

MTC ENHANCING YOUR SELLING SKILLS

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ENHANCING YOUR SELLING SKILLS

GLICO GENERAL INSURANCE COMPANY LIMITED

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UNDERSTANDING HOW WE SELL: THE GLICO SALES CYCLE

1.0 Learning Objectives

At the end of this module, participants will be able to:

- a. Explain What Selling Insurance Really Involves, And Why It Demands Discipline More Than Persuasion.
- b. Describe The Three Shifts That Separate a Professional Glico Adviser from an Order-Taker.
- c. Describe The Eight Stages of The Sales Cycle and What Good Performance Looks Like at Each Stage.
- d. Locate Their Own Selling, And Glico General's, Within the Cycle, And Name Their Personal Weakest Stage.
- e. Recognise How the Whole Organisation, Not Only the Salesperson, Shapes the Commercial Outcome.

1.1 What Selling Insurance Really Means

Selling insurance is unlike selling almost anything else. There is no product to hand over, nothing to demonstrate, nothing the customer can hold or test. You are selling a promise: that when a car overturns, a warehouse burns, or a breadwinner is injured, Glico General will be there to make good the loss. The customer pays a real premium today for a benefit that may never be claimed, and in return receives something invisible, certainty. That is the true product: trust, security, and peace of mind.

Because the promise is invisible, the salesperson matters more here than in almost any other trade. The customer cannot judge the policy the way they judge a phone or a car, so they judge the person and the institution in front of them: your knowledge, your confidence, your honesty, and the credibility of Glico behind you. When the seller is unsure, the whole promise feels unsure. This is why disciplined, professional selling is not a nicety in insurance. It is the product itself, made visible. Every module in this manual ultimately serves that one idea.

1.2 The Three Shifts That Define a Glico Adviser

The difference between an order-taker and a trusted adviser can be captured in three shifts of mindset. Every strong module in this programme is really teaching one of them. Hold these three in your head as the spine of everything that follows.

The Shift	What It Means In Practice
From product to risk (Modules 2 and 4)	You stop opening with a product to sell and start with the risk the customer stands to lose. The cover is chosen to fit the exposure, not pushed from a shelf.

The Shift	What It Means In Practice
From transaction to relationship (Modules 3 and 7)	You stop chasing one-off policies and start building a book: renewals, cross-sell, and referrals that compound. One sale is the beginning of a relationship, not the end of a task.
From price to value (Modules 5 and 6)	You stop competing on the number and start competing on cover, claims, advice and trust. Price stops being the whole conversation, and margin is protected.

Table 1: The three shifts

1.3 Reactive Versus Proactive Selling

The first shift shows up immediately in how you find business. A reactive seller waits for the customer to walk in or call, quotes a price, and hopes. A proactive seller goes out, finds the risk, understands it, and brings the right solution. The diagnostic shows a Glico team that leans more than it should on inbound enquiry and walk-ins, scoring only 64.9 on not relying on them (MGA Consulting, 2026). This is the single habit that most limits predictable growth, and Module 3 is devoted to changing it. The contrast below is worth studying now, because it recurs throughout the manual.

The Reactive Seller	The Proactive Adviser
Waits for walk-ins and inbound calls	Builds a steady flow of qualified prospects each week
Quotes a price on request	Uncovers the risk, then proposes a fitted solution
Is busy when foot traffic is high, idle when it is low	Controls their own pipeline, so results are steadier
Meets the customer already comparing prices	Reaches the customer first, and sells on value
Sells one policy and moves on	Wins the account, then grows and renews it
Income rises and falls with the season	Income compounds as the book grows

Table 2: Reactive vs proactive selling

1.4 The Eight Stages of the Sales Cycle

A sale is not a single event. It is a journey through eight stages, each with its own job to do. Skipping a stage, or performing it weakly, does not usually cause an obvious failure at that moment; it shows up later as a lost deal, a squeezed price, or a client who does not return. Learning to see the whole cycle is what lets you diagnose your own deals: when something goes wrong at stage six, the cause is often a weakness back at stage one or four. The table sets out the cycle, what good looks like at each stage, and Glico General's measured score.

Stage	What Good Looks Like	Glico
1. Prospecting and lead generation	You create a steady flow of qualified opportunities, rather than waiting for them.	69.4 Effective
2. Research and pre-approach	You understand the prospect's business and risk before you make contact.	75.3 Effective
3. Approach and connecting	You open with rapport and credibility, and begin to uncover the real need.	72.2 Effective
4. Presenting	You tailor the solution to the need you have found, and link it to outcomes.	76.9 Effective
5. Addressing objections	You handle price, competitor and trust concerns, and defend value.	65.9 Effective
6. Closing the sale	You ask for the business confidently and move hesitant buyers to a decision.	74.0 Effective
7. Delivering	You stay involved after signature and manage the handoff to delivery.	77.7 Effective
8. Asking for referrals	You keep the relationship and systematically earn the next introduction.	74.7 Effective

Table 3: Stages of the sales cycle

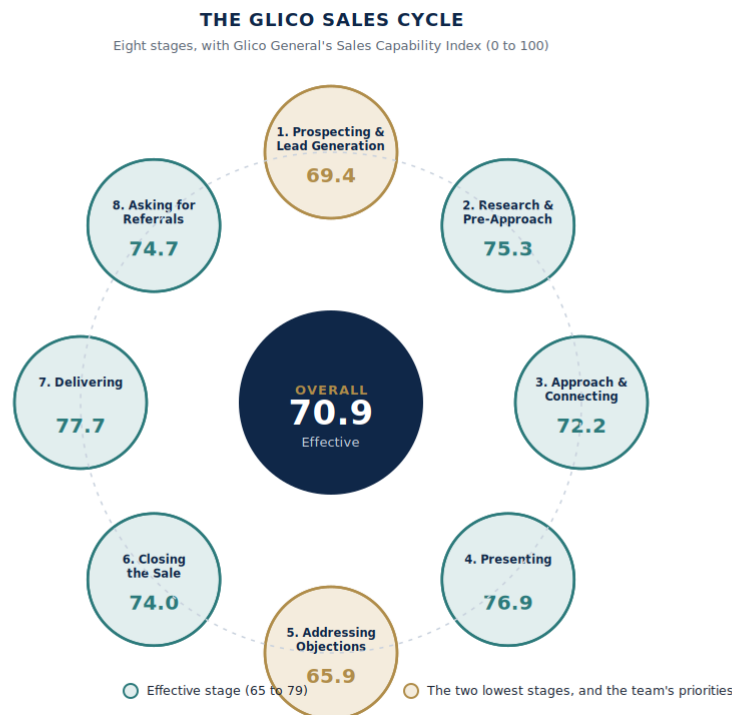


Figure 1 The Glico sales cycle

1.4.1 *How to Use This Map*

Keep the cycle beside you as you work. Before a meeting, ask which stage you are entering and what good looks like there. After a lost deal, walk backwards through the stages and find the one where it really slipped, it is rarely the stage where the loss became visible. Use the cycle as a shared language with your Team Lead in deal reviews, so coaching targets a named stage rather than a vague sense that the deal went cold.

1.5 **Where Glico General Stands: Reading Your Own Scores**

The picture the cycle reveals is genuinely strong. All eight stages sit in the Effective band, and the spread from strongest to weakest is narrow. This is a broadly capable salesforce that sells consistently across the whole cycle, not a few strong closers masking weaker colleagues. Three things stand out, and they shape the rest of this manual.

- i. **Real strengths to build on.** Delivering (77.7), presenting (76.9) and research (75.3) lead the cycle. The team stays close to clients after the sale, tailors its presentations well, and prepares before making contact. The manual builds on these rather than second-guessing them.
- ii. **The two lowest stages to sharpen.** Prospecting (69.4) and addressing objections (65.9) are the weakest stages, and they are also the two the team itself named as development priorities. Modules 3, 5 and 6 concentrate here.
- iii. **One reflex to break.** Within objections sits the only Constrained-band behaviour in the whole diagnostic: defaulting to a discount when pressed on price (47). Fixing this single habit is the most valuable thing this programme can do for Glico's margin, which is why value defence and price discipline run through the core of the manual.

1.6 **Selling Is a Team Sport: The Internal Value Chain**

One final idea frames everything that follows. In a service business, the salesperson does not win and keep the client alone. Underwriting prices the risk, operations issues the policy, finance processes the premium and claims ultimately proves the promise. The customer experiences all of this as one thing, "Glico", and judges the seller by the whole chain, not only the sales conversation.

The diagnostic is blunt here: the friction between sales and these functions is the lowest-scoring item in the entire assessment, at 37 (MGA Consulting, 2026). A perfectly executed sale can still be undermined by a slow internal handoff. This is an organisational issue that Glico's leadership is addressing through service standards between departments, and it is not one a salesperson can solve alone. But you can manage your side of it, and Module 7 shows how: set expectations honestly, follow the paperwork through, chase approvals on the client's behalf, and keep the client informed so they always feel looked after by you. For now, simply hold the idea that selling well means working the whole system, not just the customer.

1.7 Common Mistakes, and What to Do Instead

Common Mistake	Do This Instead
Treating the sale as a single pitch or price quote	Work all eight stages deliberately; a quote is stage four of eight, not the whole sale
Living on walk-ins and inbound enquiries	Prospect proactively every week so results do not rise and fall with foot traffic
Blaming a lost deal on “price” at the moment it collapsed	Trace it back through the cycle to the stage where it truly slipped, often discovery or value
Assuming the sale ends at signature	Manage delivery, retention and referral; the most profitable phase begins after the sale
Seeing yourself as a lone seller	Manage the internal handoff so the client experiences one seamless Glico

Table 4: Common mistakes

1.8 Knowledge Check

Q1. Because an insurance policy is an invisible promise, what does the customer most rely on when deciding to buy?

- a) The colour of the brochure
- b) The seller’s knowledge, confidence and credibility
- c) Only the price
- d) The office location

Q2. A salesperson who mainly waits for walk-ins and inbound enquiries is best described as:

- a) Reactive
- b) Proactive
- c) Strategic
- d) Consultative

Q3. Which two stages of the cycle are Glico General’s weakest, and the team’s own top development priorities?

- a) Presenting and delivering
- b) Prospecting and addressing objections
- c) Research and closing
- d) Referrals and approach

Q4. The lowest score in the whole diagnostic (37) was cross-functional handoffs. What kind of fix does this mainly require?

- a) More selling skill
- b) A price cut
- c) An organisational fix through agreed service standards between departments
- d) A new brochure

Q5. “From price to value” is one of the three shifts. It mainly means:

- a) Always charging more
- b) Competing on cover, claims, advice and trust rather than on the number
- c) Never discussing price
- d) Matching every competitor

Q6. In one sentence, explain what “selling is a team sport” means for how you manage a deal after the customer says yes.

