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MDRT Minute

Legendary Lessons From Selling Brushes

When I started out in the business at 21, I managed to sell a friend a term policy. He was a Fuller Brush Man, and he talked me into joining him to make some extra money on the side. Selling custom-made household cleaning brushes became my first training in sales and contributed greatly to my successful 60-plus years in the business.

We worked 15 hours a day, six days a week, ringing hundreds of doorbells each day. I had never thought of working like that in the insurance business, but that turned my life around. After seven years, I thought, Why am I doing this — seeing all these people, getting doors slammed in my face? If I work one-tenth that hard, I could make it in the insurance business. So, I gave up Fuller Brush and became a full-time life insurance agent, working — by my standards — part time. I ended up No. 3 in my company the first year.

Needs vs. wants

Selling Fuller brushes, I learned that some things I'd been taught were wrong. I was told that you tell people what they need and sell it to them. The problem was they weren't buying.

It started to work when I switched from need to want. I've been a want salesman now for 40 years. Before I attempt to sell anything, I try to find out what people want by listening. So, instead of being a talker, I became a listener. Instead of being a need salesman, I became a want salesman.

By talking to 50, 60, 70 people a day, I learned that the key was to give them a solution to their problem. I found out what they were trying to do and offered solutions instead of products.

See the people. Sell yourself.

The next thing that I learned is that you won't make it in this business if you don't see people. Most people in our industry are simply not seeing enough people. You should talk to at least 30 people a week.

The biggest mistake a lot of people in our business make is trying to sell a product before they sell themselves. If they don't buy you, they won't buy insurance from you.

The non-interview has been my primary source of prospects. My technique is to talk to everybody I ever see every day. I ask them questions instead of speaking, and if I listen to what they have to say, they're going to begin to like me.

The way they answer questions will tell you how you're doing. If you ask if they're married, and they answer "yep," you're not doing well. If they answer, "Yep. I married my high school sweetheart, and we've been together for..." Now, you're doing well. When their answers are longer than your questions, they're beginning to buy you. I didn't learn this through company training — it came because of people exposure through my Fuller Brush experience.

Norman G. Levine, CLU, ChFC, is a 37-year MDRT member with one Court of the Table and two Top of the Table qualifications. He has served as a Divisional Vice President, Chair and member of many MDRT committees and task forces and spoken at several Annual Meetings. A Gold Knight of the MDRT Foundation, Levine is a past president of numerous industry organizations and a recipient of the John Newton Russell Memorial Award and GAMA International's Master Agency Award. The entirety of his comments made during the 2009 Annual Meeting session "Sharing Time with the Greats" is available for purchase at mdrtpowercenter.org.