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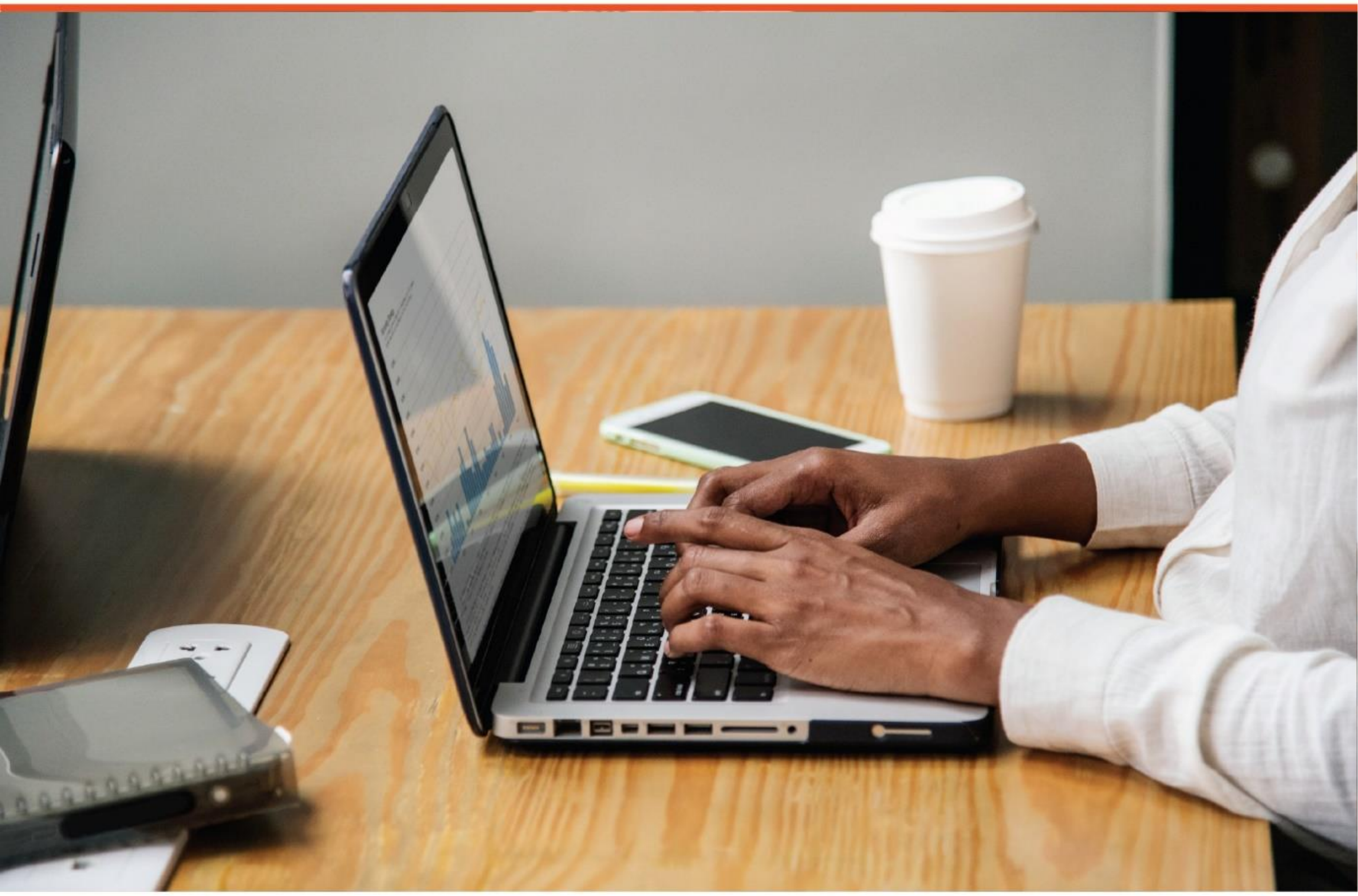

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MTC DIGITAL SELLING SKILLS

UNIQUE INSURANCE COMPANY LIMITED

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UNDERSTANDING THE DIGITAL INSURANCE BUYER

1.0 Learning Objectives

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

a. Explain How the Behaviour of Insurance Buyers in Ghana Has Changed in the Digital Age.
b. Describe How Customers Behave Differently Across WhatsApp, Facebook, TikTok, Instagram, Linkedin and Websites.
c. Map The Digital Insurance Buyer Journey and the Questions Buyers Ask at Each Stage.
d. Recognise Why Buyers Hesitate, And What a Digital Seller Must Do to Earn Trust and Win the Sale.

1.1 The Digital Shift in Ghana's Insurance Market

A generation ago, an insurance sale usually began with a phone call, a walk-in, or a face-to-face meeting arranged by a broker or agent. That world has not disappeared, but it is no longer where most buying journeys begin. Today, the journey starts on a screen. A driver whose friend had an accident searches online for motor cover. A trader worried about fire asks a question in a Facebook group. A young professional watches a short video about travel insurance before a trip. By the time these prospects contact an insurer, many have already formed opinions, compared options and decided who they trust.

This shift is driven by scale. With about 26.3 million internet users, 41.8 million mobile connections and near-universal WhatsApp use among connected Ghanaians (Kemp, 2026; We Are Social & Meltwater, 2025), the digital marketplace is now the largest marketplace in the country. For Unique Insurance, whose cooperative and union roots already connect it to large affinity communities such as members of the Ghana National Association of Teachers and other national unions, the ability to reach and serve these communities online is a direct route to growth.

