



WINTER 1994

**MARK YOUR CALENDARS
NOW!**

For These Special Events For 1995 . . .

◆ **ANNUAL AWARDS BANQUET**

April 7, 1994
The Don Cesar Hotel - St. Petersburg Beach

◆ **PRESIDENT'S COUNCIL**

April 21 - 24, 1994
The Reach Hotel - Key West

◆ **ANNUAL SALES & MARKETING
CONFERENCE**

October 11 - 13, 1995
Location to be announced



**It's Elementary,
My Dear Watson!**

Did you ever think that what seems "crystal clear" to you remains "a mystery" to those around you?...

We need YOU to share your special tips and techniques for making the sale, closing the deal, conquering the customer, whatever you call it.

To have your "case" featured in our next newsletter, pick up your phone NOW, and call Mary Matheson at 363-5622. We'll make it a rewarding experience for you to "spill the beans".

Inside This Issue . . .

- ☞ *Special Seminars from ME & D*
- ☞ *Profiles of New Hire Graduates*
- ☞ *Sales Tip & Quiz*
- ☞ *1995 New Hire Seminar Schedule*

ME & D SEMINARS

The following seminars are offered through the Marketing, Education and Development Department:

■ **Selling Against The Competition**

One Day Seminar

This one day seminar presents the specific techniques, strategies and skills for selling in today's competitive marketplace. After completing the seminar, participants will be better able to:

1. Prepare for and analyze a competitive selling situation.
2. Recognize and specify what differentiates their products or services from the competition's and the competition's products or services from theirs.
3. Complete a competitive analysis.
4. Identify and implement strategies for managing competitive selling situations.

■ **Professional Negotiation Skills**

Three Day Seminar

This three day program will provide you with the skills to improve your negotiations and achieve a "win-win" solution for you and your client. You will learn to identify the four negotiating criteria and how to plan for "spontaneous" responses.

■ **Account Development Strategies**

Two Day Seminar

In today's competitive environment, more than basic selling skills are needed. Your selling effectiveness depends on your ability to develop mutually beneficial account relationships. This advanced selling program will provide you with an overall process for making effective, strategic decisions about your accounts.

■ **Advanced Underwriting**

Four Day Seminar

Our alternative funding mechanisms (AMF, ASO, MPP) are the focus of this seminar. Hands on experience in rating alternative funded accounts is emphasized to ensure a better understanding of the basic requirements for these funding mechanisms.

All of the above seminars may be held at the ME&D Department, at the regional offices, or at a centrally-located site accessible to two or more regions. For more information, or to schedule a seminar, contact the ME&D Department.

Recent Graduates of the New Hire Program . . .

Up Close and Personal!

From the Central Region...

Carlton Hobgood has assumed the position of Major Account Manager in the Orlando office. He was previously with Blue Cross and Blue Shield of Mississippi, where he was an Account Executive for three years. Carlton is single, and enjoys playing golf and working out.

Pamela Fober is also a new addition to the Central Region's Sales Staff. She is the new Enrollment Representative. Bringing six years of sales and marketing administration experience, she was previously employed by the Disney Development Company. In her spare time, Pamela enjoys tennis, biking and home decorating.

Advanced Underwriting Seminar

February 13 - 16, 1995

Location: Jacksonville

HOW TO BE A PROACTIVE SALES PROFESSIONAL

Successful sales people and service people are proactive. They take the initiative to solve problems and constantly improve their knowledge and their selling skills. In order to improve on your ability to be proactive, your knowledge of the following six areas is critical:

1. Know yourself

Understand your individual strengths and weaknesses and clearly evaluate your selling skills and level of expertise. Judge yourself objectively and be committed to continual self-improvement. Take responsibility for your setbacks as well as successes. Proactivity means taking the initiative to do whatever it takes to achieve goals.

TAKING ACTION:

- Set aside three hours each week for self-development
- Spend one hour each week on looking back and two hours each week on planning
- Keep growing, choose a mentor and find good role models

2. Know Your Manager

Your supervisor depends on accurate information from the field. Simplify his or her job by trying to deliver analyses or reports before deadlines. Use an effective time management system to help prioritize your time. Use of your BeneFact system will help you do this as well as ensure up-to-date customer and competitor information. Being forward-thinking will increase your manager's confidence in you.

