



***What makes a good insurance agent? Is that different than a successful agent? In this article we will explore the traits of a successful insurance agent so you can see how many you have, and which may need a little brushing up. Some will be basic, learned from manuals and some are just parts of your personality. There are many parts that constitute a successful agent so, let's get to it!***

- 1. Knowledge of Product Variety** – Good insurance agents will be able to offer their clients two or three product options that could be a potential fit. A successful agent will know their products and services so well that they can with a few questions help to pick the perfect plan tailored to their client's exact needs. They will also know when special or unique circumstances are involved what products they have that will fulfill those needs.
- 2. Technical Knowledge of Products** – Insurance products are intertwined with all our major purchases (homes, cars, boats, ect.) as well as many major life events (buying that home, getting married, having a child). Therefore, it's important for agents to understand how insurance products will interact with the other financial aspects of their client's lives. What tax implications may apply, what financial goals their clients are trying to reach and more. Agents at the very least have to have some financial planning training or to work closely with a financial planner that can help them craft the specific policies with appropriate coverages to ensure their client's current and future needs are covered.
- 3. Client needs are priority one** – This seems like it would be basic, common knowledge, but there are

people out there whose only focus is the commission. Selling a client a policy that doesn't cover their needs, or worse charges them for coverages they don't need, is just plain wrong and won't keep a client base around for very long. Putting yourself before your client's is self-serving and will build a reputation that is the opposite of a successful agent.

- 4. Emotional aptitude** – A successful agent is empathetic and a good listener. The best way to understand a client's goals and desires is to listen. What is important to them? What drives them? Being able to discern a need from a want can help when a customer is dead set on a product they don't need or needing a product they don't want. Being able to explain to them, from their viewpoint why this is going to help them achieve the goals they have explained they are trying to attain. Understanding body language and posture are part of listening to the client as well. Their posture will tell you if they are open to what you are saying or if you need to try another approach.
- 5. Superior Customer Service** – Successful agents provide top notch superior customer service. They respond to client questions promptly, they are always honest, and they follow through on promises they make. These are simple and basic rules but so often overlooked. Many of us start out with good intentions to secure the client and then these rules fall by the wayside, but in order to maintain the relationship these rules must be employed all the time! Failing to do so can have huge consequences when it comes to client retention, if you don't continue these practices your client will feel used, like you lied to them to get the business and once achieving it you walked away. Let your clients know

you value them by following these rules with each and every interaction you have with them.

**6. *Enthusiasm*** – Long time agents will tell you that you need to have high energy to be in this business. If you act bored, disinterested, gloomy or lackluster your clients will see and feel that, making them less likely to buy from you. People want to be part of something exciting, if you are enthusiastic and upbeat people will see that, they will want to know why and then they will want to know how they can feel like that too! While it's difficult to be happy every day, recognize those are days that you either have to push yourself past it or perhaps consider rescheduling any meetings you have for that day.

**7. *Tenacity*** – In this industry you will be told “no” almost as often as a telemarketer! But recognize that for every no that you get it puts you one step closer to connecting with the client that is going to say “yes.” Every day is a fresh opportunity to make connections and potential sales, so smile and move to the next opportunity! Sticking with it also shows a dedication to your potential clients of how you will stick with them as they move through the different phases of life.

I am certain there are other traits that could or should be included in this list, but these are the basics to build off of. Which ones can you say you have mastered? Which ones could use a little polish? A successful agent is also always open to learning how to be better, how to grow as a person and as an agent! Best of luck to you! If you have questions or comments about this article you can reach me at [diane@accent24hr.com](mailto:diane@accent24hr.com) or call me at 414-333-3727 to chat!