



## **New Agent B2B Marketing Plan**

**Strategies for a Strong Start**



**WorkFORCE Group**

## **Your Existing Business Network**

To complete that list of 250 qualified referrals as quickly as possible, your first task is to make a list of your existing “Warm Market” - the people who know you and will give you a chance to give them a presentation because of your existing relationship.

Your old employer(s)	Who is your nurse
Your previous business contact	Who is your attorney
Your former school or college	Your accountant
Your favorite sports or holidays	Your local newspaper
Your church	Where you purchase your clothes
Your participation in civic activities	Who sells you your gas or oil
Your previous landlord(s)	Who sells you fishing tackle
Your real estate agent	Who made your latest picture
Your bank	Your local PTA
Who sold you your automobile	Who sold you your furniture
Who sells you tires or an oil change	Who does your dry cleaning
Who do your children know	Who sells you glasses or contacts
Who does your spouse know	Who is your florist
Who from your lodge or club	Who is the popular undertaker
Who sells you meat	Who is chief of your fire department
Who sells you groceries	Who is on your police force
Who sold you your wedding ring	Who heads your Lions Club, etc.
Who fixes your watch	Who insulated your house
Who sells you hats	Who is your express man
Who sells you suits	Who sold you your fence
Who sells you shoes	Who owns your lumber yard
Who sells you office supplies	Who serves you lunch
Who is on your election board	Who is your postmaster or carrier
Who is your painter and decorator	Who cuts your hair
Who sells you airline tickets	Who plays the organ at church
Who lives next door to you	Who prints your stationary
Who was the best man at your wedding	Who is the principal at school
Who owns your delicatessen	Who sharpens your lawn mower
Who owns your local theatre	Who sold you your blinds
Who is your veterinarian	Who services or sells you goods
Who is your home appraiser	Who does your plumbing
Who made your awnings or storm windows	Who reupholstered your chair
Who is your physician	Who soles your shoes
Who is your pharmacist	Who heads your bank
Who is your dentist	Who owns your bowling alley
Who is your kid's scout leader	Who owns the hardware store
Who gives your child music lessons	Who is your local printer
Who sold you your boat	Who owns the hotel nearest you
Who sold you your computer	Who do you do charity work for
Who is your cable provider	

# **Business to Business Sales Process**

Many of our salespeople choose to work with businesses as well as individuals. While these prospects can take longer to develop, the rewards can also be larger.

We have developed our B2B sales process by trying a lot of different things over time - and borrowing heavily from superstars in other fields. Everything that follows has been proven to work in the field. The more closely you follow the processes in this prospectus, the more you will lock in your own success.

We convert business prospects into clients in 4 steps:

1. Approach
2. Owner Meeting
3. Introduction
4. Demo/Close

## **The Approach**

... can be done either in person or by phone. Ideas on what to say and how to open a conversation are in the next few pages. The approach only has one purpose: to either generate an Owner (or Decision Maker) Meeting or disqualify the prospect as a possible client. The approach should take no longer than 2 minutes

## **The Owner Meeting**

... also has only one purpose, to either open the company up to an enrollment or disqualify the prospect as a possible client. The Owner Meeting should take no more than 30 minutes.

## **The Introduction**

... follows the Owner Meeting and is a transition to dealing with the individual employees rather than the business owner or HR manager. The Owner Meeting will result in a memo being sent to all the employees letting them know that you are going to be explaining a new benefit to them. The Introduction is what you go through with each employee to decide if they are a candidate for our coverage. This should take no longer than 10 minutes.

## **The Demo/Close**

... is the most exciting of the four – because it's where we bring our REAL clients on board: the employees. Once you determine that an employee is a candidate for our coverage in the Introduction step, you immediately (and seamlessly) move into the Demo/Close phase. This is where they get a detailed explanation of the benefits and decide whether they want to apply for the coverage or not. This phase should also take no longer than 10 minutes – bringing the total time you've spent with each employee to 15-20 minutes.