1.2 Who is the Digital Insurance Buyer?

The digital insurance buyer is not a single person, but several common patterns appear across Unique Insurance's market:

a. **Mobile-first and time-poor.** They use a smartphone as their main device and expect fast, simple answers. A slow or complicated response loses them.
b. **Research-driven and sceptical.** They compare, read reviews and ask their networks. They have often heard stories of claims that were not paid, so they need proof before they trust.
c. **Value-conscious, not only price-conscious.** They will pay for cover they understand and believe in. Price objections are usually value questions in disguise.
d. **Community-influenced.** Recommendations from a colleague, a church, a union or a WhatsApp group carry more weight than an advertisement.
e. **Young.** With a median age around 21 (Kemp, 2026), a large share of buyers and future buyers are digital natives who expect to transact by message and mobile money.

For Unique Insurance, this profile points to a clear approach: lead with education and trust, prove your reliability with real evidence such as the two-hour settlement standard on minor motor comprehensive claims, and make every step simple. The *"Where your needs come first"* promise must be visible in how quickly and helpfully you respond online.

1.3 How Buyers Behave Differently Across Channels

A common mistake is to treat every platform the same way. Buyers arrive at each channel with different expectations. Selling well means matching your behaviour to the channel.

Channel	How buyers use it	What it is best for
WhatsApp	One-to-one, fast, personal, expects a quick reply	Answering questions, quoting, closing, follow-up
Facebook	Community, groups, older and broad audience	Discovery, education, local reach, reviews
TikTok	Short entertaining video, very young audience	Awareness, myth-busting, humanising insurance
Instagram	Visual, aspirational, stories and reels	Brand image, lifestyle framing, younger buyers
LinkedIn	Professional, corporate, business owners	SME and corporate cover, personal authority
Website and email	Deep information, transaction, records	Detailed research, quote requests, nurturing

Table 1 How Buyers Behave Differently Across Channels

Notice that no single channel does everything. WhatsApp is where conversations are closed, but buyers often discover Unique Insurance first on Facebook or TikTok, and confirm their decision on the website. Understanding this hand-off between channels is central to Module 5.

1.4 The Digital Insurance Buyer Journey

Buyers move through predictable stages, from having no felt need for cover, to becoming aware of a risk, to researching, comparing, deciding, onboarding and finally renewing and recommending. At each stage they ask a different question, and the digital seller has a different job to do. Figure 2 maps this journey.

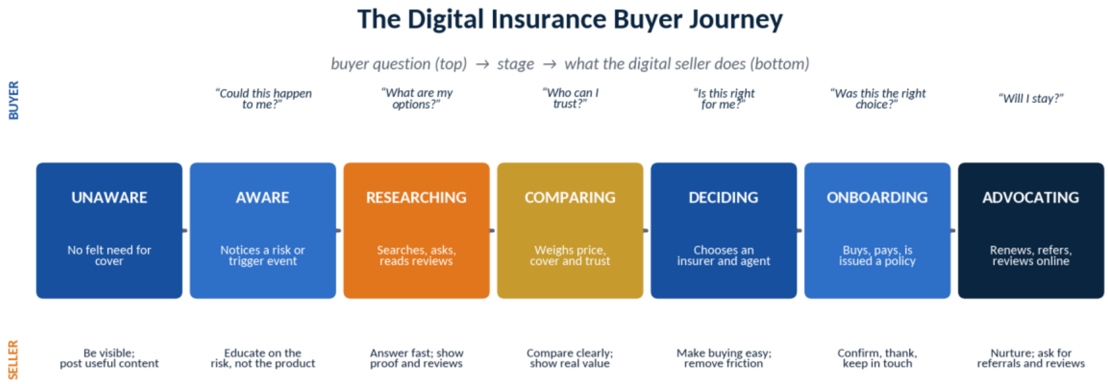

Figure 1 The Digital Insurance Buyer Journey

The most important lesson from this map is that you must meet buyers where they are. Pushing a hard sale at someone who is only becoming aware of a risk will fail. Educating them, then guiding them forward one step at a time, is what converts a stranger into a policyholder and, eventually, into an advocate who refers others.

1.5 Why Buyers Hesitate, and What to Do About It

Understanding hesitation is as important as understanding desire. In Ghana's insurance market, buyers commonly hesitate for four reasons: they do not fully trust that claims will be paid; they see insurance as an expense rather than protection; they find the product confusing; and they have heard negative stories. The digital seller answers each of these directly.

a. **Distrust → prove it.** Share genuine testimonials, claim payment stories and the speed of Unique Insurance settlements.
b. **Price perception → reframe value.** Translate premiums into daily cost and into the size of the loss avoided.
c. **Confusion → simplify.** Explain cover in plain language, one benefit at a time, without jargon.
d. **Negative stories → be consistently helpful.** A steady stream of honest, useful content quietly rebuilds confidence.

1.6 The Challenges You Will Face, and How to Beat Them

Selling digitally is rewarding, but it has real challenges. Knowing them before you start, and knowing how to beat each one, will save you frustration in your first weeks and set you apart from sellers who give up too soon.

Challenge	How to beat it
Intense competition for attention	Stand out with genuine helpfulness, fast replies and real proof. Do not compete on noise; compete on trust.
Limited personal interaction	Replace the handshake with responsiveness, a warm human tone and short voice notes, so the customer still feels known and cared for.
Trust and security concerns	Lead with proof, use only official verified accounts, and protect customer data. Never ask for sensitive details on an unsecured channel.
Delivering a joined-up experience	Meet customers on whichever channel they choose and hand them smoothly from one to the next, exactly as the 5C cycle describes.
Winning and keeping loyalty	Meet modern expectations with quick, easy, helpful service before and after the sale, so customers stay with you and refer others.