1.9 Practical Task

Map Your Own Cycle

Take your last three deals, won or lost. For each one, walk through the eight stages and mark how well you performed each: strong, adequate, or skipped. Then answer three questions in the space beside this task:

1. Which single stage is your personal weakest, across all three deals?
2. On the deals you lost, at which stage did the deal really slip?
3. What is one specific change you will make at your weakest stage this month? Keep this note; you will build on it in Module 8.

1.10 Case Scenario

Two weeks in the life of a Business Development Officer

Ama and Kwesi are both Business Development Officers at neighbouring branches. In a typical fortnight, Ama handles whoever walks in or calls, quotes them quickly, and closes what she can. She is busy, pleasant, and hits perhaps half her target. Kwesi does something different. Each Monday he blocks two hours to reach out to new contacts, drawn from renewals due, referrals from happy clients, and two transport unions he has been nurturing. He researches each prospect before he calls, prepares a view of their risk, and walks in with a tailored idea rather than a blank quote.

Over the fortnight Ama writes six small motor policies from walk-ins. Kwesi writes four, but two of them are fleet accounts he found himself, worth several times Ama’s total, and he leaves each meeting with a referral. When the month is tallied, Ama has been busier but Kwesi has sold more, at better margin, with a pipeline full of next month’s business. The difference is not talent. It is the discipline of working the whole cycle, proactively, rather than living on stage three and hoping.

For Discussion

1. Which stages of the cycle is Ama strong on, and which is she skipping entirely?
2. Where does Kwesi’s advantage really come from, and could you copy it next week?
3. Honestly, whose fortnight looks more like yours, and what is one thing you would change?

1.11 Module Recap

- a. Selling Insurance Means Selling an Invisible Promise, So Trust, Knowledge and Discipline Are the Product.
- b. A Glico Adviser Makes Three Shifts: Product to Risk, Transaction to Relationship, And Price to Value.
- c. The Sale Runs Through Eight Stages; Weakness at Any Stage Shows Up Later as a Lost Deal or a Discounted Price.
- d. Glico General Is Strong and Even, With Prospecting and Objection Handling the Two Stages to Sharpen.
- e. The Whole Organisation Shapes the Outcome; Managing Your Side of The Handoff Is Part of Selling Well.

KNOWING WHAT WE SELL: PRODUCT MASTERY AND NEEDS-MATCHING

2.0 Learning Objectives

At the end of this module, participants will be able to:

- a. Describe Glico General's Main Product Lines and The Customer Risks Each One Answers.
- b. Use A Product-To-Need Map to Move from a Customer's Situation to The Right Cover Quickly.
- c. Read A Customer's Exposure First and Select Cover That Fits, Rather Than Pushing a Standard Product.
- d. Translate Product Features into Outcomes the Customer Can Feel, Using the Feature-Benefit-Outcome Ladder.
- e. Explain Premium and The No-Premium-No-Cover Rule as Part of the Value, Not as an Apology for Cost.

2.1 Why Product Knowledge Wins Deals, and Defends Price

When a customer says "you are too expensive," what they usually mean is "I do not yet see why this costs what it costs." The seller who knows the product deeply can answer that: they can explain what is covered that a cheaper policy leaves out, what a claim would actually pay, what exclusions would bite, and what the customer is truly buying. The seller who knows the product only shallowly can do none of this, and reaches for the discount to end the discomfort. Product mastery and price discipline are therefore the same competence viewed from two sides, which is why this module comes before the objection-handling work in Module 5.

Product mastery does not mean reciting policy wordings. It means holding, for every product you sell, three things in your head: the risk it answers, its two or three strongest features, and the outcome each feature delivers for the customer. With those three, you can walk into any conversation and connect a customer's situation to a solution in seconds, and defend its value when challenged.

2.2 The Glico General Product Suite

Glico General underwrites the full range of general insurance. You do not need to be a technical underwriter, but you must hold the whole suite in mind, so that when you hear a risk you already know which cover answers it (Glico General, n.d.). Deeper technical product training, and a standing product reference for newer joiners, are delivered through MGA's Building Product Knowledge for Sales programme; this module gives you the commercial essentials, and the product-to-need map below is your quick reference.

Product Class	What It Covers	Typical Glico Customer
Motor	Third-party and comprehensive cover for private, commercial and fleet vehicles; goods-in-transit.	Individuals, traders, transport and haulage SMEs, corporate fleets
Fire and allied perils	Loss or damage to buildings, stock and contents from fire, lightning, flood, riot and allied perils.	Homeowners, shop owners, corporates, institutions
Marine	Cargo and hull cover for goods and vessels in transit by sea, air or land.	Importers, exporters, haulage, manufacturers
Accident and liability	Personal accident, workmen's compensation, public and employer's liability, burglary, all-risks.	Employers, contractors, shops, event and property owners
Engineering	Contractors' all-risk, plant and machinery, erection and boiler risks.	Contractors, construction and project owners
Bonds and guarantees	Performance, bid, advance-payment and customs bonds.	Contractors, suppliers, importers
Specialty and energy	Oil and gas, offshore, aviation, and other high-value specialist risks.	Energy, mining, aviation, large corporates
Packaged policies	Householders', Shop Owner's and Assets All-Risk policies that bundle common covers.	Families, small businesses, asset-holders

Table 5 The Glico general product suite

2.3 A Product-to-Need Reference Map

This is the reference you will use most. It works the way selling actually works, from the customer's situation to the cover, not the other way round. When you meet a customer, find their type in the first column, scan the risks they are likely carrying, and note the question that surfaces the need. Keep this map to hand until it is second nature.

Customer Type	Likely Risks and the Glico Cover	The Question That Surfaces It
Trader / shop owner	Fire, flood, theft and riot to premises and stock (Fire and allied perils; Shop Owner's package); cash and liability.	"If the shop were lost to fire or flood tomorrow, what would it take to reopen?"
Transport / haulage SME	Damage to vehicles (Comprehensive motor fleet); loss of the goods carried (Marine cargo, goods-in-transit); injury to drivers (Workmen's compensation).	"Are the goods on your trucks worth more than the trucks themselves?"

Customer Type	Likely Risks and the Glico Cover	The Question That Surfaces It
Importer / exporter	Loss or damage to goods in transit (Marine cargo); customs and performance obligations (Bonds).	“Who carries the loss if a container is damaged between the port and your warehouse?”
Contractor / developer	Works, plant and site risks (Engineering, Contractors’ all-risk); bid and performance guarantees (Bonds); site liability.	“What happens to the project, and the contract, if there is a loss on site?”
Employer / institution	Injury and death of staff (Group personal accident, Workmen’s compensation); premises (Fire); public and employer liability.	“If a member of staff were seriously injured at work, how would the business respond?”
Family / individual	Home and contents (Householders’); the vehicle (Comprehensive motor); the breadwinner (Personal accident).	“If the car or the home were lost, would the family absorb it, or would it hurt?”

Table 6 A product-to-need reference map

2.4 Start With the Risk, Not the Product

The most common selling mistake in insurance is to lead with a product: “Can I interest you in a motor policy?” The disciplined adviser does the opposite. They ask what the customer stands to lose, their vehicles, premises, stock, staff, projects, cash flow, and then match cover to the exposure. This separates a consultative Glico adviser from an order-taker, and it is the foundation of value-based selling, because value can only be defined against a risk the customer actually cares about. A customer who has felt the size of their own exposure will pay to transfer it; a customer who has only been shown a price will haggle over it.

MATCHING GLICO PRODUCTS TO CUSTOMER RISK

Start from the customer's exposure, then select the cover that answers it

CUSTOMER SEGMENT	PRIMARY RISK / EXPOSURE	GLICO COVER THAT ANSWERS IT
Individuals and families	Vehicle, home, personal accident	Comprehensive / Third-Party Motor, Householders', Personal Accident
Traders and shop owners	Stock, premises, theft, liability	Shop Owner's Policy, Fire and Allied Perils, Burglary, Assets All Risk
Transport and haulage SMEs	Fleet, goods in transit, driver injury	Motor Fleet, Goods-in-Transit, Marine Cargo, Workmen's Compensation
Corporates and institutions	Assets, business interruption, staff	Fire, Assets All Risk, Engineering, Group Personal Accident, Bonds
Contractors and projects	Works, plant, third-party liability	Contractors' All Risk, Engineering, Performance Bonds, Public Liability
Energy, mining and marine	High-value, specialist, offshore risk	Specialty / Energy, Marine Hull and Cargo, Aviation, Oil and Gas

Rule of thumb: never lead with a product. Lead with the risk the customer is carrying, then let the product follow.

Figure 2 Match Glico products to the customer's risk

2.5 Turning Features into Outcomes: The Feature-Benefit-Outcome Ladder

Customers do not buy features; they buy what features do for them. A feature becomes persuasive only when you climb the ladder from feature, to benefit, to the outcome the customer can feel. The discipline is simple: after every feature, ask yourself “so what?” until you reach something the customer genuinely cares about. Feature: what the policy includes. Benefit: what that means. Outcome: what the customer feels when it matters. Always finish on the outcome.

Feature	Benefit (What It Means)	Outcome The Customer Feels
Comprehensive, not third-party, motor cover	Your own vehicle is protected too, not just the other party	If your lorry overturns, the repair does not come out of your pocket
Fire policy that includes flood and riot	Cover extends beyond fire to the perils that actually hit Ghanaian businesses	Your shop is protected in the floods and disturbances that close others down
Group personal accident for staff	Employees are covered for injury and death on the job	Your people are looked after, and the business is shielded from a compensation claim
Glico's fast-claims record	Claims are paid quickly and without drama	Your business keeps running while a competitor's insurer is still asking for forms

Table 7 Turning features into outcomes

2.6 Premium Literacy: Talking About Price and No-Premium-No-Cover

Premium deserves the same treatment as any other feature. A premium is not a cost the customer loses; it is the price of transferring a risk they cannot afford to carry alone. Frame it that way, and price becomes part of the value rather than an apology for it. When a figure sounds large, reduce it to a scale the customer can weigh, the cost per day, or the cost set against what one uninsured loss would take from them.

Know, too, the rule that underpins the whole promise. Under Ghana's no-premium-no-cover regime, now codified in the Insurance Act, 2021 (Act 1061), cover exists only once the premium is paid (Insurance Act, 2021). This is not an obstacle to the sale; it is part of the value you are protecting, because it is exactly what guarantees the money will be there when the claim comes. Explain it as protection, not as a demand: paying the premium is what turns the promise into a guarantee.

