs—then you **SUPPORT** these needs with benefits.

The more you **SUPPORT**, the easier it will be to close the sale. Because your support statements are directly related to customer statements of need, they establish a valuable **BOND OF EMPATHY**. This is the road to a successful close.

The following is a partial list of opening phrases that can be used to express agreement after a client has stated a need:

- "I agree..."
- "You're absolutely right..."
- "That's it..."
- "Certainly..."
- "Exactly..."
- "I can understand your concern..."
- "That is a problem and that's why our agency offers..."

Successful queries will uncover customer needs. As soon as needs are identified, they should be supported with benefits of your product or service. Supporting customer needs with benefits accomplishes several very important things.

First, it shows you are listening to your customers and consider their needs and ideas important.

Second, it proves that the purpose of the sales call is to solve customer problems, not just "sell them something" whether it fits their needs or not. This helps customers see what they will gain by using your professional services as an agent.

Lastly, supporting customer needs as soon as they appear helps to build a bond of empathy, which is an important element in closing the sale.

Knowing how to support the need and show how you can meet it requires you to know the difference between features, advantages, and benefits:

Feature: the "function" or "facts" of the product or service, i.e.:

- Low deductibles on the policy
- Increased internal jewelry limits
- 24 hour claim service

Advantage: what does the feature do and why it's better:

- No need to worry about having out-of-pocket cash at claim time
- No separate jewelry policy needed
- No need to wait to report claims

Benefit: What does this actually DO FOR the customer—you must phrase this from the customer's perspective, i.e.:

- You can relax about potential claims causing a dent in your cash flow, so you can continue business as usual, paying for expansion of your business, college for your kids, a new addition to the house for your baby...etc.
- You can quickly replace those sentimental jewelry items and enjoy the memories again sooner.
- Faster reporting of claims means you can get repairs started sooner, giving you back the time and facilities to run your business, spend time with your kids at baseball practice, go fishing...etc.

We cannot over estimate the value of being able to articulate the **BENEFIT** of the various features of your products FROM THE CUSTOMER'S VIEWPOINT.

Hints about FAB		
<u>FEATURE</u>	<u>ADVANTAGE</u>	<u>BENEFIT</u>
"Just the facts, ma'am"	\$\$\$\$\$\$\$\$	"So what?"
Data	--or--	Personal/feelings
Bad brochures	TIME	USE of money or time

List several **Features**, **Advantages**, and **Benefits** your agency or products provide that apply to your **TARGET CASE**. *Remember to state the benefit as it applies directly and "emotionally" to your client!*

F: _____

A: _____

B: _____

F: _____

A: _____

B: _____

F: _____

A: _____

B: _____

Knowing when and what to support is also essential, and depends greatly on the listening skills of the agent. Occasionally, customer remarks will indicate obvious need information, such as, *"I wish there was a way to spread the payments out a little."* Often, however, indications of need are stated more obliquely, such as *"I know insurance is important, but I really don't know enough to know what I need."*

For each of the two statements, identify the need being expressed and then give a feature and benefit to meet the need.

STATEMENT ONE:

"I wish there was a way to spread the payments out a little."

Need:

Feature: (What product or service will satisfy the need?)

Advantage: (What does it do?)

Benefit: (What benefit will the customer get to satisfy the need?)

STATEMENT TWO:

"I know insurance is important, but I really don't know enough to know what I need."

Need: _____

Feature: _____

Advantage: _____

Benefit: _____

Basically, two general categories of customer remarks can and should be supported:

1. Needs you can satisfy
2. Favorable remarks about you, your agency, one of your companies, etc.

On the other hand, do not support:

1. Needs you cannot satisfy
2. Favorable comments about the competition

There are two steps in making a support statement:

1. Agree with the customer need
2. Give a benefit to meet the need

Offering agreement highlights that the need exists and shows your concern over solving the need. Giving a benefit to satisfy the need demonstrates your ability to find and resolve problems or concerns the customer has. The more needs that can be satisfied, the easier the close will be.