Account Tracker		Account Tracker	
Tape Decision-Maker Card Here (or fill in info below)		Tape Decision-Maker Card Here (or fill in info below)	
Benefits D-M		Benefits D-M	
Title		Title	
Location		Location	
Phone		Phone	
Fax		Fax	
Email		Email	
Best time to call		Best time to call	
Date prospected		Date prospected	
With (assoc. or coord.)		With (assoc. or coord.)	
Company Name		Company Name	
Person talked to		Person talked to	
Details of call		Details of call	
Plan of Action		Plan of Action	
Date(s) called		Date(s) called	
In-Person callback		In-Person callback	
Letter(s) sent		Letter(s) sent	
Fax(es) sent		Fax(es) sent	
Email(s) sent		Email(s) sent	
Thank-you card(s) sent		Thank-you card(s) sent	
Set first briefing for		Set first briefing for	
Second/Third briefings		Second/Third briefings	
Specific F/up Instructions		Specific F/up Instructions	

# **Business Approach Script**

**\*\*\* Remember: High Relevance = High Access \*\*\***

The more tailored your approach to that particular business, the more chance you have of sitting down with the Decision Maker as a business equal. Get as specific as you can.

**In Person:** [To Gatekeeper] *Hello, I need your help.* [SMILE, pause, wait for response]

*My name is George Zimny. We have a local insurance brokerage and I work with employees <who use tools as part of their job> [use whatever description is relevant to that business and those employees]. Typically I talk with the person who handles your employee benefits. Who would that be? Are they available?*

[To the Owner] *Hi, Bob, I'm George Zimny - I specialize in working with employees <who use tools in their job>. I want to see if your people would be a good fit for our program.*

**\*\* Do you have a quick minute to tell me about your current benefit setup to see if it would be worth our while to talk further? \*\***

1. *How many employees do you have?*
2. *What kind of benefits do you currently offer?*
3. [If they use AFLAC now] *How many people are enrolled in it? Do you love it?*

*Based on our conversation I think there are some benefits we may be able to add for you – at no cost whatsoever to the business. Would you like to talk about it?*

**Over the Phone:** Remember the phone approach is to get a good time to stop in, not for selling the policy. Keep it short and simple. Your goal is to recruit the admin to your side.

**Before you call, Google the company to find the owner and something about them.**

*“Hi - I'm hoping you can help me out. Are you Bob Jones' secretary? Great! I need some advice. You're <a member of the Chamber of Commerce> right? “OK awesome. I'm an insurance broker and I'm catching up with all <the Chamber members>. I'm on your side of town later this week and want to stop and introduce myself.*

*Does Bob prefer an email before he meets someone? OK great what's his email? I'll send that right over. Now what's the best time to try and catch him? Are Mondays generally horrible? Or does he always play golf on Fridays? :-) Awesome - I'll try to catch him then!*

If they ask what kind of insurance: *I help employees <who use tools> protect their income when they have a serious illness or injury, and at the same time save for retirement.*

# Objections

\* No matter what the objection is, realize that most business owners say no because they believe that they are trying something nobody has ever tried before. They also believe that there will be small print that will cost them money. Never underestimate human nature. It is human nature to be terrified of trying something first but once you know that your peers have tried it successfully, you are not as scared to “take a look.”

## **1. “We already have insurance”**

**Response:** *“Great, we don’t want to replace anything that you currently have! What FHL does is let you offer as many benefits as possible other than health insurance without spending any money. Again, all I wanted to do was come in and share the different things you could make available to your employees. Most owners love the idea of adding benefits without increasing costs! Do you have some time this week or do you think that next week would be better?”*

**Notes:** People who give you this objection have no idea the type of programs that FHL offers or what FHL does for that matter. This is not a bad response, just one that needs to be cleared up quickly.

