

THE POWER OF WORDS - OR A FEW WORDS ABOUT WORDS

By Paul Lavenhar

In the world of insurance words are everything - from policy terminology to advertising copy. What we say and how we say it and how we "send" what we say is the difference between two words - yes and no.

Poet Emily Dickinson said, "I know nothing in the world that has as much power as a word." Business guru Tony Robbins said, "Words cannot only create emotions, they create actions."

HERE ARE A FEW WORDS ABOUT WORDS AND INSURANCE.

FIRST IMPRESSIONS

In job search classes job hunters are taught how to write a resume as well as interview skills and techniques. A resume has to stand out in a pile of dozens in a few sentences in a matter of seconds. Some job search experts believe that the person recruiting you in a job interview makes a decision in the first 60 seconds. Your words, your voice, and your tone all send a message. You either "fit in the club" that is their workplace or not. In the insurance business every interaction is a job interview. Every word counts.

TALK YOUR PROSPECT'S LANGUAGE

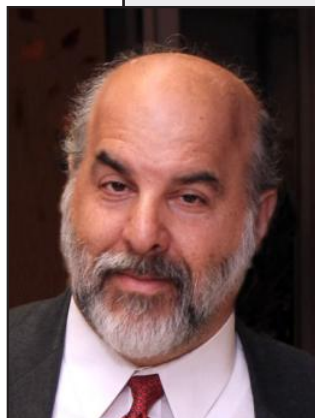
The producers that really dig in to understand their prospect's work environment are the ones that succeed. If you show a prospect you have invested in him or her, then you start with a bond. People work hard. They often feel beleaguered, unappreciated, overworked, and not understood. When what you say shows them you "get it," you get their attention. Rich Skorupski is a producer for Meeker Sharkey & Hurley that focuses on nonprofits. He does more than show up at renewals. He takes the time to attend safety meetings, events, conferences, and more. He not only talks the talk, he lives it with his clients.

DON'T SELL, CONVERSE

Consumers are bombarded with information. Whatever you are selling, you are competing for attention not just for your product, but every other product promoting itself. Most of it is a one-way dialogue. People don't want to be sold, they want to have a two-way conversation. They tell you their problems, concerns, issues, worries, or complaints. You discuss how you can help.

DON'T JUST TALK, LISTEN

Perhaps the most common mistake salespeople make is talking too much. You are wound up, ready to roll, and you rehearsed your pitch in your head. But, how do you know



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your pitch is the right one? You find out if you listen. Most people want to talk about themselves. And, sadly most people don't want to listen. When you listen, your "pitch" is now a response to what your prospect told you they want to hear.

TELL STORIES

Insurance can be very technical. It can be hard to understand. When people don't understand, they tune out. But, stories are easy to understand. They make the case for you. Dave Quinn of NAESIP sells environmental with stories like this one. Last week an agent called Dave after seeing a prospect who owns a plastics manufacturing facility. The building burned down. The manufacturer was responsible for \$125,000 in pollutant cleanup costs. But, he only had \$25,000 in the property form - no other coverage. That's a \$100,000 out-of-pocket expense. Time to look for a new insurance company. That is the short version – but that is a story.

GIVING YOUR WORD

Agents often fight the battle of time spent on service versus sales. But service is what sells. The Online Etymology Dictionary says the

origin of the word "insurance" is from the 1550s. It is a variant of an Old French word "ensurance" "meaning an "assurance, pledge, guarantee." Insurance is a promise. When you don't keep your promise in these days of social media, the "word" gets out.

“Reviews are built into businesses like Amazon. Everyone is virtually on the staff of "Consumer Reports." Insurance carriers, agents, and products are reviewed online. Many people trust those words of fellow buyers more than any words you can say.”

of fellow buyers more than any words you can say. It goes back to service – service sells. Good service or bad service both get written about. Reviews help you get higher rankings on Google. Responding to negative reviews does, too.

SPEAKING OF SEO

SEO stands for "search engine optimization." In other words, how to get on the first page of search results for Google and other search engines. The great advantage of niche insurance products is that they are very specific like

ENDORSEMENTS VS. ATTACKS.

Today everything is reviewed on Yelp, Facebook, blogs, and more. It's not just restaurants and movies anymore. Reviews are built into businesses like Amazon. Everyone is virtually on the staff of "Consumer Reports." Insurance carriers, agents, and products are reviewed online. Many people trust those words

"insurance for drones used for crop scanning." Content is one of the main drivers for strong Google results. Not canned, generic content, but specific content. How many articles do you think there are on, "insurance for drones used for crop scanning?" For that specific search phrase, there are none. So, it could make a great article title that helps with SEO.

JARGON.

Insurance is built on jargon. Two words – avoid it. Maybe in the past technical sounding words that made you sound well informed impressed the less informed. Now it just annoys them.

SENDING WORDS

Words can be sent in conversations, social media, in the press, presentations, advertisements, emails, brochures, plus heard or read or seen. Teachers recognize that students have different learning styles. Some absorb information they hear more easily than words they read. Others are visual learners. When you deliver your words, consider your delivery system. When you do send words, don't make them so much about yourself. Make your words about the people you want to reach. People are more interested in themselves than you.

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