

Coach Zappa: Advice on Sports and Insurance

Featuring Steve Zappa - Owatonna, MN

There are two things Steve Zappa has done most of his adult life: insurance sales and coaching youth sports teams. And they're not as different as you might expect.

From 5-year-old T-ballers to high school varsity champions, Zappa's players have varying levels of knowledge and ability. The important part, he said, is meeting them where they are, so they can improve and grow.

"In my agency, I take that coaching approach, too. My job is to tell you what the insurance will do for you, what it can do for you, and what it won't do for you, so you can make an informed decision," Zappa said. "So essentially I am coaching you through your insurance at all times and all levels."

At 2:45 pm on Tuesday, you might find Zappa, assistant coach of Owatonna High School's 9th grade team, saying "Put your hand here. Put your foot here. This is the best way to catch a ball." If you then scoot over to his insurance office (less than a mile away) at 5:15 pm, you might hear him advise, "Put your coverage here. Put your premium here. Transfer this risk. Accept that risk."

The parallels don't stop there. Zappa's strategies for sports are tried and true tips for successful business.

Have A Game Plan

Too many agents quote business (play the game) without closing business (winning the game) because they don't have a defined sales process (game plan), Zappa said.

The good news is that in sports and insurance, you don't have to do it alone. A good game plan or sales process that works for one team or agency will likely work for another team or agency.

With this in mind, review Zappa's 7-step sales process (aka his agency playbook):

1. Identify your prospects.
2. Meet with the prospect and establish common ground
3. Fact find
4. Figure out the solutions
5. Present those solutions

6. Ask for the business
7. Service accounts and ask for referrals

Agents forget step 6, Zappa said, because they think it is implied.

“But if you don’t ask someone to buy, they may not. Can you expect them to?” Zappa said.

Step 7 is a way to repeat the seven steps again. In servicing clients, Zappa’s staff asks, “When was the last time you reviewed your account with Steve?” and “If you like what we have done, do you know anyone who could receive the same type of help we have given you?”

Have Fun

Zappa’s number one advice to all the kids he coaches is “Have Fun,” and he strives for this goal in his agency, as well.

Five years ago, The Zappa Agency started an annual ice fishing tournament. 100 people participate each year, and Zappa rounds up \$1,000 in prizes from local sponsors.

“It’s a chance to be social with our clients in a non-sales environment,” Zappa said. “It’s fun, but it’s also where about 20 percent of our annual referrals come from.”

“We bring the humor,” Zappa said of his relationships with sponsors. It’s not uncommon for Zappa to spout announcements like, “We are grateful for our sponsor Brett with Brick Meger Funeral Home. We want you to do business with him– just not yet! But if you are going to do business with Brett, make sure your life insurance is squared away with us.”

The ice fishing results are posted in the local newspaper, and Zappa gets to network with other businesses that sponsor the event.

Bringing the community together while bringing in referrals can be done at any kind of sporting event. In addition to ice fishing, Zappa suggests trying cornhole, fly fishing, or golf.

Be Aggressive

The best athletes are aggressive, ready to confront their opposition with force. According to Zappa, the best agents are too.

Zappa is known in Steele County for going to bat (pun intended) on his clients' behalf during the claims process.

"You gotta understand there needs to be a legal reason to pay a claim but also a legal reason to deny a claim. And if you can help an insurance company to find the legal reasons to pay a claim, they usually do," Zappa said.

When he believes the claim rep or the body shop is wrong, he lets them know it. When it will help the client, he'll put those claim and body shop reps in contact with each other.

In the past, he's talked about creative solutions with the company on how to get his clients the contractually obligated results. If a claim can only pay out x amount under this coverage, Zappa considers asking, 'Can we have it pay out under a different coverage area?'

Know Your Objective

Have you ever seen a five-year-old soccer player shoot the ball into the net and cheer, but then realize he scored a point for the wrong team? Scoring in the wrong goal happens in rec leagues all the time, but it is much less likely to happen in older teams where the players are clear on their objectives. Such is also true in insurance.

Agents can spend so much time servicing their books that they forget the true goal of insurance: sales.

"The best advice I would give to a new agent is to recognize that above all else you are a sales organization," Zappa said. "There is a professionalism in insurance that isn't there with every kind of sales, but in the end, it is still a sales game."

The good news about insurance being a sales game, according to Zappa, is that it's simply a matter of numbers.

"The best salesmen can eat well, but even the worst salesmen can eat well if they ask enough people," Zappa said.