## **2. “Our broker handles that”**

**Response:** *“Oh, that’s unusual? Are you already a FHL client?”*

**Owner:** “No”

**Response:** *“Truthfully, brokers rarely ever do this because it is something you really need to specialize in. In fact, most of them aren’t even appointed to do this. It’s really no problem though, I’m sure that you will love it once you see it. Do you have some time this week or would next week be better?”*

## **3. “I’m not interested”**

**Response:** *“I understand - I’m not going to give you a big sales pitch. I just wanted to get together, Business Owner to Business Owner – if it’s a fit that’s fine, if not; that’s OK too. Employers who get really excited about it have two characteristics:*

*1) They want the best for their people*

*2) They’re frustrated by the rising costs of providing benefits*

*They see this as a great way to extend their benefit package without adding to their costs. Do you think you could put up with me for 10 minutes and see what it’s about?*

## Objections (continued)

### 4. "We had AFLAC out here earlier and no one was interested."

**Response:** *"Of course no one was interested! Who in the world would want to pay money on protection from some disease that was never going to happen to them? Right?"*

*See, when someone gets an AFLAC cancer plan, for example, that really only makes sense for them IF they get cancer in the future, right? Otherwise they're just throwing money away. That's how insurance companies make money!*

*But let's be real for a second, OK? If you KNEW you were going to get cancer at some point in the future, it would be a **no-brainer** to have a billion dollar company pouring extra money into your checking account, paying your bills, covering your mortgage - wouldn't you agree?*

*Family Heritage makes sense if you get sick - but it ALSO makes sense if you stay well. That \$10 or \$15 that an employee puts into the policy every week gets saved up in an extra retirement-type savings that Family Heritage gives BACK if you didn't need the policy after 20 years. That's why so many employees take these policies when we present them.*

*You've got 20 employees here. When do they pick up their paychecks? OK, We've made up a really simple survey that you can give to your employees with their paychecks. They can see what we do, check what they're interested in (if anything) and give it back to you.*

*If a lot of them are interested, I can come back in and give a group presentation. If only 1 or 2 want it, I can follow up with them **on their own time** and get them the coverage they want, off the clock. And if no one is interested, so what? You still look like a hero because you made something else available to them and it doesn't cost you a thing.*

## Owner Meeting

After you've spent a couple of minutes building rapport with the prospect, you transition into the Owner Meeting with the following statement:

**Thanks** - *Bob, I really appreciate you inviting me over to talk with you.*

**Agenda** - *I had budgeted no more than 30 minutes for this meeting – is that still going to work for you?*

**Process** – *Naturally, you're going to have some questions about what we do and how we do it. Obviously I'm going to have some questions about you and your business to see if there's any way I can help.*

**Outcome** – *As we talk, you might realize you're not interested in what I do. Would you be comfortable telling me that? On the other hand, if you like what you hear and I think there's a good fit as well, I'll schedule a time to come in and share the program with your employees. Our program is really simple; it either makes sense or it doesn't. What I want to avoid, is leaving the meeting with one of us 'thinking it over', OK?*

Questions:

- *How long have you been in business?*
- *Have you had pretty steady revenue growth?*
- *How many employees do you have?*
- *What is turnover like in your business?*
- *Tell me about your benefit portfolio.*

*Most employers feel that quality, hard-working employees are their strongest link to long-term profitability. Do you agree with that statement? What we've learned is that, to attract those kinds of employees, you really need a robust benefit package.*

*I'll give you a good look at our policy and tell you about our administrative process. If it looks like a good fit, we can schedule a time for me to show it to your employees.*

*We have seven products: Cancer, ICU, Heart, Accident, Hospitalization, Life and Child Life.*  
[Give Pie Chart Intro and two main benefits]

*Not every employee will be interested. To find out, you can do a couple of things:*

1. *You can ask (not recommended)*
2. *You can survey (not as effective)*
3. *You can send out a memo that I'll be coming, and then I'll sit down with everyone for 10 minutes to explain it to them and see what they think.*

*We can do payroll deduction if that's easiest for you but a lot of our clients prefer NOT to do a payroll-deduction. Most of our clients feel that it's another administrative hassle they just do not need. The choice is yours and we can service your group either way.*

*What questions do you have for me? Do you want to get your employees' feedback?*





**TO:** All Employees **(please return TODAY)**  
**FROM:** Management  
**SUBJECT:** **New Benefit**

You've seen AFLAC and Colonial and others in the past - and you may already have their programs. We also wanted to make another set of plans available to you - these are going to be done individually (not through payroll). There are five plans, and **ALL** are *completely refundable* for extra retirement. Check those you're interested in:

- ☐ **Cancer:** Affects 1 out of 2 men and 1 out of 3 women
- ☐ **Heart Attack or Stroke:** Every 29 seconds someone has a heart attack
- ☐ **Accident:** 60% occur OFF the job - where there is no worker's comp
- ☐ **Hospitalization:** 1 in 8 people will be hospitalized THIS YEAR
- ☐ **Life:** Almost everyone can use more of this if they can qualify for it

Even though you cannot predict the future, you can prepare. Ask yourself:  
"Is it possible that a serious injury or illness might strike me or my family?"  
and "If I missed 3-6 months of work, would that impact me financially?"