2.7 Common Mistakes, and What to Do Instead

Common Mistake	Do This Instead
Opening with a product ("Can I sell you motor cover?")	Open with the risk: ask what the customer stands to lose, then match cover
Listing features and policy wordings	Climb to the outcome the customer feels; always finish on the "so what?"
Only selling the product the customer asked for	Review the whole risk; most customers are under-insured across several lines
Apologising for the premium or discounting it	Frame premium as risk transfer, and reduce it to cost per day or cost of one loss
Presenting no-premium-no-cover as a hurdle	Explain it as the guarantee that Glico must pay, protection, not a demand

Table 8 Common mistakes

2.8 Knowledge check

Q1. The best first move with a new prospect is to:

- a) Ask what the customer stands to lose, then match cover to the risk
- b) Present your cheapest product
- c) Quote a price immediately
- d) Explain policy wording in full

Q2. The feature-benefit-outcome ladder means you should always finish on:

- a) The feature
- b) The price
- c) The outcome the customer feels
- d) The exclusions

Q3. Under Ghana’s no-premium-no-cover rule (Act 1061), cover begins:

- a) When the proposal is signed
- b) When a claim is made
- c) After 30 days
- d) When the premium is paid

Q4. A haulage SME’s largest exposure is often:

- a) Only the vehicles
- b) The goods in transit and injury to drivers, which can exceed the value of the trucks
- c) Office furniture
- d) Nothing insurable

Q5. The diagnostic suggests the discount reflex (47) is often really a:

- a) Pricing problem only
- b) Product-knowledge problem, the seller cannot articulate the value
- c) Legal problem
- d) Branch location problem

Q6. Pick one Glico product and write, in one sentence each, the risk it answers and the outcome the customer feels.

2.9 Practical Task

Build your product-to-outcome cards

Choose the three Glico products you sell most. For each one, write three things on a card you can carry: (1) the customer risk it answers, (2) its two strongest features, and (3) the outcome each feature delivers, using the “so what?” test.

Then pick one product you sell least, and do the same. This is the product you are probably leaving on the table because you cannot yet explain its value. Master it, and you widen every conversation.

2.10 Case Scenario

The Haulage SME That Needed More Than Motor

A transport business running eight trucks between Tema and the north approaches Glico for motor insurance, having seen a cheaper third-party quote elsewhere. An order-taker would match the cheap quote or lose the deal. A Glico adviser asks about the business instead: the trucks, yes, but also the goods they carry, the drivers who could be injured, and the loans secured against the fleet.

The real exposure turns out to be far larger than third-party motor. The goods in transit are worth more than the trucks; an injured driver could trigger a compensation claim; and a single major loss, uninsured, could sink the business. The adviser proposes comprehensive motor fleet cover, goods-

in-transit and marine cargo, and workmen's compensation, and frames the premium against the millions the owner would lose in one bad accident. The conversation is no longer about a cheaper third-party policy. It is about protecting a business, and Glico wins a far larger, stickier account at proper margin.

For Discussion

1. What did the adviser do differently from the order-taker in the very first minute?
2. Which Glico products answered which specific risks in this case?
3. How did starting from the risk make the price conversation easier, not harder?

2.11 Module Recap

- a. You Cannot Defend Value You Cannot Explain; Product Mastery and Price Discipline Are the Same Skill.
- b. Hold Three Things for Every Product: The Risk It Answers, Its Strongest Features, and the Outcome Each Delivers.
- c. Lead With the Customer's Risk, Using the Product-To-Need Map; Value is Defined Against a Risk They Care About.
- d. Climb the Feature-Benefit-Outcome Ladder, and Frame Premium as Risk Transfer, Not Cost.

FILLING THE FUNNEL: DISCIPLINED PROSPECTING AND PIPELINE

3.0 Learning Objectives

At the end of this module, participants will be able to:

- Explain Why Consistent Prospecting, Not Inbound Enquiry, Drives Predictable Revenue.
- Identify And Work the Richest Sources of Insurance Prospects in The Ghanaian Market.
- Qualify Leads Quickly Using the R.I.S.K. Test, So Effort Goes Where It Will Pay.
- Calculate And Maintain a Pipeline at Three Times Target, Tracked in the CRM.
- Run A Fixed Weekly Prospecting Cadence and Open an Approach with Confidence.

3.1 Why the Top of the Funnel Decides Everything

A pipeline is a funnel. Only a fraction of the leads that enter the top become closed business at the bottom, because opportunities drop out at every stage: some are not qualified, some go quiet, some choose a competitor. This has one iron consequence. To close a given amount of business, you must put that amount several times into the top of the funnel. A seller who relies on whoever walks in has no control over the top of the funnel, and therefore no control over their results.

Work the numbers once and the point becomes concrete. Suppose that, for every three well-qualified opportunities you carry, one closes. To close four policies in a month, you need roughly twelve live, qualified opportunities working at once. If you are carrying only five, the month is already lost before it begins, whatever your closing skill. Prospecting is what keeps that number healthy, and it is the one lever every seller fully controls.

Relying on inbound enquiry feels comfortable because the customer arrives already interested. But it caps your growth at the level of foot traffic, and it puts you in a weak position on price, because a customer who finds you is usually shopping several insurers at once. Proactive prospecting reverses both problems: you choose who to pursue, you arrive with insight, and you are far more able to sell on value than on price, which is exactly the margin issue Module 5 addresses.

3.2 Where Glico's Prospects Actually Are

Prospecting is not cold-calling strangers at random. In the Ghanaian insurance market, the best prospects cluster in a handful of channels, most of which Glico already touches. Work them deliberately rather than waiting for them to surface.

Prospect Source	How To Work It
Renewals and existing clients	Your own book is your richest source: cross-sell new lines to current clients, and re-approach lapsed policies before a competitor does.
Referrals from happy clients	The highest-return channel in insurance. A satisfied claimant will introduce others, if you ask (the full method is in Module 7).

Prospect Source	How To Work It
SMEs and traders	Shops, transport businesses, importers and contractors, often under-insured and reachable through markets and trade associations.
Corporates and institutions	Schools, churches, hospitals, manufacturers and financial institutions needing fire, liability, engineering and group cover.
Trade unions and associations	Transport unions, market associations and professional bodies offer scheme business at scale, one relationship, many members.
Dealerships and partners	Vehicle dealers, property developers and banks are natural referral partners for motor, fire and credit-linked cover.
The Glico Group	Life, health and pensions colleagues serve customers who also need general cover, a warm internal pipeline most sellers under-use.

Table 9: Glico's prospect source

3.4 Working the Four Richest Channels

Four of those channels reward a deliberate method. Learn to work each one and you will rarely be short of qualified prospects.

3.4.1 Mine Your Renewals

Every renewal is two opportunities: to retain, and to widen. Before each renewal falls due, review the client's full risk and identify one line they do not yet hold. Approach early, while you still hold the relationship, and lead with the gap you found. Lapsed policies are a second seam: a client who let a policy lapse still knows and trusts Glico, and a timely re-approach often wins them back before a competitor moves.

3.4.2 Turn Clients into Referrers

Referrals do not arrive by luck; they are asked for, at the right moment. After you have delivered something a client values, a claim paid quickly, a smooth renewal, ask who else they know who should be as well protected. Module 7 gives the full script; the point here is that referral prospecting is a channel you actively work, not a windfall you wait for.

3.4.3 Sell Schemes Through Associations

One relationship with a transport union, a market association or a professional body can open dozens of members at once. Offer the group a scheme, group personal accident for members, motor cover at association terms, and let the body's endorsement carry your credibility. Scheme business is the fastest way for a single adviser to build scale.

3.4.4 Cross-sell from the Glico Group

A customer who holds a Glico life, health or pensions policy already trusts the brand and needs general cover too. Build relationships with colleagues in the other Glico businesses, and treat their clients as a warm, pre-qualified pipeline. This channel is under-used and almost free.

3.5 Qualifying the Prospect

Qualifying is the process of filtering prospects to identify those who actually have a real probability of buying. A prospect is qualified when they have:

- A genuine need for the products and services offered by the company;
- The ability to pay for the offering; and
- The adequate authority to make the buying decision.

A prospect missing any one of these three is not yet qualified. The most expensive mistake in selling is investing time in a prospect who will never buy because they cannot pay, do not need, or cannot decide.

The BANT Framework

The most widely used qualifying framework in modern selling is BANT, developed by IBM in the 1960s and refined over six decades of practice (Jobber & Lancaster, 2019). BANT extends the basic three questions into four:

BANT	Question	Why It Matters
B — Budget	Does the prospect have, or can they secure, the financial resources to make this purchase?	No budget, no deal. Confirms ability to pay.
A — Authority	Is this person the decision-maker, or do they need to involve others?	Selling to the wrong person wastes weeks. Identifies the real buyer.
N — Need	Is there a genuine business or personal need that our offering addresses?	Without need, even with budget and authority, the deal stalls.
T — Timeline	When does the prospect intend to buy?	Distinguishes hot leads (this quarter) from cold ones (someday).

3.6 The 3x Pipeline: Coverage and Math

The first discipline that closes Glico's prospecting gap is a coverage standard. At all times, carry live, qualified opportunities worth at least three times your target, because roughly one in three well-qualified opportunities will close. The calculation is simple and worth doing now: take your monthly target, multiply by three, and that is the minimum value your pipeline should hold. When coverage falls below 3x, treat it as an early warning to prospect harder, long before the shortfall shows up in your results.

Make the pipeline visible in the CRM, not in your head. For every opportunity, track the client and risk, the products in play, the estimated premium, the stage in the cycle, the next action with a date,

and the expected close month. Reviewed weekly, these fields turn a vague sense of “how things are going” into a number you can manage, and they let your Team Lead coach the pipeline rather than guess at it.

Pipeline Health	What It Tells You, And What To Do
Coverage at or above 3x	Healthy. Keep the cadence steady; do not let prospecting lapse because this month looks safe.
Coverage below 3x	Early warning. Increase outreach now; the gap will reach your results in a month or two if you wait.
Pipeline full of “parked” or stale deals	False comfort. Requalify with R.I.S.K.; a padded pipeline hides the real shortfall.
Everything closing in the same week	Lumpy. Spread prospecting across weeks so income is steady, not feast-and-famine.

3.7 The Weekly Cadence: The Prospecting Hour

The second discipline is a weekly cadence: a fixed set of prospecting actions you complete every week, without exception. The point is consistency. A little prospecting every week beats a panic of prospecting when the pipeline runs dry, because the pipeline you build this week is the income you earn next month. Protect the time the way you would protect a client meeting; block a recurring “prospecting hour” and do not let it be the thing that slips.

A workable weekly cadence for a Glico adviser looks like the list below. Adjust the numbers to your market, but hold the shape, and hold it every week.

- i. **New outreach:** contact a set number of fresh, qualified prospects (for example, ten) drawn from your channels.
- ii. **Follow-ups:** advance every open opportunity by one step, no deal left without a next action and a date.
- iii. **Referral asks:** ask at least two satisfied clients for an introduction, at a proven-value moment.
- iv. **Renewal or lapsed re-approach:** re-approach clients due for renewal or recently lapsed, before a competitor does.
- v. **Pipeline review:** update the CRM and check your coverage against your 3x number.

3.8 Opening the Approach

A prospect well chosen still has to be opened well. Whether by phone, in person, or through an association, a strong first approach does three things in under a minute: it earns permission to continue, it establishes why you are worth the time, and it moves toward the risk rather than the price. Do not open with a quote; open with a reason and a question.

3.8.1 Opening a Prospecting Approach

“Good morning, I am [name] from Glico General. I work with transport businesses like yours to make sure a single bad accident never becomes a business-ending loss. May I ask you two quick questions about how your fleet is covered today?”