Table 2 The Challenge and How to Beat it

1.7 Case Scenario

Ama the teacher and the motor quote

Ama is a senior high school teacher in Kumasi and a member of the Ghana National Association of Teachers. One evening she sees a short Unique Insurance video shared in her staff WhatsApp group. It explains, simply, how comprehensive motor cover protects a family car against theft, fire and accident damage, and it ends with an invitation to message on WhatsApp for a free quote. Ama has been meaning to insure her new car properly for months but found the process confusing. The video answers a question she did not know how to ask. She messages the number that evening. Kwame, a Unique Insurance sales professional, replies within ten minutes, asks three simple questions about her car and her needs, sends a clear quote as a short voice note and a written summary, and mentions that minor motor claims are typically settled within two hours. He does not rush her. Two days later he follows up with one friendly message. Ama buys the policy and, a month later, shares Kwame's number with two colleagues.

Discussion questions

1. At which stage of the buyer journey did Ama enter, and what triggered her move to the next stage?
2. What specific behaviours by Kwame built trust without any face-to-face meeting?
3. How did Unique Insurance's cooperative and union heritage help this sale happen?

1.8 Knowledge Check

1. Digital selling in insurance is best understood as:
   (a) Only posting adverts on social media

(b) A disciplined system for finding, engaging and converting buyers online
(c) Sending the same message to as many people as possible
(d) A replacement for all face-to-face contact

2. Which channel is generally best for closing a sale and following up one-to-one?
(a) TikTok
(b) LinkedIn
(c) WhatsApp
(d) A billboard

3. A buyer who is 'comparing' is mainly asking:
(a) "Could this happen to me?"
(b) "Who can I trust and is this right for me?"
(c) "Will I stay next year?"
(d) Nothing; they have already bought

4. The most effective response to a buyer who distrusts insurers is to:
(a) Lower the price immediately
(b) Argue that they are wrong
(c) Show genuine proof such as real claim settlement stories
(d) Stop responding

1.9 Practical Task

Map a real prospect

1. 1.Choose one real person you could sell to (a colleague, a market trader, a driver you know).
2. 2.Write down which stage of the buyer journey (Figure 2) they are currently in and the question they are most likely asking.
3. Write the one action you would take next to move them forward one stage. Bring this to the group session.

1.10 Module Recap

a. Most insurance buying journeys in Ghana now begin online; the audience is large, mobile-first and young.
b. Low insurance penetration next to high connectivity is a major sales opportunity for Unique Insurance.
c. Buyers behave differently on each channel; match your behaviour to the channel.
d. Meet buyers at their stage in the journey and move them forward one step at a time.
e. Answer hesitation with proof, plain language and consistent helpfulness.

BUILDING A PROFESSIONAL AND CREDIBLE DIGITAL PRESENCE

2.0 Learning Objectives

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

a. Explain Why a Professional Digital Presence is The Basis of Trust in Online Selling.
b. Build and Optimise a Credible Professional Profile Aligned to The Unique Insurance Brand.
c. Establish Credibility Without Relying on Face-To-Face Interaction.
d. Apply Unique Insurance Brand, Regulatory and Data-Protection Standards to Every Digital Touchpoint.

2.1 Presence Equals Trust: The Digital Trust Pyramid

Online, people cannot read your body language, shake your hand or visit your office. They judge you by what they can see: your profile, your responsiveness, your content and the evidence that you deliver on your promises. Trust is therefore built deliberately, layer by layer. The Digital Trust Pyramid in Figure 3 shows how.

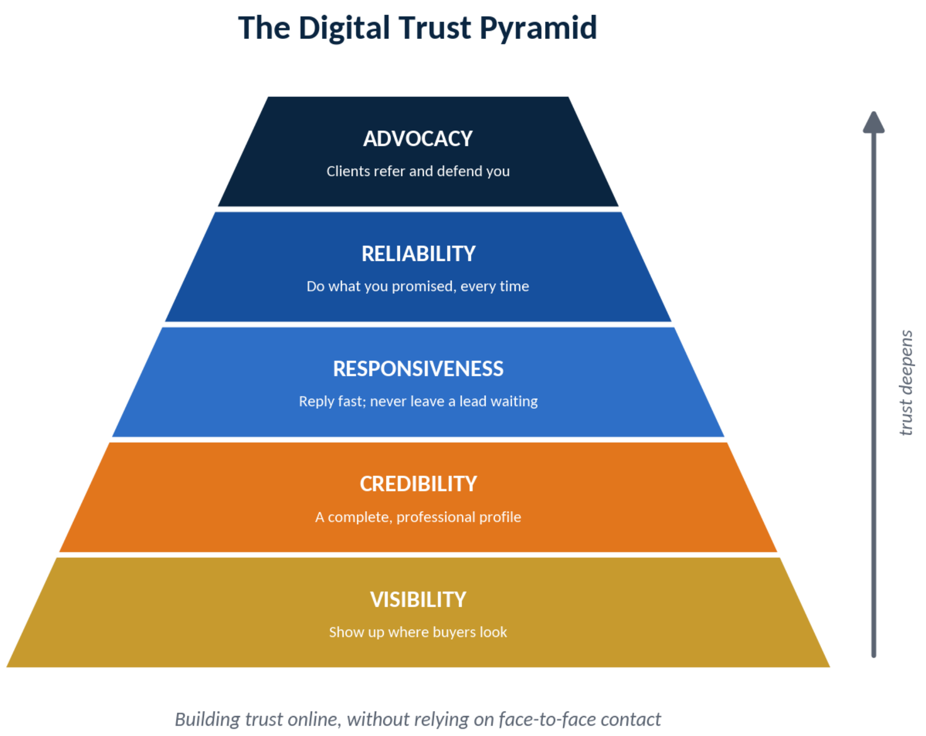

Figure 2 The Digital Trust Pyramid

You begin with visibility, showing up consistently where buyers look. On that base you build credibility through a complete, professional profile. Responsiveness, replying quickly and never leaving a lead waiting, turns interest into a relationship. Reliability, doing what you promised, converts that relationship into loyalty. At the top, advocacy is when satisfied clients refer you and defend the Unique Insurance name online. This is the goal of the whole 5C cycle.