**Family Heritage programs:**

- Pay in addition to your health insurance AND any AFLAC/Colonial plans
- Pay \$\$\$ directly to you - direct deposit into the account of your choice
- Help out with lost income
- Protect your assets
- Give you 100% of your premium back for extra retirement

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Please check one and **return immediately:**

(your spouse can be included later if need be)

- ☐ **YES, I would like more information on the benefits I checked above.**
- ☐ **No information thanks.**

**NAME:** \_\_\_\_\_

**Home or Cell phone:** \_\_\_\_\_

## Introduction / Group Presentation

When you do the enrollment, you want to have a focused mindset. Everyone gets an introduction to the coverage; only true prospects get a demonstration and a close. The introduction consists of all the pages leading up to (but not including) the actual monetary benefits of the policy. The key things you are trying to accomplish are:

- Link up! Build some rapport by relating other people you have visited with.
- Get their Cancer, Heart or Accident story.
- Let them know it's OK to say no, but make a decision when done.

The sale is really made on the Indirect Cost page of whatever policy you are showing. Take the time to ask, *"Which one of these would affect you the most?"* If they can't give you a good answer, they probably aren't totally with you – and not in the mindset to apply for the coverage.

Transition into the Demo / Close phase by building a buying atmosphere and asking a Critical Question before you get into the benefits: *"Angela, there are really three reasons everyone gets excited about this program:*

- 1. It's really simple and easy to understand; when we get done, you'll know without question whether you want this for your family or not.*
- 2. It's really affordable. No one that I've signed up in here is a millionaire; they've made this so anyone can fit it into their budget.*
- 3. You get your money back if you don't need it! That makes it a no-brainer.*

**Critical Question:** *"Angela, if I could show you something that would protect the family in all the ways we've talked about, was completely within your budget, and was totally refundable if you didn't need it – would that be something you'd want to take a really good look at? Great!"*

### **Preclude Objections**

There are only three objections: 1) Need 2) Money 3) Decision-Maker. Let's deal with the Decision-Maker objection, because that's the one that gets most agents.

*"Now, Angela, let's pretend that I showed this to you and you loved it and wanted to apply for it. I wouldn't be reading about you in the paper tomorrow, that your husband kicked you out of the house for getting some extra coverage for the family, would I? Is he OK with you picking up stuff they offer you at work?"*

If there's a serious objection here, it's better to cut the demo short, send them home with some paperwork and make the call that evening to follow up. Let everyone know that you can only show them the program once and that the enrollment is ending that week. Convey a sense of urgency so you can close the account successfully. No business owner wants you be in his company forever trying to sell to every last person.

## Close

Closing the sale is the simplest part of the entire process – if you’ve laid the foundation properly, the close just happens by itself. You wouldn’t walk up to the marriage altar without knowing whether or not your spouse was going to say, “I do!” would you?

The close is basically broken into three parts – 1) Recap 2) Price Buildup 3) Choice

### **Recap:**

*“Well, Angela, that’s it! It’s basically a program that protects the entire family, pays money directly to you and is completely refundable. What did you like best about it – The peace of mind, the complete coverage, or that you get your money back? Why is that important to you? How would that make you feel knowing you had that kind of protection? What do you think your spouse would appreciate the most about it?”*

### **Price Buildup:**

*“That’s one of the main reasons so many people decide to apply for it. One of the other reasons is just how affordable it is. Do you have any idea how much you would have to pay for your health insurance here if the company didn’t pay for most of it? Most people don’t know, but the annual premium for an employer health plan covering a family of four averaged nearly \$10,000 last year – that’s over \$830 per month!”*

