



## Top Producer

Quarterly Newsletter


### Sales Tips to Make 2008 Your Best Year Ever

It's time to commit to making 2008 your best year ever.

But the only way that will happen is if you're equally committed to being more assertive in your day-to-day sales activities. Here are some proven tips to help:

- **Get into your market:** You can't wait for the market to come to you. Find out what networking or business social events are being held, and then attend. Work the room by asking people who they hope to meet there. Help them, and they'll help you. Be clear about your objectives and who you're looking for before you attend.
- **Contact your personal inner circle and ask for help:** Call all your close contacts. How many of them would be willing to help you or give you a referral? What about family, friends, old classmates, vendors, suppliers, etc.? You'll never know if you don't pick up the phone.
- **Prospect to a target market before making cold calls:** Identify the profile of your ideal prospect -- their industry, position and location. Then send them a letter to introduce yourself as someone who specializes in helping people like them eliminate certain issues, which you identify in your letter. End with, "Please expect my call to discuss this in a few days," and then follow up.
- **Wave-mail:** One way to keep your name in front of someone or to help you to book an appointment is through wave-mail. Simply put, send a variety of things on a regular basis, such as a newsletter with a handwritten note on it, an article you clipped with a sticky note attached, a brochure, a letter, a post card, an e-mail, a fax, etc. Try to vary the format as much as possible.
- **Executive briefings for a targeted market:** This method could help you qualify 100 people in an hour. Think about people who would benefit from something about which you're an expert. Then develop a list of associations where those people belong and call the program chairperson to offer to do an executive briefing for them.
- **Team up on the Internet:** Link with your customers or other firms serving similar markets to magnify your online presence. Many industry associations probably would welcome the chance to link your Web site to theirs.
- **Centers of influence:** They're typically people who are satisfied with your work and willing to tell others. But instead of showing someone a stack of endorsement letters, get them on the phone with a satisfied client to hear directly about your ability and commitment. Keep a short list of these live endorsers in your pocket, and when someone asks for an outside opinion of your work, call one on your cell and hand it to your prospect.
- **Have a process for getting referrals:** Keep in mind that a referral doesn't have to be an endorsement. Someone could refer you based on what they think they know about you and your ability to help someone they know. Call your clients and ask if it would be a problem for them to refer you to someone they know. Don't forget to follow up with a thank you and offer to help them with a referral.
- **Former clients are golden opportunities:** Just because time has lapsed since your last contact or something caused them to stop doing business with you doesn't mean they aren't prospects for you today. Call to find out what happened to your relationship and ask what you can do to revive it.
- **Walk-ins can be effective:** Few salespeople just show up at someone's office today, and those who do often go away empty-handed. But the next

#### In This Issue

- ➔ Sales Tips to Make 2008 Your Best Year Ever
- ➔ Finally, a Simple Solution for Tapping into the Senior Healthcare Market
- ➔ Profiles of Success: Debi Baxter
- ➔ Newsletter Archive
- ➔ Print this Newsletter 



#### Quotit Leads Program

- > Buy & Sell Leads Online
- > Access New Reliable Leads Updated Daily

Find Out More Today! 

time you have spare time and are near a building or business that looks promising, walk in. Leave your sales stuff in the car. Ask the receptionist who in their company would have invited someone who provides your services. When they tell you, say, "Please tell that person I'm here to see him." It's disarming to the gatekeepers, and often the person you want to see will come find out why you're there.

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## Finally, a Simple Solution for Tapping into the Senior Healthcare Market

- *Expensive medications*
- *Confusion over Medicare Part D*
- *In-home caregivers versus assisted living*
- *Ensuring that our grandparents and elderly parents have the best health care*

These are just some of the issues and concerns that seniors and their loved ones face. With the population living longer and the Baby Boomer generation - all 79 million of them - approaching retirement, these concerns will become even more prevalent.

According to the Administration on Aging, by 2030 there will be about 71.5 million older persons, more than twice their number in 2000. People 65+ represented 12.4 percent of the population in the year 2000, but are expected to grow to be 20 percent of the population by 2030. As a result of these demographic shifts there is a real need for accurate and concise health benefit information for America's fastest-growing population.

“ *The growing senior marketplace creates both a tremendous opportunity and responsibility for our industry. Helping seniors sort through the myriad of options available to them, in a manner that provides them with understandable choices, is the goal of our relationship with Quotit.* ”

**Susan Rawlings**  
*President of WellPoint's Senior Business*

Where does one go for information on Senior health coverage? For a growing number of Seniors and their families, the Internet has become the first place to search for answers. Unfortunately, information online about Senior health coverage is often confusing and overwhelming. Does one go with the alphabet soup that can include Medigap Plans A through L or a Medicare Advantage Plan? There are too many options that appear to be similar and a lack of resources to clearly explain the available options. WellPoint and its affiliated health benefit companies are pleased to be working with Quotit to make it easier for agents to provide health coverage options for this burgeoning marketplace. "The growing senior marketplace creates both a tremendous opportunity and responsibility for our industry," said Susan Rawlings, President of WellPoint's Senior Business. "Helping seniors sort through the myriad of options available to them, in a manner that provides them with understandable choices, is the goal of our relationship with Quotit." WellPoint's alliance with Quotit will provide agents with the tools and confidence to meet the needs of today's older Americans by putting four decades of Medicare experience, trusted brands and a broad array of products at your fingertips. Please watch our monthly newsletter for developments as we make these products and tools available to you in the coming months.