2.2 Your Professional Profile

Your profile is your digital handshake. On WhatsApp Business, Facebook, LinkedIn and any other platform you use for selling, it should be complete, consistent and professional. A weak profile creates doubt before you have said a word.

Profile element	Do	Avoid
Photo	A clear, friendly, professional headshot	Blurry, casual or party photos
Name and title	Your real name and role, for example 'Sales Professional, Unique Insurance'	Nicknames or unclear titles
Headline or bio	State who you help and how, in plain language	Empty bios or copied slogans only
Contact	One clear way to reach you, and a click-to-chat WhatsApp link	Multiple confusing numbers or none
Proof	A line of credibility: years of service, a happy-client note	Exaggerated or unverifiable claims

Table 3 Your Professional Profile

Your personal brand should sit comfortably inside the Unique Insurance brand. Use the company's promise, *"Where your needs come first,"*, as the spirit of your profile: helpful, dependable, customer-first. IT colleagues should ensure that official numbers, links and the WhatsApp Business account are correctly branded and verified so that customers can tell a genuine Unique Insurance representative from an impostor.

2.3 Building Credibility Without Face-To-Face Contact

Credibility online comes from evidence, consistency and professionalism. The strongest forms of proof for an insurer are:

a. **Claim proof.** Real, permitted stories of claims paid quickly, including Unique Insurance's two-hour standard on minor motor comprehensive claims, answer the buyer's deepest fear.
b. **Testimonials and reviews.** Screenshots of genuine thank-you messages, and positive Google or Facebook reviews, carry great weight. Always obtain the customer's permission.
c. **Regulatory standing.** Reminding buyers that Unique Insurance is licensed and regulated by the National Insurance Commission signals safety, since only licensed entities may sell insurance in Ghana (National Insurance Commission, 2025).
d. **Consistency.** Showing up regularly, with a steady stream of helpful content, is itself proof of reliability.

2.4 Brand Consistency, Compliance and Data Protection

Every message you send represents Unique Insurance. Professional conduct protects both the customer and the company. You should observe the following standards:

a. **Brand consistency.** Use approved logos, colours, tone and product names. Do not create unofficial pages that appear to speak for Unique Insurance.
b. **Regulatory accuracy.** Never promise cover, terms or claim outcomes that a policy does not provide. Describe products truthfully and within the rules of the National Insurance Commission.
c. **Data protection.** Handle customer information lawfully and carefully, in line with Ghana's Data Protection Act, 2012 (Act 843). Do not share customer data, and secure devices and accounts.
d. **Security (IT role).** Enable two-step verification on WhatsApp Business and social accounts, control who has access, and keep the website and forms secure and up to date.

2.5 Case Scenario

Two profiles, two very different results

Two Unique Insurance sales professionals, Efua and Kojo, both post an offer for SME fire insurance in the same business Facebook group on the same day. Efua's profile has a clear professional photo, a headline that reads 'I help Ghanaian businesses protect what they have built, Unique Insurance', a verified WhatsApp Business link and two pinned customer thank-you notes. Kojo's profile has a group photo from a wedding, no title, and a personal number typed into the post with a spelling error.

Both posts reach roughly the same number of people. Efua receives eleven enquiries; Kojo receives one. A prospective client later explains that she messaged Efua because 'she looked like someone from a real company who would actually be there if something happened'.

Discussion questions

1. Which layers of the Digital Trust Pyramid did Efua satisfy that Kojo did not?
2. List three specific, low-cost changes Kojo could make this week to improve his results.

How does a verified, professional profile also protect customers from fraud and impersonation?

2.6 Knowledge Check

1. The base layer of the Digital Trust Pyramid is:

(a) Advocacy
(b) Reliability
(c) Visibility
(d) Responsiveness

2. The strongest form of credibility for an insurer online is:

(a) A large number of followers
(b) Genuine proof of claims paid quickly

(c) A colourful profile picture
(d) Frequent price discounts

3. When describing a product online, a sales professional must:
(a) Promise whatever helps close the sale
(b) Describe cover truthfully and within regulatory rules
(c) Avoid mentioning the regulator
(d) Guarantee every claim will be paid

4. Which is an IT responsibility that supports digital selling?
(a) Writing every sales message
(b) Enabling two-step verification and securing accounts
(c) Setting sales targets
(d) Choosing the office furniture

2.7 Practical Task

Audit and upgrade your profile

1. Score your own WhatsApp Business or main selling profile against the five elements in the profile table (photo, name and title, headline, contact, proof).
2. Rewrite your headline or bio so it states who you help and how, in one plain sentence, in the spirit of 'Where your needs come first'.
3. List two pieces of genuine proof (a testimonial, a claim story with permission) you will add this week.

