

4 Simple Ways to Close The Internet Leads That Frustrate Other Agents

*How To Use The "FLAG" Method To
Turn A "NO" Into A Closed Deal*



4 Simple Ways to Close The Internet Leads That Frustrate Other Agents

How To Use The “FLAG” Method To Turn A “NO” Into A Closed Deal

It doesn't matter how great your Internet lead source or quoted plans are. Occasionally, a prospect will shoot down your proposal with a resounding “NO.”

The biggest mistake new agents often make in those situations is to accept it and just move on. They figure there's no use wasting time on a prospect who doesn't seem interested — even if they are a “search engine driven” lead.

Experienced agents and brokers know better. First, if the lead is from a trusted source, then they know that it's probably a genuine shopper who had expressed interest in talking to an agent about health insurance. The initial desire or need for health insurance was there!

Secondly, top producers understand that the initial objections are often knee-jerk responses to any sales pitch. Consumers are programmed to resist sales people. But that doesn't mean they're not interested — even if their objection is a strong “not interested.”

The challenge is to confirm and reinforce that initial desire. An effective way to convert that initial “no” into a closed deal is to turn to the FLAG:

1. Feelings—yours not theirs
2. Listen—and ask questions
3. Address their objections completely
4. Give them something

The goal of this 4-step process is to put your sales presentation back on the right track. It takes a little time and a lot of effort. But the end result is worth it.

1. Feelings — Yours Not Theirs

Why do inexperienced agents accept that initial “no” so quickly? The main reason is their feelings.

The typical reaction to any perceived threat — and that's what a rejection feels like — is to get defensive. That defensive reaction results in a “fight or flight” response. Most beginners will take the “flight” option and just give up.

Even if you are able to suppress that urge to give up and flee, you also have to contain that urge to fight. Yes, it's difficult not to respond defensively to

a rejection. But if you get defensive, you're really telling your prospects:
"You obviously aren't smart enough to know what's best for you."

That's not going to win anyone over. Try this approach instead:

"I can see why that would be an issue for you. So I'm understanding it correctly, can you tell me more about why you feel that way?"

Do you see why this response is better?

By asking open-ended questions, you're inviting your prospects to discuss their concerns — to elaborate on the reasons behind their objections. It's a more effective approach than scare tactics that will get your prospects feeling and responding negative.

Experienced producers have learned to acknowledge that feeling welling up inside. They're then able to keep it in control.

So your first step is to acknowledge and be ready for that feeling of rejection and defensiveness. You then need to control it before you can move to the next stage.

2. Listen — And Ask Questions

The fastest way to get back on track is to begin responding to their objections with questions. This proven sales approach helps you quickly re-engage with your prospects.

But don't take this as an invitation to launch into plan benefits or a long script!

It's now your turn to listen. And listening involves more than just giving prospects time to answer and talk. Listening requires you to hear and process what they're saying.

Remember, there's no commission on the line for your prospect, so there's no real incentive for them to pay attention to what you're saying. Don't give them the opportunity to drift off and start planning dinner. Encourage them to do most of the talking.

Not only are they more likely to remain interested in the conversation, you'll gain some time to hear their issues and come up with the most appropriate response.

And you have to keep them engaged. If your answers to their questions do run long, make sure you pause frequently to ask "Is that clear?" or "Do you know what I mean by that?"

3. Address Their Objections Completely

After getting them on the right track, turning them into a successful sale — and satisfied

client — means you now have to remove the obstacles holding them back. All of them.

You've gotten off to a good start by learning more about your lead's objections just by asking questions and listening. But now you need to be careful of red herrings and false trails. What may seem like their biggest objection might not be what's really holding them back.

For example, your prospect may cite the premium as their major concern, but deep down they're really worried about an existing condition. If you just focus on premiums, you'll fail to successfully address all the obstacles holding them back from making a purchase decision.

So how do you make sure they've told you everything?

Continue asking questions! But now use the process of elimination to uncover and clarify their real concerns.