TAKING ACTION:

- Discuss your manager's expectations about your performance on a regular basis
- To understand your management better, read books on sales management

- Be prepared for staff meetings by bringing your calendar, writing materials and fresh ideas for your manager

3. Know Your Industry

It is your job to know as much as you can about your market. Know the strengths and weaknesses of your company and your competitors. An extensive and current knowledge of your industry provides your customers with greater confidence in your recommendations and ability.

TAKING ACTION:

- Get involved with local associations within your industry.
- Subscribe to key magazines that specialize in your market.

4. Know Your Company

By having a clear, thorough understanding of your company, you will field customer objections more easily. Understand why customers buy from you and why certain ones do not. Is there anything unique or value-added about your products and services? Be aware of your true market position.

TAKING ACTION:

- Learn more about the history of your company
- Read all company brochures, your company's annual report and magazine articles about your company

- Develop a written presentation about your company. Use the key ideas in your sales or service presentation.

5. Know Your Competition

Learn everything about your competition. Know their strengths and weaknesses and ask your customers what they like or dislike about your competitors. In what areas do they excel? What services or procedures are inefficient? Do any of the competitors have unique products or services? Thorough research of your competitors shows you where to make changes that will improve your company's performance.

TAKING ACTION:

- Create a competitive comparison on a spreadsheet
- Compare product features, quality features, service advantages and special benefits
- Never speak about your competition in a negative or derogatory way.

6. Know Your Customer

A complete knowledge of your customer's company always impresses and represents an important first step in earning a particular customer's business. Showing an understanding of the customer's company and business speeds up the vital relationship building process.

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TAKING ACTION:

- Survey your customers on a regular basis. Let them educate you.
- Learn as much as you can about each customer before each call. Well-prepared sales or service people are perceived as more professional
- Be prepared to spend a lot of time and effort in earning your customer's trust

SELF TEST FOR THE PROACTIVE PROFESSIONAL

1. Do you enjoy competition?
2. Do you practice integrity?
3. Are you persistent?
4. Can you handle rejection cheerfully?
5. Do you listen actively?
6. Do you communicate persuasively?
7. Are you a self-starter?
8. Do you enjoy being of service?
9. Can you generate self-confidence?
10. Are you goal-oriented?
11. Do you follow up on time?
12. Do you juggle work and play well?
13. Are you a team player?
14. Can you plan successfully?
15. Do you practice positive thinking?
16. Are you committed to ongoing improvement?
17. Do you enjoy problem solving?
18. Are you committed to quality?
19. Do you speak well of your peers?
20. Are you proud of your profession?

Give yourself 1/2 point for every "yes" answer. If you've achieved a score of 10, congratulations. If you are below 10, get help in those areas where you answered "no".

This is a quarterly newsletter from the Marketing Education and Development Department of Blue Cross Blue Shield of Florida. Its purpose is to inform, update and inspire the BCBSF marketing staff.

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Marketing Education & Development 1995 Seminar Schedule

FIRST QUARTER 1995

January 23 New Hire Regional Training Begins

All participating trainees must be employed by BCBSF on this date.

February 6-10 Product Seminar

February 27-March 3 Sales Administration Seminar

March 13-17 Professional Benefits

Consulting Seminar

SECOND QUARTER 1995

April 17 New Hire Regional Training Begins

All participating trainees must be employed by BCBSF on this date.

May 1-5 Product Seminar

May 22-26 Sales Administration Seminar

June 5-9 Professional Benefits Consulting Seminar

THIRD QUARTER 1995

July 10 New Hire Regional Training Begins

All participating trainees must be employed by BCBSF on this date.

July 24-28 Product Seminar

August 14-18 Sales Administration Seminar

August 28-September 1 Professional Benefits

Consulting Seminar

FOURTH QUARTER 1995

September 18 New Hire Regional Training Begins

All participating trainees must be employed by BCBSF on this date.

October 2-6 Product Seminar

October 30-November 3 Sales Administration Seminar

November 13-17 Professional Benefits Consulting Seminar