

# Seven Power-Plays

**For The New Insurance Agent**

**The Top Seven Most Important Aspects For  
Insurance Agents To Master.**



**PREMIER**  
INSURANCE CONTRACTS, INC.



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# Hello and Welcome!

Premier Insurance Contracts' desire with this information is to educate and guide you to give your customers the best products, services, and information.

Through the years, we have learned what it takes to be a successful agent, and through The Seven Power Plays training, we will help you master each of these steps.

You'll learn about the most important aspects of being an insurance agent, from mastering sales techniques to building a solid agency.

We are eager to see you get started. Let's go!

# WHAT TO EXPECT



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Power Play 1: Multi Line Business Model

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Power Play 2: Digital Marketing

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Power Play 3: Centers Of Influence

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Power Play 4: Lead Access

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Power Play 5: Product Training

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Power Play 6: Sales Training

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Power Play 7: Setup

# A Multi-Line Business Model

- 1- Affordable Care Act
- 2- Medicare Advantage
- 3- Annuities
- 4- Final Expenses
- 5- Life Insurance



# 1 Multi-Line Business Model

As life and health insurance agents, we hear that sticking with one type of product is the easiest, well, it might be the easiest, but the most successful agents have a Multi-Line Business Model.

We want you to honor your license by using it for what it's worth, life, accident, and health.

## **You can sell:**

1. Affordable Care Act- Health Insurance for Individuals under 65
2. Medicare Advantage-Health Insurance for Individuals over 65
3. Annuities-long-term retirement investment
4. Final Expense- Covers expenses for a funeral
5. Life-Death Benefit policy

## **CERTAIN PRODUCTS WORK WELL TOGETHER.**

- ✓ Products that involve the same type of customers
- ✓ Products that move your same customer from one type of product to another

# Cross-Selling Products



	Medicare Advantage	Stand Alone Part D	Medicare Supplement	Annuities	ACA	Life Insurance	Final Expenses
Medicare Advantage	Grey	Yellow	Red	Light Green	Red	Light Green	Dark Green
Stand Alone Part D	Yellow	Grey	Dark Green	Dark Green	Red	Light Green	Light Green
Medicare Supplement	Red	Dark Green	Grey	Dark Green	Red	Light Green	Light Green
Annuities	Light Green	Dark Green	Dark Green	Grey	Light Green	Yellow	Yellow
ACA	Red	Red	Red	Light Green	Grey	Light Green	Dark Green
Life Insurance	Light Green	Light Green	Light Green	Yellow	Light Green	Grey	Yellow
Final Expenses	Dark Green	Light Green	Light Green	Yellow	Dark Green	Yellow	Grey

● **MUST**

● **GO FOR**

● **TENTATIVE**

● **STAY AWAY**

# 2 Digital Marketing

Digital marketing is the process of using online channels to promote and sell products or services. It's a broad umbrella that includes everything from search engine optimization (SEO) to social media marketing.

So why do we emphasize Digital Marketing for Insurance Agents?

- **Lead Generation**
- **Marketing Cost Flexibility**
- **Search Engine Optimization**
- **Business Exposure**
- **Build Reputation**



# WHY DIGITAL MARKETING

For Insurance Agents

## To Develop:

- Lead Generation
- Marketing Cost Flexibility
- Search Engine Optimization
- Business Exposure
- Build Reputation





# Strategy and Plan



Insurance agents have begun using social media to connect with potential and current clients to stay ahead of the competition.

However, many agents feel unsure how to get started or where to go with what they currently have.

Premier encourages agents to develop digital marketing skills and provides many resources to create digital strategies and plans.