2.8 Module Recap

1. Online, trust is built deliberately, from visibility up to advocacy.
2. A complete, professional, consistent profile is your digital handshake.
3. Credibility without face-to-face contact comes from proof, regulatory standing and consistency.
4. Every message represents Unique Insurance; stay truthful, compliant and secure with customer data.

DIGITAL PROSPECTING AND LEAD GENERATION

3.0 Learning Objectives

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

a. Explain The Shift from Cold Outreach to Social Selling and Inbound Lead Generation.
b. Define The Ideal Unique Insurance Prospect for Key Products.
c. Find Prospects Online Through Groups, Referrals, Communities and Your Existing Book.
d. Create Lead Magnets and Clear Calls to Action That Capture and Qualify Leads.

3.1 From Chasing to Attracting: The Lead Generation Funnel

Traditional prospecting meant chasing strangers, one cold call at a time. Digital selling adds a more powerful approach: attracting the right people so that qualified prospects come to you, then reaching out to others with relevance rather than cold pressure. Both work together, and both can be understood as a funnel that narrows a large audience into paying customers. Figure 4 shows the stages.

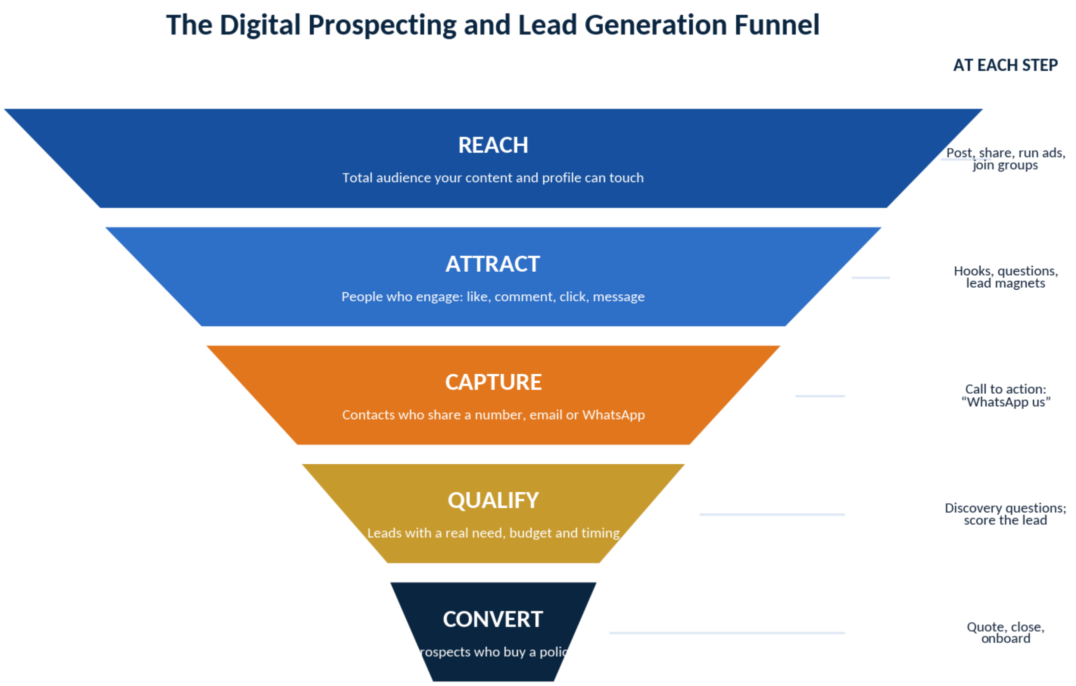

Figure 3 The Lead Generation Funnel

Your job is to keep the funnel full at the top with reach and attraction, and to move people down efficiently by capturing their contact, qualifying their need and converting the genuine opportunities. A common error is to spend all effort at the top, gathering likes and views that never turn into contacts. Every activity should have a next step that pulls the prospect one stage down the funnel.

3.2 Defining Your Ideal Prospect

You cannot attract everyone, and you should not try. Define who you are looking for, product by product. Clear prospect definitions make your content, your groups and your outreach far more effective.

Unique Insurance product	Ideal prospect	Where they gather online
Motor comprehensive	Vehicle owners, ride-hail drivers, families with a new car	Car and driver groups, marketplace, WhatsApp communities
SME and fire	Shop, warehouse and business owners	Business and trade association groups, LinkedIn
Travel	Frequent travellers, students abroad, pilgrims	Travel pages, visa and study-abroad groups
Home and burglary	Homeowners, landlords, estate residents	Neighbourhood and estate groups, Facebook
Group and affinity	Union members, cooperatives, staff associations	Union and staff WhatsApp groups, association pages

Table 4 Your Ideal Prospect

The affinity column is a special strength for Unique Insurance. Because of its cooperative and union heritage, the company has natural entry points into large, trusting communities such as teachers and other national unions. Group and affinity schemes marketed through these online communities can generate many qualified leads at once.

3.3 Where to Find Prospects Online

a. **Your existing book.** Current and lapsed clients are your warmest prospects for cross-sell, up-sell and referrals. Start here.
b. **Referrals.** Ask satisfied clients to introduce you, and make it easy by giving them a ready message and your click-to-chat link.
c. **Groups and communities.** Join and contribute to relevant Facebook and WhatsApp groups. Add value first; sell second.
d. **Hashtags and search.** Follow local hashtags and searches related to cars, business, travel and property to spot people with a live need.
e. **Comments and questions.** People asking 'which insurance is good?' online are prospects raising their hand. Respond helpfully and take the conversation to a private channel.