“I was introduced to you by [referrer], who felt it would be worth our speaking. I help [type of business] protect against the risks that hurt most in your line. Could I take ten minutes to understand what you have in place, and see whether there is a gap worth closing?”

3.9 Common Mistakes, and What to Do Instead

Common Mistake	Do This Instead
Waiting for walk-ins and inbound enquiries	Feed the funnel every week; whoever controls prospecting controls revenue
Chasing every lead that appears	Qualify with R.I.S.K.; park the twos and ones, pursue the threes and fours
Judging the pipeline “by feel”	Carry a 3x number in the CRM and check coverage weekly
Prospecting only when the pipeline runs dry	Hold a fixed weekly cadence; this week’s prospecting is next month’s income
Opening a cold approach with a price quote	Open with a reason and a question about the risk, earn the conversation first

Table 10: Common mistakes and what to do

3.10 Knowledge Check

Q1. The main problem with relying on inbound enquiries and walk-ins is that it:

- a) Is illegal
- b) Caps your growth at the level of foot traffic and weakens you on price
- c) Annoys customers
- d) Is too expensive

Q2. The 3x pipeline rule means you should carry, at all times, qualified opportunities worth:

- a) The same as your target
- b) Half your target
- c) Three times your target
- d) Ten times your target

Q3. In the R.I.S.K. qualifying test, the “K” stands for:

- a) Keeness
- b) Kickback
- c) Knowledge

d) Known timeline

Q4. A lead that scores three out of four on R.I.S.K. (authority unclear) should be:

- a) Dropped immediately
- b) Pursued while you work to find the decision-maker
- c) Closed on the spot
- d) Ignored until next year

Q5. The single richest source of new insurance business is usually:

- a) Referrals from satisfied clients
- b) Random cold calls
- c) Newspaper adverts
- d) Walk-ins

Q6. What is a weekly prospecting cadence, and why does consistency matter more than intensity?

3.11 Practical Task

Build Your Prospecting Engine

First, calculate your own 3x number: take your monthly target and multiply by three. That is the minimum value your pipeline should hold. Check your CRM, are you above or below it right now?

Second, write your weekly cadence: how many new contacts, follow-ups, referral asks and re-approaches you will complete every week. Then list ten named, qualified prospects (using the BANT) to begin working immediately.

3.12 Case Scenario

Two Branches, Two Philosophies

The Kumasi and Takoradi branches are similar in size and market. Kumasi runs on walk-ins: the team is friendly and quick, but when foot traffic dips in a slow month, so does the branch's income, and no one sees it coming until the numbers land. Takoradi runs differently. Every seller keeps a 3x pipeline in the CRM and completes a weekly cadence: fresh outreach, follow-ups, a referral ask, and one re-approach of a lapsed client.

When the rainy season slows walk-ins across the region, Kumasi's income falls sharply. Takoradi barely notices, because its sellers are working a pipeline they built weeks earlier, and their coverage warned them to prospect harder before the dip arrived. Over a year, Takoradi is not only larger but steadier, and its sellers hold price better, because they are never desperate for the next deal. The difference is entirely one of discipline.

For Discussion

1. Why did Takoradi see the slow month coming when Kumasi did not?
2. How does a full pipeline help a seller hold price? (You will return to this in Modules 5 and 6.)
3. Which branch's habits are closer to your own, and what is the first discipline you would install?

3.13 Module Recap

- a. The Top of The Funnel Decides Your Results, And It Is the One Lever You Fully Control.
- b. Glico's Best Prospects Cluster in Renewals, Referrals, SMES, Corporates, Associations, Partners and The Glico Group.
- c. Qualify Fast with BANT Framework, the Threes and Fours, Park the Twos and Ones.
- d. Carry A 3x Pipeline in the CRM, And Run a Fixed Weekly Cadence, This Week's Prospecting Is Next Month's Income.
- e. Open An Approach with a Reason and A Question About the Risk, Never A Cold Price Quote.

PREPARING TO WIN: RESEARCH, DISCOVERY AND STAKEHOLDER MAPPING

4.0 Learning Objectives

At the end of this module, participants will be able to:

- a. Research A Prospect Efficiently So You Arrive with Insight, Not A Blank Quote.
- b. Use The N.E.E.D.S. Framework and Question Bank to Run Structured Discovery.
- c. Choose The Right Question Type, Open, Probing, Implication, Confirming, For Each Moment.
- d. Listen Actively and Play Back the Need, So the Customer Feels Understood.
- e. Map The Decision Unit and Turn Discovery into a Tailored Proposal.

4.1 Prepare Before You Approach

Good preparation shortens the sale and raises your credibility from the first minute. Before contact, learn what you reasonably can about the prospect: the nature of the business, its assets and activities, its likely risks, and anything recent, a new branch, a new contract, a loss in the news, that changes their exposure. You do not need a dossier; you need enough to walk in testing a hypothesis rather than starting from zero.

Useful sources are close at hand: the client's own website and social media, public notices and tender awards, industry news, the person who referred you, and Glico's own records if they are an existing or lapsed client. Turn what you find into a one-page pre-call plan: what you believe their main risks are, the two or three products likely to fit, the discovery questions you will ask, and who you think the decision-makers are. This plan is a hypothesis to test in discovery, not a script to impose.

4.2 Structured Discovery: The N.E.E.D.S. Framework

Discovery is where the real need surfaces, and it is a skill of questioning and listening, not of talking. Weak discovery, presenting before the need is fully understood, is a common cause of lost or discounted deals, because a solution that is not matched to a felt need competes on price and is easily beaten (Rackham, 1988). The N.E.E.D.S. framework gives you five reliable lines of questioning to run through with any prospect, in any class of business.

STRUCTURED DISCOVERY: THE N.E.E.D.S. FRAMEWORK

Five lines of questioning that uncover the real risk and the real decision



Figure 3 The N.E.E.D.S. framework

- i. **N: Nature of risk.** What assets, people and liabilities are exposed? What would a bad day actually cost this business?
- ii. **E: Existing cover.** What is insured today, with whom, and where are the gaps or overlaps?
- iii. **E: Events and history.** What losses or near-misses have they had? What keeps the owner awake at night?
- iv. **D: Decision process.** Who decides, who influences, and what is the real buying criterion, price, cover, or trust?
- v. **S: Success and timing.** What does a good outcome look like for them, and by when must cover be in place?

4.3 The N.E.E.D.S. Question Bank

Keep this bank to hand and draw from it in every discovery. The questions are deliberately open, they invite the customer to talk, and the best of your work here is done in listening to the answers.

Line	Questions You Can Ask
Nature of risk	“Walk me through the business, what do you own, move, or rely on to earn?” “If you lost your single most important asset tomorrow, what would that do to you?” “Who depends on this business continuing, staff, family, lenders?”
Existing cover	“What cover do you carry today, and with whom?” “When did you last review whether it still matches the business?” “Has anything grown or changed since the policy was written?”

Line	Questions You Can Ask
Events and history	“Have you ever had a loss or a near-miss? What happened?” “How was that claim handled?” “What worries you most about the year ahead?”
Decision process	“Besides yourself, who would be involved in a decision like this?” “What matters most to you when you choose an insurer, price, cover, or how claims are paid?” “How have you made this kind of decision before?”
Success and timing	“If we get this right, what does good look like for you?” “By when do you need cover in place?” “Is there a renewal, contract or event driving the timing?”

Table 11 The N.E.E.D.S. question bank

4.4 Ask Better Questions

Four kinds of question move a conversation from surface to substance. Use them in sequence: open the topic, dig into what is raised, make the risk felt, then confirm what you have heard.

- i. **Open questions** invite the customer to talk and reveal their world: “Tell me how the business has grown this year.”
- ii. **Probing questions** dig into what they raise: “What happened the last time a truck was off the road for a week?”
- iii. **Implication questions** help the customer feel the size of an uncovered risk: “If that warehouse were lost tomorrow, what would happen to your orders and your staff?”
- iv. **Confirming questions** play back the need so both of you agree it: “So the real exposure is the goods in transit, not just the trucks, have I understood that right?”

Implication questions are especially powerful in insurance, because they make an invisible risk feel real, and a risk that feels real is far easier to insure at proper value. This is the mechanism that lets you sell on value later instead of defending a price: a customer who has felt their exposure is buying protection, not comparing quotes.

4.5 Listen to Sell

The best discovery is mostly silence on your part. Let the customer describe their world; the need, and the very language you will use to sell to it, are in their own words. Listen actively, hold your questions until they have finished, take brief notes, and resist the urge to jump to a solution the moment you hear a familiar problem. Then close the loop by playing back what you heard: “Let me make sure I have this right...” A customer who feels genuinely understood trusts the solution that follows, and rarely reduces the conversation to price.

4.6 Map the Decision Unit

Insurance decisions, especially for businesses and institutions, are rarely made by one person. Presenting to the wrong person, or missing a hidden decision-maker, is a frequent reason strong

proposals stall, and it is the small gap in Glico's otherwise strong research (identifying the right people, 73.0). Before you present, map the four roles below, and plan how you will reach each.

Role In The Decision	Who They Are, And How To Win Them
The user	Feels the risk day to day (the transport manager, the administrator). Win them by solving a problem they live with.
The technical buyer	Judges the cover and terms (the bursar, the risk officer). Win them with precision and sound cover.
The economic buyer	Approves the spend (the owner, the finance director). Win them by framing value against the cost of a loss.
The coach	Guides you from inside, tells you who matters and what they care about. Win them early, and protect the relationship.

Table 12 Mapping the decision unit

4.7 From Discovery to a Fitted Proposal

Discovery is only valuable if it shapes what you present. Before you build the proposal, write a one-line needs summary for each decision-maker: the risk that matters most to them, and the Glico cover that answers it. Then present the solution back through the customer's own words and priorities, not through a product list. Done this way, the proposal feels inevitable, it is simply the answer to the need the customer told you they had, which is exactly why it holds its price when Module 5's objections arrive.

4.8 Common Mistakes, and What to Do Instead

Common Mistake	Do This Instead
Presenting before the need is fully understood	Complete N.E.E.D.S. discovery first; an unmatched solution competes on price
Asking closed questions that the customer answers in a word	Lead with open questions, then probe, then use implication questions
Talking more than the customer	Listen actively; the need and its language are in the customer's own words
Emailing a quote to whoever called	Map the decision unit and reach the user, technical buyer and economic buyer
Presenting a product list	Play the need back in the customer's words, then answer it with fitted cover

Table 13 Common mistakes

4.9 Knowledge Check

Q1. Structured discovery is mainly a skill of:

- a) Questioning and listening
- b) Talking persuasively
- c) Quoting quickly
- d) Discounting

Q2. In the N.E.E.D.S. framework, the “D” covers:

- a) Discounting
- b) Delivery
- c) Documentation
- d) The decision process, who decides and on what criterion

Q3. An “implication” question is powerful in insurance because it:

- a) Lowers the price
- b) Makes an invisible risk feel real, so it is easier to insure at value
- c) Ends the meeting
- d) Avoids the need for cover

Q4. In a decision unit, the person who approves the spend is the:

- a) User
- b) Technical buyer
- c) Economic buyer
- d) Coach

Q5. A “confirming” question is used to:

- a) Close the sale immediately
- b) Play back the need so both of you agree it
- c) Lower the premium
- d) Change the subject

Q6. Why is presenting before you fully understand the need a common cause of lost or discounted deals?