SUPPORTING - REVIEW AND ANALYSIS

1. Define "FAB."

2. When should a support statement be made?

3. What remarks should be supported?

4. What are the two elements of a support statement?

Here is how a typical support statement might go:

NEED: (Customer) *"With a fluctuating inventory, it's difficult to set a fixed amount of insurance for the contents."*

AGREEMENT: (Agent) *"You're right. A fixed amount of insurance in a situation like yours is not practical."*

BENEFIT: (Agent) *"Your policy could include a provision that allows the amount of insurance to float with the value of your contents, thus eliminating worry and time spent dealing with various reporting forms, so you can spend time building your business, making more money and sending those three kids to college."*

In the benefit statement above, underline the feature and circle the benefit.

CUSTOMER ATTITUDES

Up to this point, our attention has been focused narrowly on uncovering and satisfying customer needs through queries and supporting. Realistically, the sales process is more complicated than that. Customers have all sorts of attitudes about insurance and insurance agents, and few sales can be successful unless the agent learns to recognize and handle customer attitudes.

This is the second and equally important goal of queries, to uncover customer attitudes. In a general sense, these attitudes can be categorized as skepticism, indifference, and objection. Here is a brief definition of each:

SKEPTICISM - the customer disbelieves a specific fact, but retains overall interest in the product or service. This customer needs proof to resolve the doubt.

INDIFFERENCE - the customer indicates no interest in your product or service. Interest must be created, so the customer will see why your product or service is really needed.

OBJECTION - the customer has a problem with a specific aspect or facet of your product or service. Depending on the nature of the objection, it should be either cleared up if due to a misunderstanding, or minimized if due to a perceived drawback.

HANDLING SKEPTICISM

As a general rule, skepticism is the easiest attitude to both recognize and deal with. It appears most frequently when the agent is supporting a need with a benefit statement. A customer displays skepticism when he or she does not believe, or cannot accept, the credibility of a specific fact.

Let's say queries have uncovered a need for quick, hassle-free claims service, as the customer has previously had a claims-delay problem with his or her present insurance. A support statement that emphasizes one-day service through draft authority might understandably be questioned or disbelieved by the customer. The solution in most cases is easy enough: offer proof to support the veracity of your original statement.

Because credibility is a cornerstone of our profession, it is most important that the proof statement be made properly. The three steps in a proper proof statement for handling skepticism are:

- Restate the benefit;
- Prove the benefit; and
- Expand the benefit.

To restate the benefit is to simply give it again. A skeptical customer often catches salespeople who overstate and inflate the strengths of their products or services. Evidence of overstating a benefit is revealed when the restatement is less broad or all-encompassing, just as the customer suspected.

Here is an example of how NOT to do it!

Salesperson: *"We will be able to return all phone calls within 24 hours."*

Customer: *"I've heard that before! Can you guarantee that?"*

Salesperson: *"Well, in most cases we try to, depending on how busy the staff is..."*

For the salesperson that sticks to the unexaggerated facts, restatement of a disbelieved fact is not awkward or embarrassing, as in the above example where the credibility of the salesperson has been virtually destroyed.

Here's the **right** way:

Agent: *"For nearly all small claims, we can settle with you on the day you bring in an estimate."*

Customer: *"That's hard to believe! Usually it takes a couple of weeks, at least!"*

Agent: *"We really do settle most small claims in one day. Most of our companies give us what we call 'draft authority,' which enables us to issue payments right out of our office."*

By sticking to the facts, restatement is no problem. In fact, it can often reduce the frequency of skepticism in customers.

The second step in handling skepticism is to offer proof. Exactly what proof source a customer will accept varies widely. Some customers will accept your word as a professional; others want copies sent to their attorney! Obviously, do the best you can. But you can reduce complications a great deal by being prepared to offer proof to support commonly-questioned facts.