3.4 Lead Magnets and Hooks

A lead magnet is something genuinely useful you offer in exchange for a conversation or contact detail. It attracts prospects and gives you a reason to follow up. Strong, low-cost lead magnets for Unique Insurance include:

i. A one-page 'Motor insurance checklist: what your cover should include'.
ii. A short 'Five insurance myths that cost Ghanaians money' guide.
iii. A free, no-obligation quote or policy review, delivered on WhatsApp.
iv. A simple 'Is your business protected against fire?' self-check for SME owners.

3.5 Capturing and Qualifying Leads

Attraction is wasted without capture. Every piece of content and every conversation should carry one clear call to action, most often 'message us on WhatsApp' using a click-to-chat link, or 'request a free quote' through a simple website form maintained by IT. Once a prospect makes contact, qualify them quickly and courteously with a few discovery questions so you invest your time in the leads most likely to buy.

A simple lead qualification check

✓ **Budget.** Can they afford suitable cover, or should you offer a lighter option?
✓ **Authority.** Are they the person who decides, or do they need someone else?
✓ **Need.** Do they have a real risk to cover, and do they recognise it?
✓ **Timing.** Do they need cover now, at renewal, or later? Diarise accordingly.

3.6 Know Your Lead Types: Cold, Warm and Hot

Not all leads are equal, and treating them the same wastes effort. It helps to sort leads by how ready they are to buy, and to respond to each accordingly.

Lead type	What it means	What to do
Cold	Has shown no interest yet and does not know you; reached through content, adverts and outreach	Warm them up with value; do not pitch immediately
Warm	Has engaged in some way, for example liked a post, asked a question or requested a guide	Start a conversation, qualify the need and offer help
Hot	Ready to buy soon; asking about price, cover or how to start	Respond fast, quote clearly and ask for the sale

Table 5 The Lead Types

Move each lead patiently from cold to warm to hot. Most of your sales will come from warm and hot leads, so focus your energy there, while steadily warming the cold ones with useful content until they are ready.

3.7 A Note on Paid Adverts and Simple Tools

Most of your leads will come from your own effort and content, at no cost. You can extend your reach with paid social media adverts or search adverts, sometimes called pay-per-click, where you pay only when someone clicks. Use these with management approval, a clear budget and a clear goal, and to amplify content that already works rather than to rescue weak content. A few simple tools make the work easier: a scheduling tool to plan posts in advance, an email tool to send and measure newsletters, and the customer or pipeline system Unique Insurance provides to keep every lead in one place. Ask IT which tools are approved before adopting any.

3.8 Case Scenario

Kwabena the shop owner, from a Facebook comment to a policy

In a Kumasi business owners' Facebook group, someone asks, 'After the market fire last month, which insurance actually pays for shops?' Several people argue about whether insurance is worth it. Adjoa, a Unique Insurance sales professional, does not paste an advert. She writes a short, helpful reply explaining, in plain language, how SME fire cover works and what to check before buying, and she offers a free one-page fire-protection checklist to anyone who messages her.

Seven people request the checklist on WhatsApp. Adjoa sends it, then asks each a few short questions about their business. Kwabena, who owns a hardware shop, has a real need, decides quickly and can afford cover. Adjoa focuses her energy on him and two others who qualify, and diarises the rest for follow-up. Kwabena buys a policy within the week and refers a fellow trader.

Discussion Questions

1. How did Adjoa attract leads without posting a single advertisement?
2. What was her lead magnet, and why did it work in that group?
3. Using the qualification check, why did she prioritise Kwabena?
4. What should she do with the prospects who requested the checklist but were not ready to buy?

3.9 Knowledge Check

1. A lead magnet is:

(a) A paid advertisement
(b) Something genuinely useful offered in exchange for contact or a conversation
(c) A discount code only
(d) A type of insurance policy

2. The warmest prospects to begin with are usually:

(a) Complete strangers
(b) Your existing and lapsed clients
(c) Competitors
(d) People who dislike insurance

3. Which is a special prospecting strength for Unique Insurance?
   (a) It has no competitors
   (b) Its cooperative and union heritage opens trusted affinity communities
   (c) It only sells one product
   (d) It avoids social media

4. Every piece of content should include:
   (a) As many hashtags as possible
   (b) One clear call to action that pulls the prospect one step down the funnel
   (c) The full policy wording
   (d) A request to like and share only

3.10 Practical Task

Build your prospect list and one lead magnet

1. List twenty real prospects across at least three Unique Insurance products, noting where each gathers online.
2. Draft one lead magnet you could offer this month (title and one line on what it contains).
3. Write the single call to action you will attach to it, including your WhatsApp click-to-chat link.

3.11 Module Recap

1. Digital selling attracts qualified prospects and reaches out with relevance, not cold pressure.
2. Define the ideal prospect product by product; it sharpens everything you do.
3. Your existing clients, referrals and online communities are your richest sources of leads.
4. Lead magnets and clear calls to action capture leads; a quick qualification check protects your time.

CREATING CONTENT THAT ATTRACTS, EDUCATES AND ENGAGES

4.0 Learning Objectives

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

a. Explain Why Content Is the Engine of Digital Selling and How It Builds Trust At Scale.
b. Use The Insurance Content Engine to Plan Content That Educates, Inspires, Convinces and Converts.
c. Write and Produce Insurance Content in Plain, Engaging, Localised Language.
d. Plan And Schedule Content Using a Simple Calendar and The Value-First Rule.

4.1 The Insurance Content Engine

Content is how you become visible, build trust and stay in a prospect's mind until they are ready to buy. But content without purpose is just noise. Every post should do one of four jobs: educate, inspire, convince or convert. The Insurance Content Engine in Figure 5 organises these four jobs so that your feed pulls prospects steadily towards a sale.

