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Résumé for Insurance Professionals

by *Michael Lovas*

A recent college graduate compiles a list of all her experiences into a form we call a chronological résumé. At a glance, a prospective employer can see the major accomplishments of that girl's life. If you did the same thing to get new clients, you'd be handing over a list of all your current clients. You'd show yourself as a man or woman focused on selling a product. Obviously, the standard chronological résumé is meaningless for you. "Mr. Jones, you should invest in these equities because I've sold 337 similar products—I'm really good at selling these. Go ahead, ask me a question."

A veteran professional catalogs all of his skills into a different kind of résumé called a *functional* résumé. It lists things such as leadership skills, initiative and collaboration. Those are all great qualities for you to possess, but they won't necessarily help you make any sales. "Mr. Jones, I recommend you buy this annuity because I'm the leader of a crack team of professionals. Would you like a user manual with that or just the computer-based training?"

If we can view your prospects as potential employers, then you certainly need to have some kind of résumé for them. What should it contain? To answer that question, you have to ask yourself some probing questions. This article will give you the questions and tell you what to do with the information.

Question 1. What values do you and your target market have in common?

Typically, you'll find four values—family, security, education, achievement. Each of those (and the others you come up with) are labels for different contexts. They represent major

sections of your life. Do not assume that everyone values money or financial security. You will be sorely disappointed. In fact, in my experience (and it's a point I make very clearly in my seminars), most people value family and health most. Money is last or not even on the list. That means you eventually have to show how you as a financial person can tie money to family or education. Money by itself has little meaning for most people.

Question 2. What are the most important things in each context?

Under *family* you might list things such as love, financial support, health and wisdom. Those are called "criteria words," and they have the power to motivate more than anything else because they are directly linked to memories and emotions.

Question 3. What is the order of importance for your criteria words?

Here's how you decide. Get out a handful of your business cards. Write each criterion on the back of a separate business card. Hold one in each hand and hold your hands out at arm's length. Say to yourself, for instance, "In this hand I have love. In the other hand I have health. Which one do I value more?" Just conduct a one-on-one contest with each criterion until you arrive at the order of importance for you.

Question 4. What experiences does your target market value?

Some neighborhoods value a college education, others value military service. Some people value participation in sports, others value participation in arts. Some people value books and academics, others value the school of hard knocks. Which represents your target market?

Question 5. Of the experiences your target market values, which ones do you have?

The idea is to highlight aspects of yourself that your target market wants to see. If you were going for a job with the local fire department, would you place emphasis on your portfolio of still-life watercolors? Give people what they want, but make sure it's the truth.

Question 6. Of the experiences you share with your target market, which ones taught you values also held dear by your target market?

If being in the Marines taught you the value of family, and you share that value with your target market, make note of it.

Question 7. Do you have an event or single experience that marks a significant lesson learned that your target market would appreciate?

If you learned about the value of life when your home caught on fire, write that down. If you learned the value of achievement on the football field, write that down. The process is simple. Just make note of the three most significant aspects of that experience.

Question 8. What do your shared values and significant experiences mean to your target market?

It could be that you represent a unique person to them. You could be the one-in-a-million broker or agent they can relate to and trust enough to talk with about their financial security.

Now, all you have to do is rearrange the elements you've compiled and turn them into a story about you and your values. Here's the order:

1. The event. Just tell the story. "Seventeen years ago, when I was a young Marine in the California desert, something happened that scared me half to death..."
2. The overall meaning. Think of the event in terms of values appreciated by your target market. Incorporate the criteria words to explain the lesson learned. "...and because of that experience, I know the value of protecting your family."
3. Immediate relevance. How does it apply today to the target market and your activities? "Today, I help other people protect their families."

This is your résumé. Your value to your target market must be measured by what you can do for those people. Your ability to help them and their specific lives depends on your ability to empathize with them and understand their human condition. That depends on your shared values and experiences. And you show those people that you actually share their values and experiences by telling them your story and using your shared criteria words throughout. It's not magic; it's just simple process logic with a healthy dose of neuro-linguistic programming.

Now that you have the story, what do you do with it? Mail it to your target market.

Michael Lovas is the author of Beyond Wave Marketing: How to Add Credibility to Your Relationship Marketing Program. He's a sales and marketing coach specializing in the financial services industry and teaches professionals how to develop their credibility to make more sales with less effort. Michael also creates Credibility Marketing programs, ghostwrites books for financial professionals, and in his spare time he's a professional musician. For bookings, or to order Beyond Wave Marketing, contact Michael at mlovas@onramp.net or visit <http://www.aboutpeople.com/CredibilityMarketing>.



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