What areas of skepticism have you seen in your TARGET CASE?

Coverage:

Company (insurer) stability:

Agency stability:

Claims service:

Others (?) _____

The third step in handling skepticism is to expand the benefit. This simply entails drawing some sort of conclusion for the customer about the benefit in question. For the customer who was skeptical of our claims service a few paragraphs back, a conclusion might be:

Agent: "So if you do have a small claim, you won't have the hassles and delays you experienced with your present policy."

How will you expand the benefit for your TARGET CASE, for the areas noted above?

In the following dialogue, identify the three steps in handling skepticism (underline the wording that restates the benefit, circle the wording that offers proof, and bracket the wording that expands the benefit).

Agent: *"I know just what you mean. Getting a depreciated settlement on your personal property is tough. The program I'm recommending includes replacement cost, which means for most of your personal property you get new for old without depreciation."*

Customer: *"I read in a magazine article that Homeowners policies pay ACV on contents."*

Agent: *"Our policy will pay replacement cost, as it includes such an endorsement. Here is a copy of the endorsement. You can see right here where it stipulates replacement cost, subject to the following limitations. So when we write your insurance, you can count on replacement cost for nearly all items."*

One final point bears discussion. What should you do if your proof source is not accepted? As with a failed close, you should **query** to find out why the proof source was considered unacceptable and what proof would be acceptable. In the above example, what additional proof source might the agent offer on replacement cost?

SKEPTICISM - REVIEW AND ANALYSIS

1. What is skepticism?

2. When is it most often encountered?

3. List and describe the three steps in handling skepticism.
 - 1.
 - 2.
 - 3.

4. What is the value of restating the benefit?

HANDLING INDIFFERENCE

When a client is indifferent to the policy because he is satisfied with his current coverage or because he sees no need for your policy, you must maintain relatively tight control over the conversation. Your initial strategy would be to use closed queries to uncover areas of need. If this doesn't evoke a relevant response, try closing.

An indifferent customer is one who sees no need or has no interest in your product or service. These two insurance customers typify the two reasons for indifference.

Customer #1 – "Satisfied." This client shows no interest in talking to you as she is satisfied with her present agent and insurance program. This client may not even know what it means to have a good program; she may be conditioned to believe that all insurance is alike (bad), or all insurance is hard to deal with, etc.

Customer #2 – "No Need." This client shows no interest in talking to you as he sees no need for the insurance you're selling, such as key-man life, renter's homeowners, time-element, etc.

Customer #1 – Satisfied is far and away the more common of the two. But to effectively deal with either, the strategy is essentially the same: create awareness of a need where none appears to exist.

An indifferent customer is unlikely to respond well to open queries, so closed queries are used until the customer begins to show an interest, at which point open queries might be appropriate. But the initial queries absolutely must be on target, or you will be shown the door in short order.

For Customer #1 – Satisfied, what needs might be present, but unsatisfied in her present program?

Can you incorporate the following topics into closed queries for Customer #1 – Satisfied?

Regular Review—Claims Problems

Insured to Value—Service Problems

Adequate Limits—Gaps/Overlaps

For Customer #2 – No Need, write a closed query to show an area of potential need for the list below. (These are often hypothetical questions such as "Do you know what would happen if..." or "Are you concerned about..." which catches the attention of the customer because it directly illustrates a problem they could face without this form of insurance.)

Key man life

Renter's HO-4 policy

Time-element insurance

Does your TARGET CASE show any signs of indifference? Y N

Are they a Satisfied or a No Need type of client?

What closed queries can you use with your TARGET CASE to move past indifference?

HANDLING OBJECTIONS

For this exercise you will apply your knowledge and understanding of your own products, services, and sales environment.