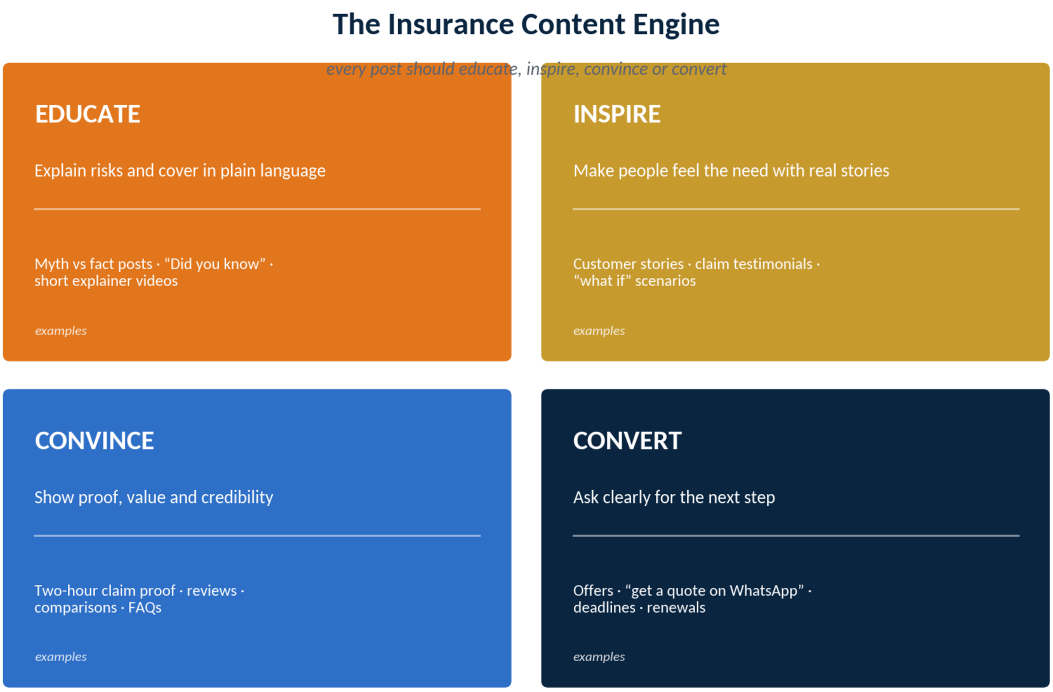

Figure 4 The Insurance Content Engine

A good rule is that roughly four out of every five posts should educate, inspire or convince, building trust and goodwill, while about one in five should convert, making a clear offer or call to action. This value-first balance is what separates a respected Unique Insurance presence from an account people mute.

4.2 Content Formats That Work for Insurance

a. **Short video.** Thirty to sixty second explainers and stories perform strongly on TikTok, Instagram reels, Facebook and WhatsApp status. Video humanises insurance.

b. **Carousels and simple graphics.** Step-by-step tips, myth versus fact, and 'what your cover includes' work well as swipeable images.

c. **Customer stories and testimonials.** Real, permitted stories of claims paid are your most persuasive content.

d. **Live sessions and question-and-answer.** Answering common insurance questions live builds authority and trust.

e. **WhatsApp status and broadcasts.** Useful for keeping your name and offers gently in front of your contacts, without spamming.

4.3 Writing for Insurance: Plain, Human, Useful

Insurance is full of jargon that confuses buyers. Your skill is to translate it. Apply three simple tests to everything you write:

a. **The plain-language test.** Would a market trader or a first-time buyer understand this without a dictionary? Replace 'indemnity' with 'we pay for your loss'.

b. **The 'so what' test.** For every feature, state the benefit. 'Comprehensive cover' means 'if your car is stolen or burnt, you are not left with nothing'.

c. **The story test.** Where you can, wrap the message in a short, relatable Ghanaian story, in the spirit of Unique Insurance's 'Papa Insurance' educational style.

4.4 Planning Content: The Calendar and The Value-First Rule

Consistency beats intensity. It is better to post three strong, useful items every week, every week, than to post ten in one day and then vanish for a month. A simple weekly content calendar, planned and batched in advance, makes consistency achievable even for busy sales professionals. Appendix B provides a ready template.

4.5 Localise: Speak to The Ghanaian Moment

Content that reflects the local context earns far more engagement. Tie your messages to the seasons and moments Ghanaians recognise: the raised fire risk during the dry Harmattan, floods in the rainy season, heavier road traffic and accidents at Christmas, travel around pilgrimage and holiday periods, and back-to-school pressures for teacher and family audiences. Use warm, familiar language, and where appropriate a touch of local expression, so that your content feels like it comes from a neighbour who happens to be an insurance expert.

4.6 Case Scenario

The post that flopped and the post that worked

Yaw, a Unique Insurance sales professional, posts a photo of a policy document with the caption: 'Unique Insurance Motor Comprehensive Policy now available. Terms and conditions apply. Contact us.' It gets two likes and no enquiries.

A week later, coached on the Content Engine, he posts a thirty-second phone video during the Harmattan season. In it he stands beside a car and says, in plain language, 'Three things that can total your car in one bad afternoon: a crash, a fire, or a thief. Comprehensive cover means you are not starting from zero. If it happens, a minor motor claim is typically settled within two hours. Want a free quote? WhatsApp me, the link is below.' The video is shared eighteen times and brings nine enquiries.