Social Media 24/7 Medicare Advantage Mashup					
Time Horizon	in	f	twitter	o M	YouTube
1	ARE YOU TURNING 65 OR NEW TO MEDICARE? If you have Medicare questions, I can help! <a href="https://bit.ly/37ndHjZ">https://bit.ly/37ndHjZ</a>		If you have Medicare questions, I can help! <a href="https://bit.ly/37ndHjZ">https://bit.ly/37ndHjZ</a>	Did you know millions of people with Medicare have taken advantage of expanded benefits? Please click on the Video for more information. If you have any questions feel free to contact me.	Post yourself video to PIC Social Media 24/7 (Tell us who you are and, how your business solves problems?), then post your video to the following Link: <a href="https://bit.ly/38PltE5">https://bit.ly/38PltE5</a>
2	ARE YOU TURNING 65 OR NEW TO MEDICARE? Do you want more from your Medicare plan? <a href="https://bit.ly/38QB3vP">https://bit.ly/38QB3vP</a>		Do you want more from your Medicare plan? <a href="https://bit.ly/38QB3vP">https://bit.ly/38QB3vP</a>	Did you know that you can choose how you get your Medicare Coverage? For more information take a look at the following Video	Send this information to your clients if they want to know about Medicare Advantage Video
3	New to Medicare or Turning 65? Get Medicare Ready! <a href="https://bit.ly/36ml79l">https://bit.ly/36ml79l</a>		Turning 65? Get Medicare Ready! <a href="https://bit.ly/36ml79l">https://bit.ly/36ml79l</a>	I got important information to share about the ways to save money on your Medicare coverage. Please click on the following Video for more information.	Clients must understand the Benefits of a Medicare Advantage plan Video
4	ARE YOU TURNING 65 OR NEW TO MEDICARE? Need a Medicare plan for 2020? <a href="https://bit.ly/2Goi2xr">https://bit.ly/2Goi2xr</a>		Need a Medicare plan for 2020? <a href="https://bit.ly/2Goi2xr">https://bit.ly/2Goi2xr</a>	We've like to give you some information to help you decide if you should sign for Medicare part B when your first eligible. Watch the following video for more details Video	Send this information to your clients that want information about Medicare Advantage Video

# 3 Centers of Influence

A Center of Influence (COI) is somebody in a position to refer business to you.

1. The key is to develop a relationship with people in regular contact with individuals and businesses that would use your products or services.
2. When you build a reputation as a go-to source of information and assistance, your COIs will be more likely to refer you.
3. We have identified seven groups you need to ensure you are networking and associating with as a life and health insurance agent.



*The best COIs for agents are people who share their values*

-AL CASTELLANOS

# CENTERS OF INFLUENCE

## ARE YOU NETWORKING WITH:

- ✓ Tax Preparers
- ✓ P&C Agents
- ✓ Accountants & CPA'S
- ✓ Medical Centers / Doctors (MD)
- ✓ Estate Planning Lawyers
- ✓ Club Membership Affiliations
- ✓ Senior Affinity Groups/Org.
- ✓ Senior Dwelling Facility



# 4 Lead Access

Lead Generation is one of the most important jobs as an insurance agent.

You only have three options **REFERRALS**, **CANVASING**, or **PURCHASING** leads.

- Referrals tend to come from either personal contact or a relationship you have developed with a center or influence.
- Canvassing is working through your own personal contacts and finding leads.
- Purchasing leads is a great way to jumpstart your business, but remember, leads are not created or distributed equally. Unless specifically stated, most purchased lead lists are shared with several other agents. Paid Ads are a great way to own your leads.



# 5 Product Training

Being properly educated and trained is by far one of the most important assets an agent can have.

Align yourself with organizations that care about informing their agent. Product training helps you understand the product you are selling inside and out. Our training covers various topics, from how to use carrier portals, carrier-specific plans, and how to sell a type of product. We divide Product Training into two categories:

- FMO Provided -Products/Plans are evaluated and criticized by insurance agents for training purposes
- Carriers Provided- A carrier provides agents with product/plan training.



Extend and Grow your Life and Health Career  
with

# DESIGNATIONS & CERTIFICATES

01.

**WMCP<sup>®</sup>**

**WEALTH MANAGEMENT  
CERTIFIED PROFESSIONAL<sup>®</sup>**

02.

**RICP<sup>®</sup>**

**RETIREMENT INCOME  
CERTIFIED PROFESSIONAL<sup>®</sup>**

03.

