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How to get some life in your agency - Part 2

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In the February issue of Rough Notes, I began the discussion of how to capitalize on your existing P&C client base to sell life insurance. I shared a simple technique which utilizes the 100 man story to motivate P&C clients into actually bringing up the topic of life & retirement planning. Now let's look at an actual case history of how a motivated prospect is turned into a thankful new life client.

I had learned the hard way that selling from a computer ledger was all but impossible. To me, the computer ledgers rank right up there with the "just ask" doctrine for prospecting. I was having such good luck with my 100 man flyer I decided to build my entire presentation around its theme. The flyer brought up two points critical to selling large premium permanent life policies. First, the flyer reminded my prospects that they had, in fact, a 29% chance of dying before age 65. Second, it brought out the chilling fact that of those who do live to retirement, all but three were nearly flat broke.

These facts clearly illustrate to the prospect that most people just aren't saving enough money for their retirement, and that they have a 29% chance of not making it to retirement. Prospects usually understand this very quickly. Thus we have effectively illustrated the problem our prospects are facing.

The solution is a private pension plan.

To help you see exactly how this all comes together, I have drawn a blank planner for you to look at as I share with you an actual sale I made last month using my yellow pad drawings.

The telemarketing center at MSI had set an appointment for me to give a comparison to a new prospect, Jeff & Jackie, on their auto and home insurance. We had received the appointment notice over the fax about a week and a half earlier. My assistant sent the appointment confirmation letter with a copy of the 100 man flyer I described in last month's issue.

When I arrived at the appointment, I started in as usual world up the P&C quotes and proposals. Nothing was said by Jeff, Jackie, or me about the flyer, although I thought about it several times during our interview. As I finished the auto and home insurance presentation, I learned that my prospects had almost four weeks before the renewal date on their car insurance and they wanted to get back in touch with me in a few weeks. I agreed to meet them in a few weeks and began putting away my laptop computer.

Although I had thought many times about the flyer I had sent, I asked, almost as if it were an after thought, "Oh, by the way, did you get a chance to look at that flyer I sent you?" Jeff answered that he had glanced at it but had not shared it with Jackie. I asked if he still had it, and he indicated he did, so I asked if he would get it.

Jeff handed the flyer to me. Jackie and Jeff were sitting across the kitchen table from me. I glanced at it and then slid it back in front of both of them. I proceeded to read to them the 100 man story. I explained that if 29 people out of 100 will die before age 65, then for every 100 families (200 people), that 58% would experience the death of either a husband or a wife. In addition, I showed them that of those who do make it to 65, all but three were nearly flat broke.

Jackie asked, "What does all this mean to Jeff and me?" Typically, I find that at some point in the process one or the other will