4.10 Practical Task

Prepare a real prospect

Choose a live prospect. First, write a one-page pre-call plan: what you know or can research about their business and likely risks, and the two or three products likely to fit. Then draft your N.E.E.D.S. questions, at least two under each letter, tailored to this specific customer.

Finally, map the decision unit: name (or, where unknown, describe) the user, the technical buyer, the economic buyer and a possible coach, and note how you would approach each. Bring this to your next meeting and use it.

4.11 Case Scenario

The school group with three decision-makers

A Glico adviser 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 adviser 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 adviser 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.

For Discussion

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

4.12 Module Recap

- a. Deals are Often Won in Preparation and Discovery, Before the Presentation.
- b. N.E.E.D.S. Gives Five Reliable Lines of Questioning; The Question Bank Makes Them Ready to Use.
- c. Use Open, Probing, Implication and Confirming Questions in Sequence; Implication Questions Make Risk Feel Real.
- d. Map the Decision Unit, User, Technical Buyer, Economic Buyer, Coach, Before You Present.
- e. Turn Discovery into a Fitted Proposal by Answering the Need in the Customer's Own Words.

SELLING VALUE, NOT PRICE: COMMUNICATING VALUE AND HANDLING OBJECTIONS

5.0 Learning Objectives

At the end of this module, participants will be able to:

- a. Explain Why Competing on Value, Not Price, Is the Only Winning Strategy in a Commoditised Market.
- b. Quantify What a Discount Actually Costs and Why It Is the Most Expensive Habit in Selling.
- c. Articulate the Full Value of a Glico Solution Using the Glico Value Stack.
- d. Apply the V.A.L.U.E. Method to Handle Price, Competitor, Trust, Delay and Timing Objections.
- e. Break the Reflex to Discount and Hold Price by Reframing Rather Than Conceding.

5.1 Why Value Beats Price

Ghana's non-life insurance market behaves close to perfect competition: insurers offer broadly similar products, so price becomes the most visible point of difference, and the temptation to win on price is constant (Graphic Online, 2015). Some insurers even resort to premium undercutting, quoting below the permitted floor, which is both self-destructive and, beyond the allowed discount, unlawful (Graphic Online, 2015). The seller who competes on price is playing the game the market wants them to play and losing margin with every deal.

The alternative is to change the game. When you compete on value, on the breadth of the cover, the speed and certainty of the claim, the quality of your advice, and the trust of the Glico name, price stops being the whole conversation. The customer is no longer comparing two identical policies on price alone; they are comparing a cheap promise against a Glico promise. That is a comparison you can win, and win at proper margin. Everything in this chapter serves that shift.

5.2 The Cost of a Discount

It is worth seeing, in plain numbers, why the discount reflex is so damaging. A discount does not come off the top of the premium; it comes off the bottom, out of margin. Because insurance margins are thin, a small discount consumes a large share of the profit on a policy, and it does so precisely on the contested, price-sensitive deals where discipline matters most. A seller who gives a ten percent discount to close is not giving away a tenth of the deal; they may be giving away half of its profit or more. Worse, discounting teaches the customer, and the market, that Glico's first price is negotiable, which invites the next customer to push harder. Holding price is not stubbornness; it is protecting the margin that pays claims and keeps Glico strong.

5.3 The Glico Value Stack

Before you can defend value, you must be able to state it. The Glico value stack is the set of reasons a customer should pay Glico's price rather than a cheaper competitor's. Know it cold, with the proof or story for each, and reach for it whenever price is raised.

VALUE LEVER	HOW YOU USE IT, AND THE PROOF BEHIND IT
Cover that actually protects	Explain what your policy covers that a cheaper one leaves out; a claim declined on an exclusion is far more expensive than a slightly higher premium. Show the exclusion, and what it would cost.
A proven claims record	Glico's reputation is built on fast, trustworthy settlement. A policy is only worth what it pays when it matters, name a claim Glico settled quickly.
Speed and certainty	When a loss happens, Glico keeps the customer's business running while others are still processing forms. Certainty of payout is the product.
Advice, not just a quote	The customer gains an adviser who understands their risk, not an order-taker who sold them a number. That advice prevents losses and gaps.
The strength of the Group	Glico is one of Ghana's top-five non-life insurers, backed by the wider Glico Group; there is real substance behind the promise.
Relationship and service	A named person who answers the phone, reviews cover at renewal, and looks after the account year after year, not a call centre.

Table 14 The Glico value stack

5.4 Communicating Value Clearly

Glico's presenting stage is strong (76.9): the team tailors to the need and links features to outcomes. Build directly on that strength. When you present, lead with the risk you discovered in Module 4, then show how your solution answers it, and translate every feature into an outcome the customer feels, using the feature-benefit-outcome ladder from Module 2. Adapt the depth and language to the audience: a trader wants plain reassurance, a corporate bursar wants technical precision. Value communicated in the customer's own terms is what makes the later price conversation winnable, because you are defending something the customer has already agreed they need.

5.5 The V.A.L.U.E. Method for Objections

An objection is not a rejection. It is a request for more confidence, and often a sign the customer is seriously considering buying. The V.A.L.U.E. method gives you a disciplined, five-step response that reframes value instead of reaching for a discount. Learn it as a sequence, and let it become automatic.

THE V.A.L.U.E. METHOD FOR OBJECTIONS AND PRICE

A disciplined response that reframes value instead of reaching for a discount

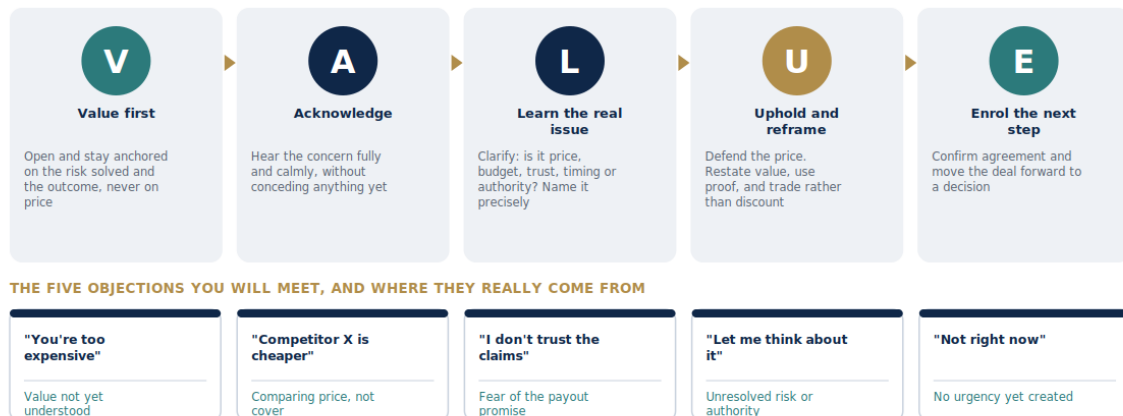


Figure 4 The V.A.L.U.E. method for objections

- i. **V: Value first.** Open and stay anchored on the risk solved and the outcome delivered, never on price.
- ii. **A: Acknowledge.** Hear the concern fully and calmly. "I understand price matters to you", without conceding anything.
- iii. **L: Learn the real issue.** Clarify what is really behind it: is it price, budget, trust, timing or authority? Name it precisely before you respond.
- iv. **U: Uphold and reframe.** Defend the price. Restate the value, use proof, and reframe, cost per day, cost of being uninsured, the claims record.
- v. **E: Enrol the next step.** Confirm agreement and move the deal forward: "Shall we get you covered from Monday?"

5.6 The Five Objections, and How to Meet Them

Almost every objection you meet is one of five, and each comes from a different place. Recognise the type, and you know which tool to reach for. The scripted responses below are starting points to make your own.

The Objection	What It Really Means	Your Value-Based Response
"You are too expensive"	Value not yet understood	Reframe against the risk: "Compared with losing the vehicle uninsured, this premium is small. Here is exactly what it protects."

The Objection	What It Really Means	Your Value-Based Response
“Competitor X is cheaper”	Comparing price, not cover	Compare like for like: “Let us look at what their policy covers and pays. A cheaper premium with an exclusion can cost far more at claim time.”
“I don’t trust the claims”	Fear of the payout promise	Lead with proof: “Glico’s reputation is built on fast claims. Let me show you how ours are settled, and give you clients who have been paid.”
“Let me think about it”	Unresolved risk or authority	Surface the real blocker: “Of course. What specifically would you like to be sure of, the cover, the price, or a decision someone else shares?”
“Not right now”	No urgency created	Make the risk present: “The risk does not wait. If a loss happened tomorrow while you were uncovered, what would that cost? Let us at least protect you from Monday.”

Table 15 The five objections

5.6.1 A Worked Dialogue: Holding Price

Here is the price objection handled through V.A.L.U.E., the way it might sound in the room. Notice that the seller never touches the discount; every move is value, reframe, and a step forward.

CUSTOMER: “HONESTLY, YOU ARE MORE EXPENSIVE THAN THE OTHERS.”

Value first / Acknowledge: “I hear you, and price should matter. What you are looking at, though, is cover that keeps this business standing if the worst happens, so let us make sure we are comparing the same thing.”

Learn the real issue: “When you say more expensive, are you comparing the premium alone, or what each policy actually pays when you claim?”

Uphold and reframe: “The cheaper quote excludes flood, which is the very thing that closed two shops on your street last year. Ours covers it. Set against one flood loss, the difference in premium is a few cedis a day, and Glico’s claims are paid fast, so you reopen while others wait.”

Enrol the next step: “Given what is at stake, shall we get you properly protected and set the cover to start this week?”

5.6.2 Value-Reframe Phrase Bank

Keep these phrases ready. They shift a price conversation onto value in a sentence.

- i. “Set against one uninsured loss, this premium is small, let me show you the maths.”
- ii. “That works out at a few cedis a day to take this risk off your shoulders entirely.”
- iii. “A cheaper premium with an exclusion is not cheaper, it is a bigger bill at claim time.”
- iv. “The question is not what it costs, but what it would cost you to be uncovered.”
- v. “What you are really buying is that a claim is paid, fast, when everything else has gone wrong.”

5.7 Breaking the Discount Reflex

Now to the behaviour that matters most. The diagnostic shows that when pressed on price, Glico’s sellers tend to reach for a discount (47, Constrained). It is understandable, a discount ends the discomfort quickly, but it is the most expensive habit in selling, for the reasons the cost-of-a-discount section made plain.

