



Sales and Communication Training

SCORE!

15

SCORE is a 15 UFC training program to help you reach your full potential as an exceptional insurance broker!



Course Plan for SCORE! (15 hours)



1.1 General information:

- ❑ **Title of this activity:** SCORE! Sales and Communication Program
- ❑ **Length:** 15 hours (2 days or 4 half-days)
- ❑ **Continuing Education Credits:** 15 (In Quebec, 10 UFC in Admin/Sales and 5 in Prof. Dev)
- ❑ **Number of participants:** A maximum of 15 preferably
- ❑ **Targeted clientele:** P&C insurance brokers and managers
- ❑ **Training material:** All of the participants will receive the full Power Point presentation, exercises, scripts, etc. by email. The facilitator will use a Power Point presentation as a visual support.
- ❑ **Learning strategies:** This course is deployed as an interactive workshop, with several group discussions and exercises. The participative style of presentation is very important with these types of sessions in order to fully implicate all of the participants in the learning process.

1.2 Main goal:

- ❑ The main objective of this course is to adapt our “broker speech” in all 3 steps of any insurance conversation, adapting it to the needs and worries expressed by the client, to create perceived value and provide them with happiness and peace of mind.

1.3 Specific objectives:

At the end of this session, the participant will be able to:

- Identify what the customer wants when buying something
- Identify how we want to feel when buying something
- Identify the 8 key factors which drive customer experience
- Learn how to personalize these 8 key factors for each customer
- Learn how to use them to improve their close, retention and referral rates.
- Understand the differences between Customer Service and Customer Experience

- Change our target! Aim for better Perceived Value!
- Identify the 3 main types of customers
- Create Perceived Value in 2 steps: identifying the true needs and evaluating the true risks
- Guide the client throughout the whole process of purchasing an insurance policy in all 3 simple steps: the Beginning, the Middle and the End
- Create a list of our Point Of Differentiation for our **Products, Insurers** and **Brokerage** and start using them right away!
- Using our Points Of Differentiation to walk away from price
- Adapt our speech to aim for a pleasant conversation about the client's needs and not the technical insurance jargon
- Sharpen our listening skills to let the client express his goals, wants, needs and worries
- Talk about price the right way! (Value vs. Premium)
- Provide options and let the client know that he has the power to make an enlightened decision
- Understand the needs of the client and make sure that the client understands that there is a need
- Respond effectively to the most common objections
- Close the sale!
- Ask the right questions at the right time to cross-sell or upsell your protection solution
- Ask for referrals from a satisfied customer
- Keep the client happy and in peace...

NOTE: After the completion of this program, all of the **Points Of Differentiation** lists that were created by the participants will be reformatted in a nice way and sent to them for use in their daily work!

1.4 Requirements

Participants need to be open-minded about understanding what truly drives customer experience and how to see their products and services from their client's perspective. No other requirements are needed.

1.5 Who are Gradient Solutions?

Gradient Solutions is an established insurance industry strategist firm, concentrating on process optimization, management coaching and strategic thinking. The GSI team's tactical approach is to study North American industry trends and the unique challenges facing the insurance industry. Over the past 10 years, GSI has worked with Canada's leading insurance brokers, carriers and software providers, helping them reach their goals.

