



# Hard Market Selling

By Scott M. Primiano

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## Hard Market Selling By Scott M. Primiano

As the new economy continues to emerge from the rubble created by the current global economic disaster, re-insurers, carriers, and agencies, along with the five million people working in the insurance industry, are scrambling to redefine their place in the market and return to prosperity. *Hard Market Selling: Thriving in the New Insurance Era* provides them with the tools to do so.

*Hard Market Selling* guides each reader down a path of self-discovery and performance improvement. Starting with a state-of-the-industry: what's right, what's wrong, what needs to change, and how the changes will effect the market, the reader is challenged to cast aside traditional, "legacy" presumptions, historical performance benchmarks, and antiquated selling styles and replace them with an innovative, relationship-driven client development and service strategy that promotes value delivery, integrity, and partnership.

Novel as this approach will appear, it's based on ten years of functional, hands-on field experience. *Hard Market Selling* is not another "how to" book about the process of selling and servicing products. There are already plenty of those, and none of them effectively weigh in with any remedies for the real-life, day-to-day struggles of the professionals in the insurance industry.

*Hard Market Selling* brings methods and motivation together in the context of the down-to-earth reality experienced by the average producer, underwriter, account executive, agency principal, and customer service representative. It is an insider's guide for survival and achievement within an industry that is rapidly redefining itself.

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## **Editorial Review**

### **Review**

"New business production increased by over 30% in our first year of using the Hard Market Selling approach." -- *Fleet Insurance Services*

"Revenue from new business increased nearly 30%, Commercial Lines combined ratio decreased into the 90s, close ratios dramatically improved." -- *Harleysville Insurance Group*

"Scott hits the bull's eye with Hard Market Selling. This is required reading for anyone seeking sustained personal/professional success." -- *Jim Kosa, President & CEO, Catalyst Partners, Inc.*

"The strategies presented in Hard Market Selling . . . are clearly winners. I could not be a bigger supporter of this book". --*Richard A. Coskren, President & CEO, Insurance Educational Association*

### **About the Author**

Scott Primiano is the President and founder of Polestar Performance Programs, Inc., a premier consulting and sales management company in the insurance industry. Recognized nationally for his innovative Service Oriented Selling program, Scott has committed his professional life to improving the industry's sales and client service standards and practices.

Scott's experience in the insurance industry spans a decade and includes work with a long list of carriers, associations, and agencies. He is the author of "Hard Market Selling – Thriving in the New Insurance Era" and has written a number of articles for insurance industry trade publications. Scott is a dazzling speaker and a popular addition to conventions, association meetings, sales conferences, and company functions.

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Before I go any further in explaining what the book is, let me explain what it is not. Hard Market Selling: Thriving In the New Insurance Era is not another "how to" book about the process of selling and servicing insurance. There are already too many books available that offer technical descriptions of various selling methods and service gimmicks, and none of them effectively weigh-in with any remedies for the real-life, day-to-day struggles of the professionals for whom the books are intended. There are an equal number of inspiring and insightful books that provide reasonable evidence of a universal order, promote spirituality, and delve shrewdly into the metaphysical forces that govern pre and post life existence - yet they neglect to address the importance of making a living during this life.

Compared to such books, Hard Market Selling is a radical departure. How so? Hard Market Selling is a "hands-on" book that is designed to bring both topics (methods and motivation) together in the context of the down-to-earth reality experienced by the average producer, underwriter, account executive, agency principal, and customer service representative. It is an insider's guide for survival and achievement within an industry that is rapidly redefining itself.

The advantages of this book transcend the ranks of producers and service providers. Although the book has been written primarily for those directly involved with selling and servicing insurance programs, experience with our in-person training program (from which the book is based) has proven that exposing the entire organization to these concepts has sparked some surprising results. Most non-service and non-sales people find the material quite easy to adapt to their situations and almost all of them undergo a positive

transformation.

By and large, insurance producers, production underwriters, agency owners, and account executives stand to gain the most from this book. Why have I chosen to focus on these industry professionals? Frankly, I stand in awe of the really great ones, the insurance fundamentalists who go to work each day to make our world a safer place to live and to work. Unfortunately, not a lot of people recognize their contributions. It's the nature of the industry – do a great job of managing risk and . . . nothing happens. Buildings don't burn, employees don't slip and fall, trucks stay on the road, and so on. Our best work goes completely unnoticed.

This is particularly true of producers. People seem to forget that producers are people first. They are people with personal worth and integrity who are too often stereotyped as superficial and sordid, gluttonous and contemptible. Not so. Producers are people with families, car payments, and mortgages just like everybody else. Like career people everywhere, they are constantly being torn between the needs of their families and the needs of their clients and employers. They are people seeking acceptance, but who often meet rejection. They cannot be defined simply by their sales reports, and yet they are driven by their sales success. These are the people I work with everyday and the book is about what I have learned from them.

## **Users Review**

### **From reader reviews:**

#### **Kelly Neidig:**

Book will be written, printed, or outlined for everything. You can know everything you want by a guide. Book has a different type. As you may know that book is important point to bring us around the world. Close to that you can your reading skill was fluently. A guide Hard Market Selling will make you to end up being smarter. You can feel much more confidence if you can know about every thing. But some of you think in which open or reading the book make you bored. It is far from make you fun. Why they are often thought like that? Have you in search of best book or acceptable book with you?

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**Judith Bradshaw:**

What is your hobby? Have you heard which question when you got scholars? We believe that that concern was given by teacher on their students. Many kinds of hobby, All people has different hobby. Therefore you know that little person including reading or as looking at become their hobby. You should know that reading is very important along with book as to be the factor. Book is important thing to include you knowledge, except your own personal teacher or lecturer. You discover good news or update about something by book. A substantial number of sorts of books that can you go onto be your object. One of them is niagra Hard Market Selling.

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