Breaking the reflex is a matter of discipline and preparation, and both are within reach. Anticipate the price objection before it comes, you already do this well. Have your value stack and phrase bank ready. And adopt one rule, without exception: the discount is never your first move, and never a free one. When price is raised, you reframe, you reach into the value stack, and you hold. If genuine movement is truly required, that is a negotiation, and it follows rules of its own, which is the subject of Module 6.

5.8 Common Mistakes, and What to Do Instead

Common Mistake	Do This Instead
Reaching for a discount when price is challenged	Reframe on value first; the discount is never the first move and never free
Competing on the premium number	Compete on cover, claims, advice and trust, change the game
Treating an objection as a rejection	Treat it as a request for confidence, and a buying signal
Answering “too expensive” with a lower price	Answer it with the value stack and a cost-of-loss reframe
Matching a competitor’s quote to keep the deal	Compare cover like-for-like; a cheap policy with exclusions costs more at claim time

Table 16 Common mistakes

5.9 Knowledge Check

Q1. In a commoditised insurance market, competing mainly on price means:

- a) You will always win
- b) You are losing margin on every deal and playing the market’s game

- c) Customers respect you more
- d) Nothing changes

Q2. A discount is damaging mainly because it comes out of:

- a) Margin, a much larger share of the profit than of the premium
- b) The customer's pocket
- c) Nowhere
- d) The competitor's price

Q3. The “value stack” is:

- a) A discount schedule
- b) The set of reasons a customer should pay Glico's price over a cheaper competitor
- c) A list of products
- d) A claims form

Q4. In the V.A.L.U.E. method, the “U” step is where you:

- a) Undercut the competitor
- b) Understand the product
- c) Uphold the price and reframe the value
- d) Upsell aggressively

Q5. When a customer says “you are too expensive,” it most often means:

- a) They cannot afford anything
- b) They do not yet understand the value
- c) They are joking
- d) They want a different product

Q6. Write, in your own words, the one rule about discounting that this chapter asks you to adopt.

5.10 Practical Task

Build Your Value Defence

First, write your personal Glico value stack: at least five reasons, in your own words, why a customer should pay Glico's price. Make them specific and true, and add the proof or story you would use for each.

Second, take the single objection you find hardest to handle, and script a full V.A.L.U.E. response to it, all five steps. Rehearse it aloud with a colleague until it feels natural. This is the script you will reach for the next time price is raised.

5.11 Case Scenario

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.

For Discussion

1. At which step of V.A.L.U.E. did the deal actually turn?
2. What would matching the competitor's price have cost Glico, beyond this one deal?
3. Which line from the value stack would you have reached for first, and why?

5.12 Module Recap

- a. In A Commoditised Market, Competing on Price Loses Margin; Competing on Value Changes the Game and Wins It.
- b. A Discount Comes Out of Profit, Not Premium; It Is the Most Expensive Habit in Selling.
- c. Know Your Glico Value Stack Cold and Handle Objections With the V.A.L.U.E. Method.
- d. The Discount Is Never Your First Move and Never Free; Reframe and Hold, And If You Must Move, Negotiate (Module 6).

WINNING THE BUSINESS: NEGOTIATION, PRICE DEFENCE AND CLOSING

6.0 Learning Objectives

By the end of this module, participants will be able to:

- a. Distinguish Negotiating from Discounting, And Trade Rather Than Concede on Every Price Movement.
- b. Use Disciplined Concession Language, Never the First Move, Always for Something in Return.
- c. Stay Within the NIC Tariff and the Law, And Never Cross the Line into Undercutting.
- d. Apply Closing Techniques That Move Hesitant and Multi-Party Buyers to a Decision.
- e. Recognise When Hesitation Is Really About Price, And Surface and Resolve the Real Blocker.

6.1 Negotiation Is Not Discounting

Discounting is giving something away to end the discomfort. Negotiating is exchanging value so that both sides gain. The difference is the single most important idea in this chapter: in a negotiation, you never make a concession without getting something of equal or greater value in return. If a customer asks for a lower price, the disciplined seller does not simply agree; they ask what the customer can offer in exchange, a longer policy term, more lines of business, prompt payment, a referral, or a commitment to renew. This protects margin and, paradoxically, increases the customer's respect for the deal, because a price that moves for nothing signals it was inflated, while a price that moves only in trade signals it was fair.

6.2 Trade, Don't Concede: The Staircase

When price pressure comes, work down the staircase below, and never skip to the bottom. Most deals are held at the top three rungs, on value, without any price movement at all. Only if genuine movement is required do you trade a concession, and only then, small and last, do you touch price.

TRADE, DON'T CONCEDE: DEFENDING PRICE AND MARGIN

If you must move on price, take something of equal value in return

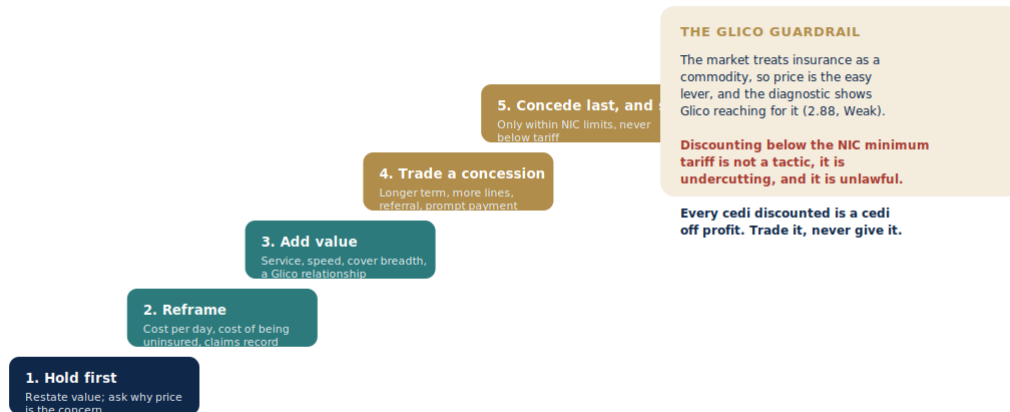


Figure 5 The trade-don't-concede staircase

- i. **Hold first.** Restate the value and ask why price is the concern. Most objections resolve here.
- ii. **Reframe.** Cost per day, the cost of being uninsured, the claims record. Make the premium feel small against the risk.
- iii. **Add value.** If they want more for their money, add service, cover breadth or a relationship benefit, not a lower price.
- iv. **Trade a concession.** If you must move, get something back: a longer term, more lines, a referral, prompt payment.
- v. **Concede last, and small.** Any price movement is minimal, within permitted limits, and never below the NIC minimum tariff.

6.3 The Tariff, and the Line You Never Cross

Price discipline in Ghanaian insurance is not only commercial; it is regulatory. For motor business, the National Insurance Commission sets a minimum tariff, and insurers may offer only limited, permitted discounts (National Insurance Commission, 2024; Graphic Online, 2015). Quoting below the permitted floor is premium undercutting: it depletes the reserves that pay claims, and it is unlawful, exposing the insurer to sanction (Graphic Online, 2015).

So the bottom of the staircase has a hard floor. You may negotiate within the permitted band; you may never cross it. This is a rare and useful case where the discipline the market needs and the discipline the law requires point in exactly the same direction, and it is a powerful, honest reason to sell on value rather than price: “I am not able to go below this, it is the regulated minimum, so let me show you why the cover is worth it instead.” The floor is not a weakness in your position; it is a shield you can hold up.

6.4 Concession Discipline

If movement is genuinely required, how you move matters as much as whether you move. Four disciplines keep a concession from becoming a giveaway.

- i. **Never the first move.** Hold and reframe first. A price that drops the moment it is questioned teaches the customer to push harder.
- ii. **Always in trade.** Every concession earns something back, term, volume, payment, referral. Use “if... then...” language so the exchange is explicit.
- iii. **Small and slowing.** Move in small steps that get smaller, not one large drop. A big concession signals a big margin was hidden.
- iv. **Within the floor.** Every movement stays inside the permitted, tariff-compliant band. The floor is non-negotiable.

6.5 Closing with Confidence

Closing is not a trick applied at the end; it is the natural result of a well-run sale. Glico’s team already asks for the business confidently. The skill to add is closing the harder deals: the hesitant buyer, and the multi-party decision. A few reliable techniques help, and they work best when you have read the moment correctly.

- i. **Read the buying signals.** Questions about start dates, payment or specific cover are signs the customer is ready. Ask for the business.
- ii. **The assumptive close.** Move to the practical next step: “Shall we set the cover to start on the first?”
- iii. **The summary close.** Recap the risks solved and the value agreed, then ask for the decision.
- iv. **The alternative close.** Offer a choice that assumes the sale: “Would you prefer annual or quarterly payment?”

For multi-party deals, close each member of the decision unit in turn, using the map from Module 4, and let your inside coach keep the process moving between meetings. And manage the close actively: agree the next step at the end of every meeting, and never leave a deal without a date.

6.6 When “Let Me Think About It” Really Means Price

The team’s own comments tie closing difficulty directly to price and competitor pressure, not to the mechanics of asking. So when a buyer hesitates, assume the block may be price, and surface it rather than dropping the number. Name the possibilities and let the customer point to the real one; then deploy the right tool, the value stack for a price concern, the decision map for an authority concern, an implication question for a risk not yet felt. A hesitation you name is a hesitation you can resolve; one you leave unspoken becomes a lost deal, or an unnecessary discount.

6.6.1 The Close-Management Checklist

- i. Is the real need agreed, and the value understood?
- ii. Have all objections, especially price, been resolved on value?
- iii. Have I identified and satisfied every member of the decision unit?

- iv. Have I asked for the business directly, and agreed a start date?
- v. Is the premium arranged, so cover incepts on payment (no-premium-no-cover)?

6.7 Common Mistakes, and What to Do Instead

Common Mistake	Do This Instead
Cutting the price to close a hesitant buyer	Surface the real blocker first; hesitation is often not about price at all
Conceding on price for nothing in return	Trade every movement, use “if... then...” language
Making one large price drop	Move in small, slowing steps; a big drop signals a hidden margin
Going below the regulated tariff to win	Never cross the NIC floor; hold it up as a shield and sell value
Leaving a meeting without a next step	Agree the next action and a date every time; never let a deal drift

Table 17 Common mistakes

6.8 Knowledge Check

Q1. The core rule of negotiation in this chapter is:

- a) Always give the customer what they ask
- b) Match every competitor quote
- c) Refuse to negotiate at all
- d) Never concede on price without getting something of equal value in return

Q2. On the trade-don't-concede staircase, most deals are held at the:

- a) Top rungs (hold and reframe on value)
- b) Bottom rung (concede)
- c) Middle rung only
- d) No rung

Q3. Quoting a motor premium below the NIC minimum tariff is:

- a) A smart tactic
- b) Required by law
- c) Premium undercutting, which depletes claims reserves and is unlawful
- d) Always allowed with approval

Q4. Disciplined concession language sounds like:

- a) “Fine, I will lower it.”
- b) “If you can commit to a longer term, then I can improve the value.”
- c) “What is your best price?”
- d) “Everyone gets a discount.”