Facing an objection is quite unsettling to most salespeople. Actually, the tools are usually at hand to properly handle an objection. First of all, you usually know what you're up against. An objection contains negative information, but it is information nonetheless, as contrasted with indifference, where there is usually no information. Second, the fact that the customer has revealed the specific problem often suggests that all is not lost, since resolution of this problem might enable a successful close.

Before we learn to handle objections, we must be sure we understand the difference between an objection and a condition.

A condition is a genuine reason why the customer really can't buy from you. You cannot overcome a condition unless you can meet the exact need. For example, if you don't have a market that will accept the client due to losses, or if they require more/higher coverages or limits than you can provide, it may be a condition that prevents the sale.

An objection is a question for which there is a logical answer.

Objections stem from either:

1. A misunderstanding, or
2. A perceived drawback.

These are quite different types of objections and are handled in different ways.

The two steps for dealing with an objection due to a **misunderstanding** are:

- To rephrase in question form; and
- To answer it directly.

Rephrasing an objection back to the customer to confirm your understanding has several benefits:

- It shows you are listening;
- It shows you care about what is important to the customer;
- It allows you to be sure you fully understand the objection;
- It gives you time to think; and
- It presents the client the opportunity to soften the impact of a sharply-worded objection by a diplomatic rephrasing.

After you have rephrased the objection, and the customer has responded, you clear up and answer the objection. Recall that the objection originated because of some fact the customer didn't understand. Once you have straightened out the matter, the issue should be closed, and the sales call can proceed.

The second reason for an objection is due to a **perceived drawback** on the part of the customer. There is no misunderstanding here —there is a real problem perceived by the customer. The two steps for handling this type of objection are:

- To rephrase in question form; and
- To minimize the objection by stressing other relevant benefits.

You'll want to MINIMIZE the objection by stressing the relevant benefits of your product.

Whenever you rephrase an objection due to a PERCEIVED DRAWBACK, it's important to rephrase in a way that allows you the greatest flexibility in handling it. Whenever possible, rephrase in a way that leads into the benefits you are going to stress. For example, when a customer objects to the cost of insurance, instead of saying:

"In other words, you feel it costs too much, right?"

...you might say:

"In other words, you feel the coverage you will receive is not sufficient to justify the additional premium. Is that it?"

Interestingly, the first step here is identical to that for handling an objection due to a misunderstanding. However, the second step is different, as the problem is different. In a manner of speaking, you attempt to show the customer how they can "live with the bad because of all the good." That is, we hope to offset the negative aspect troubling the customer with the preponderance of good in our program.

We have uncovered and satisfied several customer needs. The skill used to refocus attention on previously accepted benefits is the closed query.

For example:

1. "Joe, haven't we already agreed that with our program, you only pay for the amount of insurance you actually need to cover your fluctuating contents values?"
2. "And didn't you say that your present program had failed to include the new addition you're building?"

Once the customer is reminded of the many benefits already presented, he or she will more likely be able to accept some unchangeable negative factor in your program.

If previously accepted benefits are not sufficient to balance the scales, you should query to uncover new needs and support these with further benefits. The goal is to present the big picture, and allow the customer to see the value of all the benefits of your program, and thus tolerate the undesirable aspects.

In the following exercise, underline in the agent dialogue the wording that rephrases the objection and circle the wording that either answers the objection (misunderstanding) or minimizes the objection (perceived drawback).

EXAMPLE #1 - "The Number"

Customer: *"With an agency as large as yours, I'll be just another number."*

Agent: *"If I understand you, you want to be sure you get good personal service along with a good insurance program."*

Customer: *"Absolutely! I hate bureaucratic run-arounds."*

Agent: *"I know just what you mean. At our agency, we divide our accounts by alphabet, and each section is handled by one specific customer service representative who is familiar with your account. A CSR (as we call them) is always available, even if I'm out on calls. Your representative will be Susan Superstar."*

EXAMPLE #2 - "The Local"

