

Everybody Sells

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How many positions exist in your agency? What is your position? What is your job title? What is your job description? Regardless of what the employee manual calls you, everyone in an insurance agency has a sales job to do. Here are the three primary sales positions that must be accomplished for the agency to thrive.

- **The Rainmaker**
Every agency should have at least one Rainmaker who goes out into the community and makes things happen. This person must promote the agency, increase its visibility in the community, and attract business so that the agency telephone rings.
- **The Hunters**
These are the people in the agency who bring in new clients and new accounts. A hunter may cold call, work through community organizations, or develop business strictly on a referral basis. This function may be accomplished by a producer, an account executive, or a CSR. The one thing all hunters have in common is the high priority they place on making new sales each month.
- **The Tenders**
The agency staff responsible for tending the needs of existing customers and clients is also in sales. This includes the CSR, the bookkeeper or accountant, and the person handling claims. Each of these people should be providing a level of service that will encourage the client to renew coverage with the agency. They are selling renewals by providing a level of service that improves retention.

Although many people never realize it, everyone has a sales function in the modern agency. Based on the ever-increasing competition in the marketplace, these sales functions should become a priority for all.