Q5. When a buyer says “let me think about it,” the best first response is to:

- a) Offer a discount
- b) Surface the real blocker with a diagnostic question
- c) Walk away
- d) Send a cheaper quote

Q6. Explain the difference between negotiating and discounting in one sentence.

6.9 Practical Task

Plan A Real Negotiation and Close

Take a live deal where price is in play. Plan your staircase: write how you will hold and reframe on value, what you would add before touching price, and, if movement is truly needed, exactly what you will ask for in return, using “if... then...” language, and your floor (never below the permitted tariff).

Then write your close: the buying signals you will look for, the closing technique you will use, and how you will surface the real blocker if the buyer hesitates. Rehearse it before your next meeting.

6.10 Case Scenario

The Fleet Renewal That Was Won on Term, Not Price

A logistics company with a large motor fleet comes to renewal. The transport manager pushes hard: a competitor has offered a lower rate, and he wants Glico to cut its price to keep the account. The account is valuable, and the reflex is to discount. Instead, the adviser works the staircase. She holds first, reframing the premium against the cost of a single major fleet loss, and reminds the manager of the goods-in-transit claim Glico settled within days last year.

The manager still needs a number he can defend to his directors. Rather than simply cutting the rate, the adviser trades: she offers a modest, permitted adjustment, comfortably above the NIC floor, in exchange for a three-year commitment, the addition of the company’s marine cargo cover, and payment on inception. The manager gets a defensible deal; Glico protects its margin, wins two more years and an extra line of business, and never approaches the tariff floor. The negotiation grew the account rather than shrinking the margin, which is exactly what “trade, don’t concede” is for.

For Discussion

- a. Where on the staircase did the adviser hold, and where did she trade?
- b. What did Glico gain in exchange for the price movement, and why does that matter?
- c. How did the NIC tariff shape the limits of this negotiation?

6.11 Key Takeaways

- a. Negotiating Means Exchanging Value; Discounting Means Giving It Away. Never Concede on Price Without a Return.
- b. Work The Staircase: Hold, Reframe, Add Value, Then Trade a Concession, Small, Slowing, and Never Below the NIC Tariff.
- c. Use “If... Then...” Language, And Hold the Regulated Floor as a Shield, Not A Weakness.
- d. Close With Confidence, And When a Buyer Hesitates, Surface the Real Blocker Rather Than Dropping the Price.

BEYOND THE SALE: DELIVERY, RETENTION, REFERRALS AND ACCOUNT GROWTH

7.0 Learning Objectives

By the end of this module, participants will be able to:

- a. Manage The Handoff From Sale to Delivery So the Client Experiences One Seamless Glico.
- b. Turn Satisfied Clients into Loyal, Renewing Relationships.
- c. Ask For Referrals Systematically at the Moments of Proven Value.
- d. Grow Existing Accounts Through Cross-Sell and Up-Sell to the Customer's Full Risk.

7.1 Deliver on the Promise

A policy is a promise, and the moment of truth is the claim. Everything after the sale, prompt documentation, a smooth first year, and above all a fast, fair claim, either confirms the value you sold or exposes it as empty. Glico's fast-claims reputation is a genuine asset; your job after the sale is to protect it in your accounts by staying involved and by managing the handoffs to operations, underwriting and finance.

Here we must be honest about a limit. The diagnostic's lowest score, 37, is cross-functional handoffs: the friction between sales and other functions that slows turnaround and frustrates clients (MGA Consulting, 2026). This is an organisational problem that Glico's leadership is addressing through service standards between departments, and it is not one a salesperson can solve alone. But you can manage your side of it so that, whatever happens behind the scenes, the client always feels looked after by you.

7.2 Managing the Handoff: A Seller's Protocol

Until the organisation's service standards remove the friction, protect your clients with a simple personal protocol. It will not fix the internal process, but it will keep your accounts loyal through it.

- i. **Set expectations honestly.** Tell the client what happens next and by when, and never promise a turnaround you cannot influence.
- ii. **Own the paperwork.** Follow the documentation through personally rather than assuming another desk will carry it.
- iii. **Chase on the client's behalf.** Push internal approvals and issuance so the client does not have to, and so delays surface to you first.
- iv. **Keep the client informed.** A short update at each step turns a slow process into a managed one in the client's eyes.
- v. **Be present at the claim.** When a loss happens, guide the client through it personally, this is the moment the whole relationship is judged.

7.3 The Retention and Referral Flywheel

Retention, growth and referral are not separate tasks; they are one turning wheel. A client whose claim is handled well renews. A renewing client whose account you grow becomes more valuable and more loyal. A loyal client, asked at the right moment, introduces the next one. Each turn of the wheel makes the next easier, and it is by far the cheapest source of profitable growth Glico has.



Figure 6 The retention and referral flywheel

7.4 Retention: Why Clients Leave, and How to Keep Them

Clients rarely leave over price alone. They leave because they felt forgotten between renewals, because a claim was handled poorly, or because a competitor reached them at renewal while Glico stayed silent. Retention is therefore mostly about presence. Two disciplines keep a book loyal.

7.4.1 *Manage the Renewal, Do Not Just Process It*

Approach every renewal well before it falls due, as a conversation rather than a notice. Review whether the cover still fits the business, flag anything that has changed, and reach the client before a competitor does. A renewal handled as genuine service is the strongest retention tool you have.

7.4.2 *Run an Annual Account Review*

Once a year, sit with each account of any size and review its full risk. It signals that you are an adviser, not an order-taker; it surfaces gaps to cover (which grows the account); and it renews the relationship before the renewal notice ever arrives. The annual review is where retention and account growth become the same activity.

7.5 Ask for Referrals Systematically

Referrals are the highest-return channel in insurance, and Glico's relationship base is excellent. The one gap is passivity: the team still sometimes waits for referrals to be volunteered rather than asking (57.6) (MGA Consulting, 2026). The fix is to make the ask a standard step, triggered at moments of proven value, right after you have delivered something the client values: a claim paid quickly, a renewal handled smoothly, a problem solved.

Three things make a referral ask work: timing (ask at the proven-value moment), specificity (ask for a particular kind of person, not "anyone"), and ease (offer to be introduced, and make it effortless). Then follow up promptly, and onboard the referral with a quick early win so the wheel turns again.

7.6 Grow the Account

Most clients are under-insured relative to their real risk, which means most accounts can grow. Return to the product-to-need thinking of Module 2: a client with motor cover may need goods-in-transit; a fire client may need business-interruption or liability; a growing SME may need bonds or group personal accident for its staff. Review each account's full risk at least once a year, ideally at the annual review, and bring the client the gaps you find. This is not selling them things they do not need; it is protecting them properly, and it deepens both the relationship and the account.

7.7 Common Mistakes and What to Do Instead

Common Mistake	Do This Instead
Assuming the sale ends at signature	Manage delivery, retention and referral, the most profitable phase begins after the sale
Blaming internal delays and leaving the client in the dark	Run your handoff protocol, set expectations, chase, and keep the client informed
Only contacting clients at renewal	Run an annual account review; presence between renewals is what retains
Waiting for referrals to be volunteered	Ask at every proven-value moment, specifically, and make the introduction easy
Selling clients only what they first asked for	Review the full risk yearly and cover the real gaps

7.8 Knowledge Check

Q1. In insurance, the real moment of truth that proves the value you sold is:

- a) The claim
- b) The first phone call
- c) The brochure

d) The office visit

Q2. The cross-functional handoff problem (37) is best described as:

- a) A selling-skill gap for one person to fix
- b) An organisational issue that leadership addresses, while you manage your side of it
- c) Unimportant
- d) A pricing issue

Q3. The best time to ask for a referral is:

- a) Before the sale
- b) Never
- c) Right after delivering something the client values
- d) Only at year-end

Q4. The strongest single retention tool is:

- a) A discount at renewal
- b) Managing the renewal as genuine service, and reaching the client first
- c) Ignoring the client until they call
- d) A new brochure

Q5. Growing an account mainly means:

- a) Raising the premium arbitrarily
- b) Selling unnecessary products
- c) Discounting to keep them
- d) Reviewing the client's full risk and covering real gaps

Q6. Explain how retention, account growth and referrals form a single “flywheel.”

7.9 Practical Task

Turn The Flywheel on Your Own Book

Choose three existing clients. For each, do two things: (1) review their full risk and identify at least one gap you could cover (an account-growth opportunity), and (2) note the next proven-value moment when you could naturally ask for a referral.

Then write your own referral ask, in your own words, that you will use at the next such moment. Rehearse it until asking feels as natural as thanking the client.

7.10 Case Scenario

One Claim, Three New Policies

A small trading company holds only a fire policy with Glico. When a fire damages part of the warehouse, the adviser ensures the claim is handled quickly and personally shepherds it through, keeping the owner informed at every step. The claim is settled fast, and the owner, who half-expected the usual delays, is genuinely impressed. This is the moment of proven value.

The adviser uses it. First, she reviews the client's full risk and finds real gaps: the goods moving in and out of the warehouse are uninsured, the staff have no cover, and business interruption was never considered. She brings these to the owner, framed around the loss he just experienced, and adds goods-in-transit, group personal accident and business-interruption cover. Then she asks for a referral: the owner, delighted, introduces two fellow traders from his association. One claim, handled well, has become three new policies on the account and two warm referrals, the flywheel turning exactly as it should.

For Discussion

1. What did the adviser do during the claim that earned the right to ask for more?
2. Which Module 2 thinking did she use to grow the account?
3. When, precisely, did she ask for the referral, and why was the timing right?

7.11 Key Takeaways

- a. The Sale Begins the Most Profitable Phase; Delivery, Retention, Growth and Referral Are Where Insurance Profit Lives.
- b. Run A Personal Handoff Protocol So the Client Always Feels Looked After, Even Where Internal Friction Exists.
- c. Retain Through Presence: Manage Renewals as Service and Run an Annual Account Review.
- d. Ask For Referrals Systematically, At Proven-Value Moments, And Grow Accounts by Covering the Full Risk.

THE DISCIPLINED SELLER: FEEDBACK, RESILIENCE AND CONTINUOUS IMPROVEMENT

8.0 Learning Objectives

At the end of this module, participants will be able to:

- Adopt A Habit of Continuous Improvement Through Reflection and Feedback.
- Run a Structured Win/Loss Review and Learn From Lost Deals Without Losing Confidence.
- Build The Resilience to Recover Quickly From Setbacks And Rejection.
- Grow Comfortable With The Discomfort of Hard Sales Situations Through Deliberate Practice.
- Use Recognition of Others and of Yourself to Sustain Motivation and Discipline.

8.1 Why the Best Sellers Keep Improving

Selling is a skill, and like any skill it is built by deliberate practice, not by time served. Two salespeople with the same experience can be worlds apart, because one treats every deal as a chance to learn and the other simply repeats the same habits, good and bad. The team's strong growth mindset (75.3) means the belief is already there; what this chapter adds is the routine that turns belief into steady, compounding improvement. Small gains, made consistently, are what separate a 70.9 team from a high-performing one.

