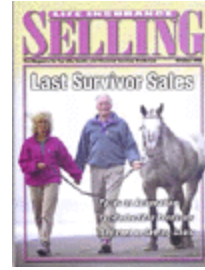




The Automated Agent

By Gary B. Indianer

Rules for the Road For the Agent on the Go



I TAKE PRIDE in going the extra mile for my clients and prospects, including making personal visits to their homes and offices. By offering the client or prospect the choice of where he or she wants to meet, I've set the stage for a comfortable visit. Additionally, I'm adding instead of subtracting time from his day. This is another way to offer value-added service. A client or prospect, while not always saying so, always will appreciate the special attention and my respect for his time.

Every agent has his or her own unique approach to serving clients. Some agents prefer that their prospects come to them in a traditional office. Many agents, myself included, believe that they add value to the sales equation and help prospects stay in their comfort zone by visiting them on their own turf. Customer service and convenience are an integral part of my business philosophy, so I often bring my office with me.

While many agents take the office on the road at least some of the time, we all have our own way of "going mobile." I believe strongly that I close and retain more business by visiting prospects at their home, work or other location of their choice, and so I urge you to take your business to the road.

My father built a successful insurance business in the 1970s by using a 24-foot recreational vehicle converted into what he called an "MTO" (mobile theatre office). Over the past four years I have been developing a mobile office approach for today that I will describe in a future article. In this article, however, I will discuss some of the readily available technologies and practical techniques that can help you better serve your clients and still keep up with your business.

Rule 1 - Pay Attention to Your Paperwork

While current technology will make your job easier, my number one rule for going mobile is what I call "the paperwork rule" Always have the correct paperwork prepared before visiting a prospect. Although there have been predictions for several years of technology providing the paperless office, paperwork is still an essential and inescapable part of our business.

Having the correct paperwork is essential for two reasons. First, it offers a traditional approach to the prospect who might be uncomfortable with advanced technology. Second, a paper backup system can be a relief when your computer crashes.

There is no substitute for preparation, and something as simple as a checklist can be invaluable. Make sure you have all of the materials for everyone you plan to see that day on your list. My recent experience of picking up the wrong client file would have been prevented if I had double-checked my list, before I left the office. I can tell you first hand

that there is nothing worse than walking up to the client's door and realizing you don't have the necessary file. Luckily, this was a long-time client and I was familiar with the history. When you're on the run, checking off a list can save you inconvenience and embarrassment.

I have found that prospects really appreciate it if I go to the trouble of organizing their materials in a personalized binder that I can leave with them. I suggest that you always carry a portable filing box well stocked with each of the forms, applications and prospectuses you use. While you may be thinking of selling a prospect one product, you actually may end up selling him or her another, or even selling a new prospect on the spot. Being able to get those signatures during your first meeting will ensure a better closing ratio and save time on follow-up.

Rule 2: Use Today's Tools to Get More Done

You've checked off your list, and your filing box is well stocked. With forms and prospect file in hand you are ready to go out on an appointment, right? Almost, but not quite.

My second rule for the road: Have your call list prepared and your telephone batteries charged before you leave.

Mobile phone: Make the most productive use of your driving time. While making your calls on the road, use a hands-free speakerphone or headphone set and be extra careful. Your telephone and business calls should be tax deductible, but check with your tax consultant. Always remember to turn off your telephone when meeting with prospects as there is nothing more distracting than receiving a call while discussing someone's financial future.

Many companies compete for your cellular services. It is worth the effort to shop around and make sure you're getting the best deal. Many cellular providers now include free nationwide long distance service with their plans, along with upgrades that offer an Internet capable telephone and services such as e-mail, paging, and Internet browsing.

You also may want to have your calls forwarded. Make sure your voice mail includes a personal greeting from you that encourages people to leave a message, and check your messages often.

Paperwork together? Check. File box stocked? Check. Call list prepared? Check. Phone charged? Check. You're set to go out and give that personal touch, right? Almost.

Personal organizers:

One of the handiest tools ever devised is the personal organizer, also known as the PDA (personal digital assistant). Being able to have your telephone numbers, addresses, appointments and a to-do list with you at all times can help alleviate a lot of anxiety. The Palm Pilot is the best known and most popular in this arena, but there are several high-quality organizers available, and you can get more features and memory for your money than ever before. Here are a few things to consider when shopping for a PDA:

- Make sure it is easy for you to understand and use.
- Consider the battery life. Re-chargeable lithium ion (Li-Ion) are the best followed by nickel metal hydride (NimH) batteries.
- Make sure it has a bright, easy-to-read display.

- Confirm that it can synchronize with applications you already use such as Outlook or Act.
- Check that it is light and compact.
- Make sure it has enough capacity. The capacity should be at least double what you think you might use.
- Finally, don't let price be the deciding factor.

While the Palm VII is the most talked about these days, the model that I would recommend is the Palm Pilot Vx, which now sells for less than \$400. You can synchronize it with Microsoft Outlook or Symantec's Act. With an optional modem you can hook it to your cell phone, connect to your home or office PC and check your e-mail. It can store up to 10,000 addresses, five years of appointments, 3,000 to-do items, 3,000 memos, plus, it has plenty of room for extra add-on applications. Many client management software systems have modules that will interface with the Palm Pilot, giving you additional flexibility. Laptop computers: These are today's tool of choice for mobile business professionals. There are many possibilities when adding a laptop to your sales equation. Learn the power of your laptop and you can show your prospects the growth of their investments in a personalized power point presentation and have every detail of your clients profile a mouse click away.

Many companies already offer outstanding solutions for our business. Some companies have forms available online while other vendors offer specific software solutions. Compulife offers a great service for finding the best value on term life insurance. DST FanMail offers downloads of your client's investment values to a database.

In the near future, look forward to being able to print forms with a portable printer, pre-filled with all of the client's information. You may wish to consider an infrared portable printer, freeing you from carrying and hooking up a printer cable. The convenience may outweigh slower printing speeds.

As you read this, wireless technology is becoming more available for your laptop, providing the ability to connect to the Internet without a telephone line. Cost and applications are still issues to solve, but it is only a matter of time before mobile internet connectivity becomes part of our daily business. In the meantime, I use my laptop daily, regularly connecting to the Internet. I keep my client management software, appointments, contacts and task list on it. It is a tool that gives me the convenience of having a lot of information available in one place. It also enables me to use a GPS (Global Position System) with mapping software or an online mapping service.

Now you are ready to hit the road, really! You have the forms you need, a telephone to keep in touch, and an organizer or laptop computer to hold all of your information. The final thing you need to be sure of is your preparation. While technology can help you bring the office to the prospect, nothing can help you sell better than knowing your product and your customer.

Getting out on the road adds a personal touch and value that your clients and prospects will appreciate. They will reward you with more business.