

Get the customer to feel it.
By Bill Brumett, President, *NewLife Marketing*

Can life insurance be sold like a loaf of bread or other tangible products? Imagine the advertising campaigns the companies could launch.

“When you buy from XYZ Life, you will get the freshest, most rider-packed policy available, anywhere because only the finest ink and paper go into our products. Pick up a policy and squeeze it. You’ll feel the difference.”

Our problem is not being able to use sales tools that market tangible products like cars, mattresses and cell phones. You can’t take a life insurance policy for a test ride – “You’ll love how this baby handles” – or stretch out on it to see how it feels. Our policies don’t come with free weekend minutes and we can’t induce our prospects with advertising discounts. They won’t call us. The ones that do are sick or looking for the cheap insurance. Think of the possible radio ads, “All whole life policies 25% off, Friday, Saturday and Sunday only. Universal life, buy two and get one free. Insure your mother-in-law with no money down and no payments for 6 months.”

But there are lessons to be learned from those who market tangible products and provide excellent customer service.

A 19-store grocery chain in Ireland receives deliveries and post signs twice daily telling when produce is delivered with a picture and biography of the grower. Their full service bakery guarantees that bread is no more than 4 hours old at any time. Each store has a professionally staffed child-care center and complimentary umbrellas are at the door. Scissors are provided so you can cut off the broccoli stalks and carrot tops you don’t want to use. The focus is on persuading the customer to come back. The company works on getting repeat business, knowing profit will take care of itself.

All selling begins with emotion and ends with logic. How do you add emotion to our intangible product? Let’s let the customer take a test drive.

Do our needs analysis and then explain to the husband that he died a week ago and so he will be unable to participate in the conversation for a few minutes. Turn to the wife and say, “Imagine you are sitting in your kitchen two days after you buried your husband. What changes are you going to make in your life?”

Your goal is to help her feel the consequences of her husband’s death. Will her income be sufficient to support the family? Whom will she call to repair the car? Where will the money come from for college for the children? Can she afford to stay in her home? Etc.

After she tells you (and her husband) how different life will be, turn the tables and ask the husband to go through the same exercise. What will he do? Now the benefits of life insurance are not so intangible. It now has value that justifies the price.

Then, hand them the keys and let them take the policy for a spin. Ask the wife, “Now imagine that I had just called and said I would be by next week with a check for \$500,000. Tell me how that would change your life.” Let her get behind the wheel and tell you of all the things that now are possible for her and her children.

You can replace that despair and anxiety with the things we sell – security – life in dignity – college educations – Easter Bunnies and Santa Clauses. With just the stroke of a pen you can assure them a secure future. ***You sell – HOPE!***