Customer: *"I don't like dealing with an out-of-town agent."*

Agent: *"Then what you're saying is: you want to be sure you don't get overlooked or shortchanged on any aspect of your insurance program."*

Customer: *"Yeah, I can get that from my current local agent!"*

Agent: *"I fully understand. Do you recall earlier we found that your present program wasn't as economical as you'd like because of the unusually low deductibles?"*

Customer: *"Yes."*

Agent: *"And didn't we agree that you need a thorough review at least once a year, due to your expansion?"*

Customer: *"You're right. My current agent did drop the ball on that."*

Agent: *"So don't you agree that the most important thing for you is not where the agent is, but how good the agent is. And that's where I can solve your problems and give you the peace of mind to concentrate on your business."*

Customer: *"Well, that's a tough point to argue."*

What specific objections do you ANTICIPATE from your TARGET CASE, based on your research of his/her industry and your knowledge of their business or situation?

Misunderstandings

Perceived drawbacks

How well can you **articulate** the answers to those objections?

Misunderstandings

Perceived Drawbacks

CLOSING

Your closing statement serves the dual purpose of reminding your client of the policy benefits that have been accepted and requesting some sort of commitment. It may be an agreement to meet some other time, to make a formal presentation, or to get an expiration date. If you have done an effective job of queries and supporting throughout the sale interview, closing will be a logical and natural step.

The following are opening phrases that indicate agreement in closing statements:

"Let's look again at the coverages this policy affords..."

"We've agreed that..."

"We've touched base on several points..."

"Let's recap for a minute..."

"So, with this plan you'll be getting..."

The following is some positive language you could use in requesting a commitment:

"Let's get together on Tuesday so I can give you a proposal. Or is Wednesday better?"

"I'll prepare a presentation for your president's review."

"Would you like the \$1,000,000 policy or would you feel safer with \$2,000,000 worth of protection?"

Closing is the natural and logical result of effective queries and support. Once needs have been uncovered through queries and supported with benefits, a customer will reach a point where he or she is ready and willing to make a commitment.

Closing is the skill of requesting a commitment, yet closing is more than the final step in sealing the deal. All through the sales process, the salesperson should close on the objectives at hand:

- ✓ making an appointment,
- ✓ obtaining permission to quote,
- ✓ presenting a proposal, and
- ✓ gaining final approval to write the account.

The more support statements that have been made during the sales call (indicative of the number of needs being met), the easier it will be to close the sale.

There are two steps in closing:

1. Summarize all benefits previously accepted, and
2. Request a commitment on the sales call objective.

Summarizing the **benefits** at the end of the sales call reminds the customer of all the needs and problems that have been uncovered and resolved. This makes them more receptive to making a commitment. It also minimizes stalling in most customers, as there are strong positive reasons to accept your proposal.

The summary should include all benefits (note: not features) previously accepted by the customer, but should never include those not accepted nor those not previously mentioned during the sales call. Any number of opening phrases will serve to begin the summary, such as:

- ❑ "Let's review all the things we've agreed to so far."
- ❑ "Let's go over everything we've talked about."
- ❑ "We've agreed on a lot of points this morning."
- ❑ "Let's review the benefits of letting us handle your insurance."

In requesting a commitment, attitude and phraseology are very important. A positive attitude must be evident in the agent, both in tone and words. Of course, if through effective queries and support a number of important customer needs and concerns have been found and satisfied, the agent has every reason to be positive and upbeat. That is not to say one should say or do things that don't come naturally or make statements not fully based in the truth.

Exactly how the request for a commitment is phrased is often a make-it or break-it proposition. If the customer senses doubt, hesitation, or uncertainty on the part of the agent, the chances for a successful close are considerably reduced. Compare the following pairs of closing statements requesting a commitment. Mark the one in each set that reflects a positive attitude and assumes agreement has already been reached through a series of support statements during the sales call:

- "I guess we should write this up."
- "I'll write this up immediately."

