

MTC REVENUE GENERATION THROUGH CROSS-SELLING, UPSELLING AND CORPORATE BUSINESS DEVELOPMENT

CASE ONE: DISCOVERY WITH A KUMASI TRADING BUSINESS

A Business Development Officer visits a mid-sized trader that holds only basic premises cover. Instead of pitching, she asks how goods reach the warehouse, how far they travel, what bank facilities were taken recently, and what would happen if the store closed for a month after a fire. The answers reveal uninsured stock in transit, a loan covenant to insure assets, and no business-interruption cover.

Discussion Questions

- a. Which SPIN questions did the officer use, and what did each uncover?
- b. How did letting the owner state the implications change the tone?
- c. Draft two implication questions for an SME in your own portfolio.

CASE TWO: ONE MOTOR CUSTOMER, A PROTECTED HOUSEHOLD

A Relationship Manager reviews a customer who has held motor cover for three years. Discovery at renewal reveals a newly built home, two school-age children, and no life or personal accident cover. She recommends home cover first, framed against the cost of rebuilding after a fire, then adds personal accident and a life plan over two renewals. One policy becomes four; the customer is more protected, more loyal, and now refers family.

Discussion Questions

- a. Why did she sequence the offers rather than present all four at once?
- b. Which trigger made each offer timely, and how was it framed as service?
- c. In your book, name one motor-only customer and map their next three offers.

CASE THREE: WINNING A FLEET AND PROPERTY ACCOUNT THROUGH A BROKER

Invited by a broker to quote for a logistics firm, an officer maps the buying unit rather than sending one price. She prepares a value case on total cost of risk for the CFO, a technical annex for the risk manager, and a service note for the fleet manager, and keeps the broker briefed throughout. A competitor is cheaper, but the client's team is united and the broker recommends Hollard.

Discussion Questions

- a. How did addressing each stakeholder change the outcome against a cheaper rival?
- b. What specifically earned the broker's advocacy?
- c. For your account, list the buying unit and each member's main concern.