**CFP<sup>®</sup>**

**CERTIFICATION EDUCATION  
PROGRAM**

04.

**ChFC<sup>®</sup>**

**CHARTERED FINANCIAL  
CONSULTANT<sup>®</sup>**

05.

**CLU<sup>®</sup>**

**CHARTERED LIFE  
UNDERWRITER<sup>®</sup>**

06.

**FSCP<sup>®</sup>**

**FINANCIAL SERVICES  
CERTIFIED PROFESSIONAL<sup>®</sup>**

07.

**ChSNC<sup>®</sup>**

**CHARTERED SPECIAL NEEDS  
CONSULTANT<sup>®</sup>**

08.

**CLF<sup>®</sup>**

**CHARTERED LEADERSHIP  
FELLOW<sup>®</sup>**



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# 6 Sales

**So you have a lead and understand how you can help your clients; now, how do you convert this into a sale?**

That's the importance of sales training. Sales training should help you sell better, overcome objections, develop your listening skills and improve in-person selling techniques.

Look for mentors, podcasts, and books that will increase your knowledge on techniques for you to close more sales.

Premier Insurance Contracts provides our agents with several types of sales training and courses like:

- **48 Closing Strategies**
- **Sales Kajabi Courses**
- **Live Weekly Training**
- **On-Demand Sales Events**



**"A good insurance agent is always learning and constantly trying to improve their sales skills."**

# Sales Training

-  01 Data Marketing Selection Form (DMSF)
-  02 Expert Closer
-  03 Clarity on Process
-  04 Sales Material



# Recommended Books

for the Life and Health Insurance Agent

**1.** How to Win Friends & Influence People By Dale Carnegie

**4.** Secrets of Closing The Sale By Zig Ziglar

**2.** The Little Red Book of Selling By Jeffrey Gitomer

**5.** The Greatest Salesman in the World by OG Mandino

**3.** Pitch Anything By Oren Klaff

**6.** The Psychology of Selling By Brian Tracy

# 7 SETUP

## 1. License Administration

Administering your license helps you stay in compliance and most other license processes with platforms like Sircon or NIPR.

## 2. Errors and Omissions

Purchase coverage that protects you from being sued for negligence or breach of contract with companies like NAPA.

## 3. Continuous Education

Complete and stay current with the required Continuous Education.



*"a well-configured agency will ensure your success in this industry."*

-AL CASTELLANOS

# CONNECT YOUR



## With Premier Insurance

### Benefits of Connecting:

- Help You Stay In Compliance
- Assist with License Renewal
- Review Continuing Education Info
- Send License Reminders
- And Much More!



# Errors and Omissions

An E&O policy aims to protect the insurance buyer, protects you from any wrongful accusations, and provides some financial relief during those times.

Our agency recommends **NAPA** to all of our new agents.

## COMMON CLAIMS

- ▶ Failure to Maintain Appropriate Coverage
- ▶ Failure to Correctly Explain Clients Coverage
- ▶ Administrative Errors
- ▶ Failure to Share Policy Changes

**TOP E&O  
CLAIMS AGAINST  
AGENTS!**

# Continuing Education

Most states have insurance continuing education requirements to keep your license in effect.

We recommend that you double the requirement during the first six years (3 license renewals) of having your license.

We believe this will help ensure you get the proper education and grow as fast as possible.

Be strategic in selecting your courses, so it aligns with your business plan.



- ✓ AINFE offers bi-weekly free continuous education for all contracted agents with Premier Insurance Contracts
- ✓ Over 20 Approved Course in line with Life and Health Insurance Agents
- ✓ Spanish Continues Educations available at the end of 2022

# Thank you!

The insurance industry is constantly changing, and you need to change with it as an insurance agent. We want you to dominate this industry and become a high-earning, successful agent. Use our program to ensure your success.

We have had numerous insurance agents who have taken our course and seen tremendous success. We want you to be next!



## Do You Need More Help?

### Schedule a Call

*If you're looking for an insurance agent career or are a current insurance agent and want to increase your sales, contact Premier Insurance Contracts today!*