Here's a line of questioning you can use on a prospect who claims to be held back primarily by the premiums:

"If we took price out of the picture, Mr./Mrs./Ms. _____, would you apply for this plan today?"

If they say "yes," then use your quote engine to compare similar plans side by side — with an eye on the premiums. Show them how removing certain riders or changing the deductible can reduce the price.

Take on the role of helping them shop for the most affordable premiums, and you become their guide — not a sales person trying to sell them something. But if the answer is "no," then you know that you've got to look for another reason. You'll now have to start asking more questions to determine the real obstacle. But now you're a step closer to getting them to a submitted application.

4. Give Them Something

The easiest way to get a stubborn lead to give you a chance is to provide them a no-risk, no-obligation way to receive more information from you.

If someone doesn't want to talk rates and plans on the first call, your goal is to walk away from the conversation knowing they have your proposal.

That doesn't guarantee they're going to respond to it, or even look at it. But suppose they do gain interest in a few hours or days; they are more likely to pull up your online proposal first than pick up the phone to call you back.

Above all, your lead doesn't want to be confused, and discussing rates over the phone can make the buying decision feel overwhelming or impossible. The benefit of an online proposal is that it can be created in seconds, emailed immediately and is formatted to make comparing plans easy for your prospect.

And if you use a multi-carrier quote engine, you can work up a multi-carrier proposal while the prospect's on the phone, giving you the opportunity to meet their objection with something like:

"I understand you (don't have the time, the money, the interest) right now, but with your permission I'd like to email you a proposal that lets you compare some of the plans I think would work best for you based on our conversation today. I can email that to you in a minute, just so you can get an idea of what type of coverage and rates are available to you right now. We could go over it if you want, or you can just keep it for your information. How does that sound?"

Why not?

Remember, a "no" or "not interested" is always better than a dial tone.

Drip Marketing System

Have you ever heard of the "Law of 29"? It's an old marketing adage that teaches that the average prospect requires 29 "touches" before they're closed.

That's the average. Some may require much less. Others may require many more touches. But multiple touches can be difficult for many of today's agents, which is another reason why they're often quick to abandon hesitant prospects.

Again, top producers know better. That's why they rely on a drip marketing system that can easily and automatically keep them in touch with thousands of unclosed leads — without taking them away from the "ready to close now" prospects who need their immediate attention.

After you've used the "FLAG" method to pull your lead back from the "jaws of defeat" and put them back on track, don't give up on them just because they're not ready to close right now.

But if you don't have a drip marketing system to "nurture" your longer term leads, you run a big risk of abandoning them. So make sure to prepare for these prospects with a sales program that will keep them engaged. Make sure they receive regular updates from you.

When your prospects are finally ready to buy, an effective drip marketing system will ensure that your current quotes and contact information are at their fingertips.

At ASAP Quotes, our commitment to customer service begins with our high-quality health leads and our policy of giving you full control over your leads:

NO Long-Term Contracts, NO Minimums

You have total control over your lead flow! We don't tie you down with long-term contracts or a minimum order.

ONLY Search Engine Leads

Our prospects are active health insurance shoppers and are driven to our site by major search engines like Google, Yahoo and Ask.

Affordable Health Leads

ASAP proves that high-quality health insurance leads can be affordable, with our premium leads starting at only \$8.

Filtered and Validated

We automatically filter uninsurable candidates at no extra cost. And all lead data are validated against national databases to ensure quality.

Exclusive Leads

Avoid the competition and get higher contact rates with our high-quality EXCLUSIVE leads!

No Affiliates & No Incentives

We don't cheapen lead quality by "bribing" consumers with prizes or gifts to fill out a lead. And we don't get our leads from affiliates. All leads come through our ASAP network of websites.

Hot, Fresh Leads

ASAP leads hit your mailbox seconds after they enter our system, so you can reach online shoppers while insurance is still on their minds.

Sign up with ASAP now and experience the difference that quality health insurance leads and dedicated service can do for your bottom line. For more information, visit www.ASAPquotes.com or call 1-866-813-5263.