



# How to Get More 1st Appointments with Commercial Insurance Prospects

By Susan Toussaint | Partner | Oceanus Partners



Universally, it's a challenge that most agents face or can relate to, and one that seems to be getting more taxing all the time. Getting a first appointment with right-fit prospects who value you and your insights. To many agents, these opportunities and prospects seem to be as elusive as a rainbow-colored unicorn. While these prospects may appear to be scarce or non-existent, there is one way they differ from unicorns, the right fit prospect can be created and your ability to develop them is in your control.

Before we focus on how to create more right-fit 1st appointments, let's review why prospects are likely to say unwilling to meet, the impact of a poorly developed messaging strategy for both agents and their prospects and 2 big things most agents get wrong when it comes to messaging.

## Why Your Prospect's Say "No"

In previous articles and whitepapers, we've discussed why prospects are wired to say no. It often comes down to 3 things. First, business owners and decision makers are overwhelmed. They are juggling multiple initiatives and unless their hair is on fire they tend not to want to take on another.

Your prospects are time-starved. Decision makers have only so much time

in a day. They prioritize their time and leave little or nothing set aside for listening to pitches from salespeople.

Finally, prospects believe due to their experience that will receive little value from their interactions with salespeople. This is not only frustrating, but also a tad bit unnerving as it creates a vicious cycle for agents. I can't deliver value if I can't get in, and I can't get in because my prospect doesn't expect value.

## Negative Consequences for You and Your Prospect

Poorly developed messages have negative consequences for agents and their prospects. For agents, poor messaging reduces the number of right-fit 1st appointments, creating anemic pipelines. When pipelines aren't robust, agents end up working on low-probability opportunities. Holding onto prospects that aren't a good fit, or who have no intention of changing.

For prospects, the outcomes are equally negative. Failing to engage with a qualified agent who can help identify risks and bring tangible solutions to the table leaves their business at risk. Assuming all agents are the same not only prevents them from working with the most qualified, it unknowingly provides cover to the least qualified.



### 2 Big Messaging Mistakes

Messaging is both an art and a science. It takes a combination of process and creativity to develop an effective messaging campaign that piques the curiosity of prospects and prevents messages from being sent to the 'delete folder'. There are two big mistakes agents make when messaging, let's take a look.

The first is the message itself. I've had the opportunity to review hundreds of email messages, and many of them focus on the agent and their desire to get an appointment, or on the features and benefits of the agency and their value-added services. I promise you, your prospects find these messages of little value and will delete them immediately.

Remember, your prospects are busy, time-starved and distracted. They don't care about you and your services, that is, until you connect them to the objectives that are or should be top of mind to them.

The second big mistake agents make has to do with messaging frequency and cadence. Frequency, which is also an element of cadence, is tricky. Too many messages and you may become annoying, too few and your prospect may not get your offering.

Messaging frequency is dependent on the journey you are taking your client on. A longer journey will require messaging overtime; a shorter journey may require frequent messages in a more condensed timetable. Remember, it's an art and science.

Cadence refers to the duration, the span of your messaging campaign, frequency; the number of messages that will be delivered and the spacing of those messages. Will they be frequent in short spurts, or will they be spread out, or a combination of. In addition, cadence includes the channels of communication you'll use to deliver your message, such as, telephonic, email, social media, webinars or face to face.

Failure to leverage multiple platforms can reduce your prospects interactions with you and prevent you from generating interest in what it is you're sharing.

### 5 Strategies for Getting More 1st Appointments

#### Strategy #1 - Make Prospecting a Priority

Prospecting is rarely a default behavior for agents. In fact, it is often the last activity most want to do. Unfortunately, unless business development becomes a priority it will end up at the bottom of the "have to" activities.

We recommend quarterly planning and daily execution, blocking off 2-3 hours a day solely for the purpose of creating a 1st appointment. These 2-3 hours are the money making hours, and should be valued as such. In fact, we suggest putting a sign on your door that says, "Unless a client has experienced a loss, no interruptions!"

#### Strategy #2 Make Your Message Relevant

A message that doesn't connect to the challenges and objectives of the person it is being sent to will be ignored. Messages must align with

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the prospects role in the organization, don't send a CEO message to a CFO, demonstrate that you've done research on the business and are familiar, if not a specialist in your prospect's industry.

For example, CFO's are being challenged to bring greater insights to their organizations so better more informed decisions can be made. A message that speaks to this, perhaps around actuarial resources and how they can help determine the most effective risk financing mechanism or risk tolerance would resonate tremendously with a CFO.

#### Strategy #3 Be Purposefully Persistent

Utilize a variety of messaging channels to ensure that you are giving prospects every chance possible to engage. Relevant content delivered through social media, email, telephonically, in person or through webinars is always welcome.

Don't take your prospects lack of response as a no, it simply means not yet. Continue sending good content overtime, followed up with phone calls and emails to engage, and you'll see the number of 1st appointments increase significantly.

#### Strategy #4 Utilize High Value Content

In addition to a relevant message, it's important to support your claims with high value content (HVC). HVC are whitepapers, articles, case studies, surveys and other substantiating tools that further evidence your thoughts. They can be self-published or developed by a 3rd party.

With a little research on websites like CFO.com, HBR.org, PWC.com, and others you'll find articles on industry trends and challenges that will not only prove educational, but also demonstrate to prospects that you are familiar with issues affecting them.

#### Strategy #5 Plan Your Cadence

Of the 4 strategies this may prove the most challenging for agents. Developing a campaign strategy is not an easy task at first, but it can be learned. I often share with our clients that the best way to do this is to plant a flag in the sand and work backwards. For instance, if the end in mind is to build interest in a webinar, pick the date you want to hold the webinar, and then determine what your messages leading up to the webinar will be. Ideally you'll message your prospect for 4-6 weeks prior to the webinar utilizing some of the strategies listed above.



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It's important to plan the content you want to deliver with each message, the frequency of your messaging, the spacing of the message and what channels you'll leverage to deliver your message.

Getting in the door is not easy; these strategies along with understanding what your prospects' objectives are can make it a bit less challenging. It comes down to planning and strategy, and the genuine desire to address issues that are important to your prospects. Give it a try, and feel free to reach out with your successes and challenges.

### About the Author

#### Susan Toussaint, Partner



Susan Toussaint has been professionally involved in various aspects of the insurance industry for more than a decade. Her expertise is in developing repeatable processes designed to improve an agency's plan for attracting, acquiring and retaining profitable business.

Susan has held leadership, sales and operations positions with Florida's largest health care system, where she worked with employers to develop occupational health and wellness initiatives and improve their injury management processes. She has also been responsible for leading multidimensional employer-focused sales teams. In addition, she frequently writes articles on Marketing, Getting in the Door strategies, Sales & Selling, and Client Retention for publications such as American Agent & Broker, Professional Insurance Agent and Property Casualty 360°.

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