8.2 The Reflect-Request-Reapply Loop

Continuous improvement becomes practical when it becomes a routine. The Reflect-Request-Reapply loop is a simple weekly habit that installs all three of the flagged behaviours at once.

THE DISCIPLINED SELLER: TURNING EVERY DEAL INTO SKILL

A capable team that seeks feedback and reflects improves twice as fast

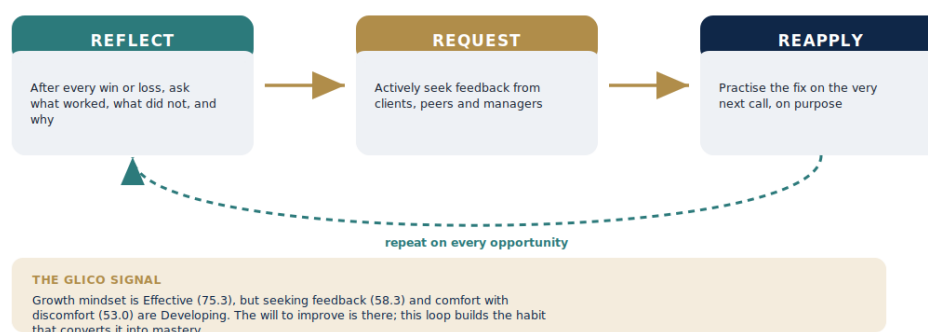


Figure 7 The Reflect-Request-Reapply loop

- Reflect.** After each significant deal, won or lost, ask what worked, what did not, and why. Brief, honest, and regular beats long and occasional.

- ii. **Request.** Actively seek feedback, from your Team Lead, from colleagues, and above all from customers. This is the team's weakest habit (58.3), and the fastest route to improvement.
- iii. **Reapply.** Take one lesson into your very next deal. Improvement comes from changing what you do, not merely from noticing.

8.3 Learn From the Deals You Lose

A lost deal is either a wound or a lesson, and you decide which. The discipline that turns losses into lessons is the win/loss review: shortly after a deal closes either way, ask a fixed set of questions and write down the answers. Over time the pattern in your losses becomes visible, and it is almost always fixable, a stage skipped, a decision-maker missed, value not made vivid, price conceded too soon.

That last question, asked of the customer who chose a competitor, is uncomfortable, which is exactly why so few sellers ask it, and exactly why it is so valuable. It gives you the truth about your own selling that no internal review can. Ask it, and separate the outcome of the deal from your worth as a seller: you lost a deal, you are not a loss.

8.4 Build Resilience

Rejection is the daily weather of selling, not a verdict on you. The team recovers from lost deals more slowly than it should (62.9), and slow recovery is costly, because the deal after a loss is often approached with less energy and conviction, making a second loss more likely. Resilience is a skill you can build. Three habits help.

- i. **Have a recovery routine.** Decide in advance how you reset after a loss, review it once, take the lesson, and move to the next prospect deliberately rather than dwelling.
- ii. **Reframe rejection.** A “no” is information, not condemnation. It narrows the field toward the customers who will say yes.
- iii. **Remember it is a numbers game.** With a healthy pipeline (Module 3), no single loss matters much. Desperation comes from an empty funnel, confidence from a full one.

8.5 Get Comfortable Being Uncomfortable

The team's lowest mindset score is comfort with the discomfort of tough sales situations (53.0): asking for the business, holding price, surfacing a hard objection, requesting a referral. These are precisely the moments where deals and margin are won, and precisely the moments people instinctively avoid. Growth lives on the other side of that discomfort, and the way to build tolerance for it is deliberate practice: seek the hard moments out rather than avoiding them, and climb a personal “discomfort ladder,” starting with the challenge that unsettles you least and working up. Each rung you climb makes the next easier, and the hard moments gradually become routine.

8.6 Recognition: Your Team's Fuel

The diagnostic found that recognition is the team's single strongest motivator, above financial reward for many (MGA Consulting, 2026). Use that deliberately. For managers, this is a direct instruction: recognise progress visibly and often, celebrate the well-held price, the bold prospecting call, the objection defended without a discount, not only the closed deal, because recognising the behaviour reinforces the discipline that produces results.

For every seller, recognition also works from the inside. Acknowledge your own progress: the reflex resisted, the harder call made, the feedback sought. Self-recognition sustains the discipline on the days when no one else is watching, and it is what carries a new habit through the weeks before it becomes second nature.

8.7 From Learning to Doing

This manual only creates value when it changes what you do on Monday. Turn it into a personal plan: pick the one or two stages of the cycle where you are weakest, choose a specific habit to build in each, and put the Reflect-Request-Reapply loop around them. Share the plan with your Team Lead so someone holds you to it. The Implementation Guide that follows this chapter gives you a structured 30-60-90 day path to do exactly that, and to make these habits permanent.

8.8 Common Mistakes and What to Do Instead

Common Mistake	Do This Instead
Treating experience as the same as improvement	Practise deliberately; run Reflect-Request-Reapply on every significant deal
Never asking customers why you lost	Ask "what tipped your decision?", it is the truest feedback you can get
Letting a lost deal drain the next one	Use a recovery routine; take the lesson, then move on deliberately
Avoiding the uncomfortable moments	Seek them out and climb the discomfort ladder; deals are won there
Recognising only closed deals	Recognise the right behaviours too, they are what produce the deals

Table 18 Common mistakes

8.9 Knowledge Check

Q1. The main thing that separates a good salesperson from a great one over time is:

- a) Consistent discipline and continuous improvement
- b) Natural talent
- c) Luck
- d) A bigger territory

- Q2.** In the Reflect-Request-Reapply loop, “Request” means:
- a) Ask for a discount
 - b) Actively seek feedback from managers, colleagues and customers
 - c) Request a transfer
 - d) Ask for more leads only
- Q3.** The most valuable feedback about a lost deal usually comes from:
- a) Your own notes only
 - b) Ignoring it
 - c) A brochure
 - d) The customer who chose a competitor
- Q4.** The team’s lowest mindset score, comfort with discomfort (53.0), matters because:
- a) It is irrelevant
 - b) The uncomfortable moments, asking, holding price, are exactly where deals and margin are won
 - c) Discomfort should always be avoided
 - d) It only affects new staff
- Q5.** The diagnostic found the team’s single strongest motivator is:
- a) Money above all
 - b) Time off
 - c) Recognition
 - d) Job title
- Q6.** Describe one habit you will build to recover faster after a lost deal.

8.10 Practical Task

Run Your First Loop and Set Your Routine

Take your most recent lost deal and run a full win/loss review using the questions above, writing down your honest answers. Identify the one stage of the cycle that was decisive, and the one lesson you will reapply.

Then design your weekly routine: when you will Reflect, whom you will Request feedback from, and the first rung of your personal discomfort ladder. Write the one improvement you will carry into your very next deal, and share it with your Team Lead.

8.11 Case Scenario

The Broker Deal That Came Back Stronger

An adviser loses a competitive corporate tender to another broker, a deal she had worked for weeks. The instinctive response is discouragement, and to move on without looking back.

Instead, she does two disciplined things. She runs a win/loss review, and she calls the client to ask, honestly, what tipped the decision. The answer is uncomfortable but precise: her proposal was strong, but she had not reached the finance director, who ultimately drove the choice on cost.

That is a Module 4 lesson, mapping the decision unit, and she reapplies it immediately. On her next three tenders she deliberately identifies and reaches the economic buyer early. Two of the three close. Months later, the original client's incumbent broker stumbles on a claim, the client remembers the adviser who had followed up so professionally, and returns to Glico, this time with the finance director in the room from the start. The lost deal, reviewed honestly and reapplied, became better selling and, eventually, the account itself.

For Discussion

1. What did asking the customer “what tipped your decision?” give the adviser that nothing else could?
2. Which earlier module's lesson did she reapply, and how?
3. How did resilience, reviewing rather than dwelling, change what happened next?

8.12 Module Recap

- a. Discipline, Not Talent, Separates the Best Sellers; Deliberate Practice Compounds Small Gains.
- b. Run The Reflect-Request-Reapply Loop Weekly; Seeking Feedback Is the Fastest Route to Improvement.
- c. Turn Lost Deals into Lessons With a Win/Loss Review and Separate the Outcome From Your Worth.
- d. Build Resilience and Grow Comfortable With Discomfort; The Hard Moments Are Where Deals Are Won.
- e. Use Recognition, Of Your Team and of Yourself, To Fuel the Discipline That Makes All of This Stick.

CONCLUSION

Selling in the insurance industry is not simply about presenting products and asking customers to buy. It is about understanding people, identifying risks and needs, creating value and helping clients make informed decisions.

The insurance market presents significant opportunities but these opportunities require deliberate action. The goal is not to sell more at any cost, but to become more effective at identifying genuine customer needs, presenting relevant solutions and building relationships that generate lasting business value.

If the whole programme reduced to one sentence, it would be this: **sell value, not price.** In a market that treats insurance as a commodity and rewards the discount, the disciplined seller changes the game, competing on cover, claims, advice and trust rather than on a number. That single shift protects the margin the diagnostic showed Glico giving away and it runs through everything you have learned: how you prospect, how you discover, how you present, how you handle the objection that tests you most, and how you negotiate and close.

IMPLEMENTATION GUIDE: THE 30-60-90 DAY PLAN

Training changes results only when it changes behaviour, and behaviour changes through a deliberate, time-bound plan. The next ninety days are where this programme is either won or lost. Work the plan below in three phases and make the single commitment that turns intention into action: book your review before you leave the room, because what gets reviewed gets done.

THE 30 / 60 / 90 DAY APPLICATION ROADMAP

From the training room to the field, one disciplined step at a time



Accountability is the multiplier: what gets reviewed gets done. Book the monthly check-in before you leave the room.

Figure 8 The 30-60-90 day application roadmap

First 30 Days: Stabilise and Start

The first month is about installing the foundational disciplines. Set and hold your weekly prospecting cadence. Load and clean your pipeline to a clear 3x coverage view in the CRM. Use the N.E.E.D.S. questions on every discovery. And rehearse the V.A.L.U.E. method on the one objection that tests you most, until the response is automatic.

Days 31 to 60: Build the Discipline

The second month is about depth. Reframe, never discount, and log every price conversation so you can see your own progress. Run structured discovery before every proposal. Ask for a referral at each proven-value moment. And begin the feedback habit: seek feedback on at least two calls, and reapply what you learn.

Days 61 to 90: Embed and Grow

The third month is about making the skills your own. Convert your reflections into a personal playbook of what works. Grow at least one existing account through cross-sell. Review your numbers with your manager monthly. And begin to teach, mentoring a newer colleague on one skill cements it in you.

Your 90-Day Commitments

Write your own specific commitments for each phase. Be concrete: name the actions, the numbers, and the dates.

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