



## Beat the Competition with a Great Client Experience

By Tony O'Kussick, CLU, as seen in **LifeHealthPRO**

People who say they want life insurance but don't get around to buying it often point to one reason: "the dread factor." They picture the experience as time-consuming, drawn out, difficult, and worst of all, expensive. Most assume life insurance costs far more than it does.

In other words, good prospects are often turned away and lost because of inaccurate and damaging perceptions. Don't let this happen. Wow clients with an experience that's far better than what they expected.

The place to begin is recognizing that most problems start with the life insurance application. This is where clients can become irritated and doubts creep in. The reason why this happens is simple: Although there can be mitigating circumstances, *the biggest problem is applications with incomplete and inaccurate information*. When this occurs, the process goes on-hold. As every agent knows, this is when clients become concerned.

Having to go back to a client for additional information or answers to new questions disturbs the sales experience. Besides, it's embarrassing and can do unnecessary harm.

Happily, there's a way around this problem using the new electronic applications or drop ticket process. Since electronic apps reject paperwork that's not in good order, this is a way to make sure carriers start the underwriting quickly. Then, if an exam and APSs are needed, the carrier can avoid delays by seamlessly initiating these during a telephone interview.

Speaking of APSs, medical records can be a key factor in how fast an offer becomes available. To avoid unnecessary bottlenecks and troublesome delays, it's prudent to determine which medical records, if any, will be required and then go ahead and obtain them.

Clients are more sensitive to delays and interruptions than ever - and less forgiving. They expect the professionals they work with to get it right the first time.

And from an agent's viewpoint, this means taking the steps that satisfy clients who then are pleased to talk positively and make referrals.

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