*“This plan is not \$800, \$600 or even \$400 per month – it’s only \$\_\_\_ per month for the very best plan - and the Standard level is only \$\_\_\_ per month. And there are seven different ways we can configure it between those two rates ... you see what I was saying about there being a level for everyone? And no matter what you choose to put into it, if you don’t use it, you get all that money back. Isn’t that a great deal?”*

*“I have to ask you a couple of health questions to see if you qualify, but if you were going to get it, would you get the Standard, the very best, or something in between?”*

After they tell you what level they want, ask the health questions and finish with:

*“Well, I’ve got good news – I just saved a bunch of money on my car insurance by switching to ... wait; that’s not what I’m supposed to say <laughing>. Congratulations! You Qualify! Basically they’re just going to want your name, birthday, address and which level of coverage you want to apply for.*

*“The other good thing is they’re letting all the employees run this through their personal checking account - that way if you ever change jobs, you can actually take the coverage with you. You have your account number off the top of your head or do you need to look it up online?”*

Wrap up by giving them a welcome packet that includes the letter for their spouse.



## **New Benefit Explanation (please read first)**

A new benefit was made available at work today. This coverage is very simple: **it pays money directly to you** if you get sick or hurt (both on and off the job).

“But we already have insurance” you may be thinking.

Great! If you have **health insurance**, all (or most) of your doctor bills and medical expenses will be paid. If you have **life insurance**, someone else will receive money after you die. Both of these types of coverage are important

*- however neither of them **pay money directly to you** when you need it the most -*

when you are sick or injured and the mortgage, car payment, utility payments, and food all still have to be paid.

### **FACTS:**

- \* **1** out of **2** men, **1** out of **3** women, and **3** out of **4** families will get cancer.
- \* Every **30 seconds** someone has a heart attack. Every **minute** someone has a stroke.
- \* **60% of injuries** happen away from work where worker's comp does not apply.
- \* Nearly **50% of mortgage foreclosures** in the U.S. are the result of sickness.

This is the message in a nutshell: None of us are immune. We all have a good chance of having one of the conditions covered by this coverage. If you do get sick or hurt, you will be faced with a financial challenge as big as the challenge of recovery. This coverage will help support you financially.

One of the best features of the Family Heritage policy is that it is a **Return of Premium** policy. If you beat the odds and stay healthy, all of **the unused premiums are refunded to you!** If you need it, you are covered. If not, you get your money back. Either way, **you** come out ahead.

One more fact:

- \* The average person retains (for more than an hour) about 9% of what they hear.

So, please don't expect your loved one to remember everything he or she heard today about this coverage. If you have questions (which is totally normal) pick up the phone and call me (**Your Name and Number Insert Here**), and I'll be delighted to answer all of them.

## **Building A Referral Network**

As a new agent, you need to strive for the One Quarter Goal: only cold market for one quarter, because with referrals, you won't need to cold market anymore.

First of all, with every person you enroll, ask the four referral questions:

- \* *Where does your spouse work? Do they have a program like this? Who do I talk to?*
- \* *Who sells you your car insurance? We can often work with P&C Agents*
- \* *Who else in your family or circle of friends would want to see this?*
- \* *Do you know anyone looking for a job right now? We're hiring!*

In addition to what you get from the employees, referrals from Business Owners are some of the best you will ever get. Here are some best practices to keep in mind:

- 1) The best time to get the most referrals is after you finish picking up all the apps from the employees. Tell the business owner,

*"Thank you so much for allowing me to offer the program to your employees. They loved it! I was wondering if you could help me out. Can you think of some other business owners that I could help the same way that I helped you? Do you have any friends that own businesses that I could call?"*

- 2) Tell them what you will say to them.

*"I plan on telling whomever you refer me to 'Joe from ABC Company told me to give you a call. He thought I would be able to help your company the way that I helped his. Could I meet with you for ten minutes, so that I can explain how I can help your business?'"*

Remind the owner that you will not pressure these leads at all.

- 3) Get a list and thank them. Remind them that you will be back to check on the employees that enrolled to make sure their paperwork arrived and that they understand everything. When you come back, bring them a gift certificate to a restaurant.