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your  
language

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of SPAM, FRAUD  
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SPAM & FRAUD  
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WORLD'S MOST AWARD  
WINNING SOLUTION

2005  
WORLD  
CLASS  
AWARD  
PC WORLD

PCWORLD  
WORLD  
CLASS  
2005

## Profiles of Success: Debi Baxter

**Quotit:** Tell me a little about your agency and what insurance lines you market.

**Baxter:** The agency has been around since 1957 and we purchased it from Mr. Everett when he retired about ten years ago. We focus primarily on medical, dental, life, long-term care and long-term disability. We handle pretty much every line with respect to EE benefits as well as individual benefits. Really we are a full service benefits agency.

**Quotit:** How has your agency changed the way you do business in the last few years?

**Baxter:** We liken ourselves to the Nordstrom's of the insurance industry. Our primary focus is on service. Every agency has the same thing we have, the same rates, the same benefits etc. but we really focus on the personal service aspect. Actually, we're like a concierge for the customer with regards to Health Insurance.

*“ I'm a visual person and with Quotit, you can pull up your system. You can see your entire business, your quoting activity, your client activity, it is all right there. The biggest impact has been that it really streamlines my time. I don't have to go to fifty different places and gather the information, I just have to go to Quotit and look at the screen. Before Quotit I had tattered Excel spreadsheets that I used to keep the customers' information on hand. ”*

**Debi Baxter**  
[www.eciabenefits.com](http://www.eciabenefits.com)

**Quotit:** What types of traditional marketing did you use?

**Baxter:** Well, as far as traditional marketing, because of our volume of business with various carriers, we receive co-op dollars to do mailers and other forms of mass marketing. However, we derive about 85% of business from referrals, mostly from existing customer and a few other sources.

**Quotit:** What expectations do you have when running a marketing campaign?

**Baxter:** I always go into a campaign with the expectation "that I'm going to close every one of them." As far as I'm concerned visualization is the key to success in anything. You visualize it and it comes to fruition. When it comes to marketing I have very high expectations and I keep expectations high. I'm a positive person, a glass half-full kind of person.

**Quotit:** Before Quotit, how did you provide proposals for customers?

**Baxter:** I've been around the insurance business for 27 years and it has changed. I've used everything from clay tablets to rate books to Excel spreadsheets.

**Quotit:** What led you to look for other ways to market and sell insurance?

**Baxter:** Well, I didn't want us to be like every other broker. I wanted to be different. We asked ourselves the question: how do you set yourself apart, how do you streamline the process? The Quotit program made it so that we were able to streamline and simplify our processes. Instead of walking in to a prospective customer's office with a stack of books and binders and whatnot, which totally overwhelms people, we walk in with a simple, concise, easy to read layout of the proposal. And that was what really set us apart.

**Quotit:** How has your business benefited from Quotit's proposal system?

**Baxter:** Quotit has many, many times simplified our jobs. It is a great program. I get compliments from our customers on how straightforward, clean, concise and accurate our layouts are with respect to the proposals. It has helped to move our closing percentage even higher.

**Quotit:** How did your agency's client and sales management change with this proposal system?

**Baxter:** As I said before, I've been in the business a long time so originally we used clay tablets to manage our customers. Actually, it has always been phone calls, lots of phone calls. Keeping the data straight was the challenge. I'm a visual person and with Quotit, you can pull up your system. You can see your entire business, your quoting activity, your client activity, it is all right there. The biggest impact has been that it really streamlines my time. I don't have to go to fifty different places and gather the information, I just have to go to Quotit and look at the screen. Before Quotit I had tattered Excel spreadsheets that I used to keep the customers' information on hand.

**Quotit:** What impact has been made by taking your business online and creating your agency's website?

**Baxter:** It has had a huge impact, especially on improving our level of service. What's really nice there is that it ties right in to the Quotit system so, for our small business customers, we can give them a password and they can log in and retrieve their own forms their own rates or benefit outlines. The customers love it.

**Quotit:** How do you manage visitors that go through your site?

**Baxter:** We call them right away. I'm a big fan of contact. I love that the system notifies me when they visit and I call them as soon as humanly possible, often within the hour. It is important to let them know that we saw that they visited us and to let them know that we are there to answer any questions they may have. We tell them that we are available via email or phone or however they are most comfortable communicating. Really, I want to let them know that we are there for them.

**Quotit:** What is the biggest value added by offering online proposals to customers?

**Baxter:** The biggest value is the streamlined process which makes us more effective as brokers. The availability of the benefits, applications and provider network information is a great benefit. Really it is a one-stop-shop for benefits information. All I have to do is click and email the information to my customer. If they don't want to see my face, I can still email exactly what they need and the customers love it.

**Quotit:** What biggest factor has made your agency more effective since working with Quotit?

**Baxter:** Being able to meet the new generation of customers' needs and expectations has been the biggest factor in improving our effectiveness. Convenience for us and for customer has been an enormous asset. The system really has allowed the customer to work at their speed and on their terms.

**Quotit:** What do you like to do with all of this free time that you have from using the Quotit System?

**Baxter:** What spare time? I'm a workaholic! I have a five year old son and my husband, Dan, and I take great pride in raising him. We are partners in the agency

and in life. Really, our son is our hobby.

**Quotit:** Where do you see your agency heading in the next 5 years?

**Baxter:** I see us at least doubled in size and strength. Thanks to Quotit, we continue to grow steadily, where a lot of agencies are going out of business. I really do see the agency continuing to grow and it would be wonderful to see us celebrate 100 years as an agency.

**Quotit:** In your opinion, will online technology play with your agency's success in the future?

**Baxter:** Online technology is a very healthy tool, and while it does not replace the personal touch it does enhance the personal touch. It is a wonderful product and it is too bad we couldn't have had it 10 years ago. We will continue to use the service. We love it!

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