- ❖ "Why don't I write up a binder?"
- ❖ "I'll write up a binder."

- "Let me ask you a few more questions so I can go back to the office and prepare a proposal."
- "What do you think about my bringing by a proposal?"

Knowing when to close is crucial. Closing too early may give the impression of being over-anxious, while not closing soon enough may lose the sale. Even experienced sales people occasionally talk customers out of sales by not closing soon enough.

The close should be implemented when the customer gives a buying signal. Buying signals range from overt to subtle. While customer remarks contain buying signals, body language can sometimes offer a meaningful clue as well. Make it a point to learn and understand body language. The following statements indicate the diversity of verbal buying signals you will get from customers:

"I'm convinced."

"Sounds good."

"Where do I sign?"

"Seems interesting."

"Can it be ready by Tuesday?"

"Will this take care of everything?"

"Your proposal seems pretty complete."

Many sales people delay closing (often too long), because they don't know how to proceed if the close fails. Queries can eliminate this fear. Probably the main reason for a premature close is the misinterpretation of a statement of interest or approval as a buying signal. Review the buying signals in the previous paragraph. Several of these could

simply be just a customer's favorable remark about a benefit just introduced, rather than a buying signal.

Essentially, closes fail because the customer does not yet have enough reason to buy the product or service or they are concealing an attitude that prevents them from buying.

The skill that allows you to find out what's really on a customer's mind is the open query.

Thus, an open query should follow a failed close, such as:

"Is there something else on your mind?"

"Have I overlooked an area that concerns you?"

"What can we review to help solve the problem?"

If open queries are unsuccessful in uncovering the problem, closed queries might pinpoint the trouble. Selecting the topic of a closed query at this point is greatly influenced by your degree of empathy for the customer's frame of mind. If you were in his or her position, what would be on your mind that would keep you from making a commitment? Here are some closed queries that might identify the problem:

"Are you concerned about the company that would write your policy?"

"Is switching agents a little awkward for you?"

"Are you concerned about paying for all this up front?"

"Would previous claims problems still be on your mind?"

With skill and a little luck, using queries after a close fails can reveal additional customer needs. Quite obviously, new needs should be supported and another close attempted. Should queries reveal a customer attitude issue, rather than a need, you will need to continue the pursuit of the relationship in order to adjust the client's attitude and close the deal.

INFLUENCE AND STAGES

There are two more points of information that are critical to knowing how and when to close the sale: The INFLUENCES on your client and the STAGES in which your client, client's company, and client's industry are in. Each of these helps you to determine the best time to close, whether or not you should try to close at all, and whether you are closing with the right person.

THE INFLUENCES

The Check Writer: Even though this person may not be the one to physically write the check, the one who orders the check written is your final decision maker. The Check Writer can say NO to the purchase even after everyone else has agreed. They rarely look only to the bottom-line price; they want to see what the return is to their company.

They are often (but not always) the owner, president, or CEO of the company, although that isn't the best way to identify them.

You must ask who the check writer is. Other influences on the sale may attempt to look like they are the Check Writer, but they may not be.

The End User: The End User is the one who has to deal with the insurance later. This may be a benefits person, who has to handle workers' compensation or health insurance claims, or an accounting person who has to deal with payments to the carriers. These folks just want you to make their lives easier. If your system is simpler, you'll help with claims, or you have a better premium finance option, you will have them on your side. Often, you will have more than one End User who can influence the sale.

Nit Picker: The Nit Picker is the person who is intended to screen you out of making the sale. They can usually say NO because your proposal didn't meet the specs they created. They are generally supposed to be difficult to get by; they are much like the gatekeepers who will try to keep you from getting through to the Check Writer on the phone. These are often attorneys, CFOs, technical folks, engineers, or risk managers. They may try to convince you they are the Check Writer.