*"The business owners you introduced me to loved FHL, is there anyone else you think I could contact as well?"*

The Professional Checklist on the next page will give you some good ideas for jogging the memory of the business owners you work with.



## Professional Checklist

### **Payroll Sales Representative**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Company: \_\_\_\_\_

### **Property & Casualty Representative**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Company: \_\_\_\_\_

### **Commercial Supplies Sales Representative**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Company: \_\_\_\_\_

### **CPA / Accountant**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Company: \_\_\_\_\_

### **Health Insurance Sales Representative**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Company: \_\_\_\_\_

### **Commercial Banker**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Company: \_\_\_\_\_

### **Financial Advisor / Business Advisor**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Company: \_\_\_\_\_

### **Others**

Name: \_\_\_\_\_ Phone: \_\_\_\_\_  
Company: \_\_\_\_\_

## **Working with Property & Casualty Brokers**

In our business, there are several sources of leads: cold calling, referrals, internet, etc. One of the most powerful lead channels you can cultivate is Property & Casualty (P&C) agents. When scouting for P&C brokers, the more fruitful relationships tend to be with independent shops who typically represent many carriers at once - not just one underwriter.

**Approach (in person):** First, look for the Agent's name on the door and use it!

*"Hi - is Don around?" [They will respond with some question about what you want] "My name is Eric and I'm an insurance agent myself. I work with P&C agents and wanted to introduce myself and see if there's a possibility to work together."*

*"I do three things for the agents I work with: 1) I make their clients "stickier" and less likely to shop them during renewal time. 2) I make them more money by giving them a referral commission for every policy I write. 3) I generate a ton of new leads for them."*

*"Are you interested in spending 10 minutes to learn how it works?"*

- *How long have you been in business?*
- *How many clients do you have?*
- *Do you work with any supplemental carriers - AFLAC, Colonial, etc?*

*"We have seven products: Cancer, ICU, Heart, Accident, Hospitalization, Life and Child Life. [Give Pie Chart Intro and two main benefits] It's very similar to AFLAC, except the benefits are higher and the premiums are all refundable."*

*"So ... I think we can make this work. You have 600 clients. What we do is have one of your people segment the list into groups: Motorcycle Owners for the Accident policy, Business Owners for their employees, New Parents for Life insurance, etc. Then you send a letter to groups of 30 at a time - introducing me and telling them I'll be stopping by."*

*"I pay a referral commission for every policy I sell. In addition, I'm really focused on generating referrals from every person I sit down with - primarily to the companies where they work [tell a story of an individual sale that turned into a group enrollment] and also to their P&C agent. Anyone that I get referred to who is already a client of yours - I also pay a referral commission to you, even though you didn't send me there yet."*

*"Where it gets really interesting for you, though, is when I get referred to someone who is NOT already a client of yours. When they tell me that they have GEICO - I tell them, 'Hey I've got really great news!'... [LOL] No, but seriously, I ask them if I can have you call them and see if you can beat their rate."*

*To give you an idea of how it works, typically out of 30 of your clients, I'll sit with 20 and sell 7. I'll create about 30 referrals - and 20 of those will be good leads for you. Every week - just for licking some stamps. Does that make sense?*

**FREEMAN & SHERBURNE, INC.**  

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**A FULL SERVICE INSURANCE AGENCY**  
**SINCE 1875**

October 17, 2014

Ms. Robin Smith  
123 Nutley Street  
Birmingham, AL 35205

Dear Robin,

At Freeman & Sherburne there is an ongoing commitment to educate as well as protect our clients. We are all aware of the increasing cost of health care. However, even with the best medical coverage, our savings and assets are seriously threatened by costs not covered by medical insurance. With this in mind, I would like to introduce to you Eric Hemati with Family Heritage.

Family Heritage specializes in the education and protection of its families by covering expenses above and beyond standard medical costs. (Expenses above and beyond medical coverage caused 51% of the bankruptcies last year in the United States).

I have added Family Heritage to my personal protection portfolio and strongly encourage all families to review this program. Because Freeman & Sherburne is committed to protecting your family, I have suggested Eric contact you within the week.

Sincerely,

Bob Oveissi