

TRAINING ON MTC ENHANCING YOUR SELLING SKILLS

CASE ONE: THE SCHOOL GROUP WITH THREE DECISION-MAKERS

A Glico advisor is invited to quote for a group of private schools expanding to a third campus. An order-taker would email a fire-and-liability quote to the person who called. The Glico advisor researches first, learning that the group has taken a bank loan for the new campus, and then runs structured discovery.

The N.E.E.D.S. questions surface a bigger picture: new buildings under construction, laboratories and buses, staff and pupils, and a lender who will require the assets to be insured.

Discovery also reveals the decision unit. The administrator who called is the user; the bursar is the technical and economic buyer who judges cover and approves spend; and the proprietor, who signed the loan, is the ultimate decision-maker and the person most worried about the risk.

The advisor maps all three, tailors the conversation to each, and presents cover, contractors' all-risk during the build, then fire, liability, motor and group personal accident, that answers the real, researched need. The proposal lands with the people who matter, framed around the risk they each feel. Price never becomes the whole conversation, because the need was made vivid first.

Discussion Questions

- a. What did research add before the advisor even asked a question?
- b. Which N.E.E.D.S. questions would you have asked this school group?
- c. Who were the three members of the decision unit, and how would you speak to each differently?

CASE TWO: THE RENEWAL THAT A COMPETITOR TRIED TO BUY

A loyal corporate client, a mid-sized manufacturer, calls at renewal. A competitor has quoted twenty percent below Glico's premium for what looks like the same fire-and-liability cover, and the client asks Glico to match it or lose the account. The reflex response is to discount and keep the business at a thinner margin. The disciplined response follows V.A.L.U.E.

The adviser acknowledges the concern, then learns the real issue: the client has not compared the two policies, only the two prices. The adviser reframes, walking through what the cheaper policy excludes, reminding the client of the claim Glico settled quickly last year, and asking a simple question: "If you had a major loss, whose promise would you rather be holding?"

The conversation shifts from price to value. The client renews with Glico, at full premium, and the adviser has protected both the margin and the relationship, without conceding a cedi. Had the deal genuinely required a small movement, the adviser would have traded for it, never given it away, as Module 6 explains.

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