The Buddy: You need a buddy in every account. The best way to get buddies is to sell by referral. If you are calling on accounts by referral, your buddy (the one who referred you) can give you a lot of information about the clients that will aid you in closing the sale. They may be able to smooth the path for you, and warn you of obstacles.

STAGES

There are several stages in which you may find your client, your client's company, or the client's industry. These are indicators of your odds of closing. Knowing where the stages are will help you to know when to keep pursuing an account, when to back off for a little while, and when to give up altogether to stop wasting everyone's time.

1. **Moving up stage:** Everything is going well. Life is good. We have the world by the tail and we know it. In this stage, you can make a difference to the client in showing how they will grow more, advance their career, stay ahead of their industry, etc., by working with you on their asset protection program. It's good to get in with a client when they are moving up personally, corporately, or as an industry.

2. **"Uh Oh" Stage:** If a client is in an "Uh Oh" state of mind, you may find they are also eager to move. They need change, and quickly, to either camouflage other trouble or solve some of their problems financially. They may need to look like a hero personally. The odds of their moving to you are higher in Uh Oh stage. Be careful not to

emphasize moving up features to a person in Uh Oh stage. This would be like selling increased insurance to someone whose house is already on fire. They may have needed the insurance, but not right now. Right now they need a fire hose. Later they'll want more insurance. Stay in touch.

3. **Steady Stage:** In steady stage, no one wants to rock the boat. All is well and we'll leave it that way, thank you very much. Clients in the steady stage are a minus as they have little motivation to move.

4. **The Oncoming Train Stage:** You've heard the saying "The light at the end of the tunnel is really an oncoming train," right? Some customers think they are okay and they feel like they have everything under control, but they don't really. You may realize that they are in a lot of trouble and don't know it. They usually won't buy from you (they think what they have is perfect) and, generally, unless you have a way to stop the train (and they'll believe it), you don't want any part of this situation. Buggy whip manufacturers probably spent a long time in this stage. This is also a minus.

PLANNING GUIDE FOR TARGET CASE:

Name of target case: _____

Do you know what you don't know? Complete the Johari Window for your target case:

	<i>I know</i>	<i>I don't know</i>
<i>They know</i>	ARENA	BLIND SPOT
<i>They don't know</i>	FAÇADE	UNKNOWN

Write a general benefit statement for your target client:

What CLOSED QUERIES can you ask to uncover customer needs to open your meeting?

PLANNING GUIDE FOR TARGET CASE:

Name of target case: _____

What OPEN QUERIES can you ask to uncover needs?

What needs do you already know about?

- a.
- b.
- c.

What features are available in your agency, or the policy you're selling, that address the needs listed above?

- a.
- b.
- c.

What are the advantages of each feature?

- a.
- b.
- c.

PLANNING GUIDE FOR TARGET CASE:

Name of target case: _____

What are the benefits of each feature?

- a.
- b.
- c.

Write a full support statement for each need, making sure to address the benefit from the target client's perspective!

- a.
- b.
- c.

What objections do you anticipate from your target client?

- a. Misunderstanding(s)
- b. Perceived drawbacks(s)

How will you handle the objection(s)?

- a.
- b.

PLANNING GUIDE FOR TARGET CASE:

Name of target case: _____

Is your target customer skeptical in any way?

a.

b.

How will you handle the skepticism?

a. How will you restate?

b. What proof can you offer?

c. How can you expand the benefit?

Is your target customer indifferent to any coverage?

a. "Satisfied?"

b. "No need?"

What closed queries will you use to handle the indifference?

a.

b.

PLANNING GUIDE FOR TARGET CASE:

Name of target case: _____

Write four closing statements you can use with your TARGET CLIENT.

a.

b.

c.

d.

PLANNING GUIDE FOR TARGET CASE:

Name of target case: _____

Influences

Check Writer	Buddy
Nit Picker	End User

Stages

Client: _____

Client Company: _____

Client Industry: _____

Type of buyer

- Transactional
- Consultative
- Partner