Discussion Questions

1. Which of the four Content Engine jobs did the second post do, and how?
2. Identify the plain-language, 'so what' and story elements in the second post.
3. Why did localising the message to the Harmattan season increase engagement?
4. Rewrite Yaw's first caption so that it educates and converts.

4.7 Knowledge Check

1. The four jobs of insurance content are:
   (a) Like, share, comment, follow
   (b) Educate, inspire, convince, convert
   (c) Sell, sell, sell, sell
   (d) Post, boost, pay, wait

2. The value-first rule suggests that most of your content should:
   (a) Make a direct sales offer
   (b) Educate, inspire or convince before it converts
   (c) Never mention products
   (d) Only be reshared from others

3. The 'so what' test means:
   (a) Ignoring the customer's needs
   (b) Turning every feature into a clear benefit
   (c) Using more jargon
   (d) Posting less often

4. For digital content, the most reliable route to results is:
   (a) Occasional bursts of many posts
   (b) Consistent, useful posting week after week
   (c) Copying competitors exactly
   (d) Posting only when there is an offer

4.8 Practical Task

Draft a week of content

1. Using the Content Engine, plan five posts for one week: at least one each to educate, inspire and convince, and one to convert.
2. Fully write one of the five posts, applying the plain-language, 'so what' and story tests.
3. Attach a clear call to action and note which channel each post is for.

4.9 Module Recap

1. Content makes you visible and builds trust at scale; every post should educate, inspire, convince or convert.
2. Keep roughly four in five posts value-first and about one in five a clear offer.
3. Write in plain, human language; turn features into benefits and wrap messages in local stories.
4. Consistency beats intensity; plan and batch content with a simple weekly calendar.

SELLING ACROSS DIGITAL CHANNELS

5.0 Learning Objectives

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

a. Match Each Digital Channel to the Stage of The Buying Journey It Serves Best.
b. Use WhatsApp Business, Facebook, TikTok, Instagram and Linkedin to Their Full Strength, and Know What to Look Out For on Each.
c. Plan and Run Permission-Based Email Marketing That Nurtures Leads and Retains Customers.
d. Optimise The Unique Insurance Website so That Visitors Become Enquiries.
e. Apply The Right Tools, Settings and Safeguards on Every Platform, Working with IT.

5.1 Matching Channels to The Journey

No single platform carries a buyer from first awareness to loyal advocate. Each does part of the job. Figure 6 maps the main channels against the stages of the buying journey, so you can see where to invest effort for each product and campaign.

Figure 5 Journey-to-Journey Map

Read the map as a relay. TikTok, Instagram and Facebook create awareness and interest. WhatsApp and the website carry the buyer through research, comparison and decision. Email and WhatsApp keep the relationship alive for renewal and referral. Your task is to make each hand-off seamless: a TikTok video should lead to a WhatsApp chat; a Facebook post should lead to a website quote form.

What strong social selling delivers

✓ More sales, by reaching buyers where they already spend their time.
✓ A far wider audience than face-to-face selling can ever reach.
✓ A shorter sales cycle, because prospects arrive already informed and warmed.
✓ Greater awareness of and trust in Unique Insurance.
✓ A reputation for you as a knowledgeable, helpful adviser people want to deal with.

5.2 WhatsApp Business: The Workhorse

For Unique Insurance, WhatsApp is the single most important selling channel, because almost all connected Ghanaians use it (We Are Social & Meltwater, 2025) and because it supports fast, personal conversation. Used well, WhatsApp Business is a complete sales and service desk. Set it up with IT support to include:

a. **A complete business profile.** Branded name, logo, description, working hours, address and a link to the website, so the account looks official and trustworthy.
b. **A product catalogue.** Key products with plain descriptions and, where approved, indicative pricing, so prospects can browse before they ask.
c. **Greeting and away messages.** A warm automatic greeting so no one is ignored, and an away message that sets expectations outside working hours.
d. **Quick replies.** Saved answers to the questions you are asked most, so you respond in seconds without retyping.
e. **Labels.** Tag every chat as new lead, quoted, follow-up, closed or renewal so nothing is forgotten and follow-up is reliable.
f. **Click-to-chat links.** A short click-to-chat link on every profile, post and advert so a prospect can reach you in one tap.
g.

WhatsApp: optimum use

✓ Reply within minutes during working hours; speed is your single biggest advantage.
✓ Keep messages short and scannable; a brief voice note adds warmth, but always follow it with a written summary the customer can keep.
✓ Use broadcast lists, not groups, to share useful updates, and only with people who agreed to hear from you.
✓ Move every serious enquiry towards a clear quote, a next step and a diarised follow-up.

WhatsApp: what to look out for

- Never add people to WhatsApp groups without consent, and do not use groups to push sales; it annoys prospects and damages the brand.
- Do not send bulk or automated messages through unofficial tools; this breaches WhatsApp rules and can get the business number banned.
- Turn on two-step verification and protect the number against SIM-swap and account takeover; a hijacked sales line is a serious risk, so involve IT.

- Watch for impostor accounts using the Unique Insurance name; report them, and make sure customers can identify the official, verified number.
- Handle every chat and any documents customers share lawfully and privately, in line with the Data Protection Act, 2012.

5.3 Facebook: Community and Reach

Facebook remains the broadest platform for reach and community in Ghana, spanning a wide age range. Use a professional business page, not a personal profile, as your official presence, and take part in relevant local groups such as market associations, drivers' unions, and estate or neighbourhood groups. The winning approach in groups is to add value first, answer questions helpfully, and only then invite the person into a private chat; most groups ban open advertising, so selling directly will get you removed. Gather and display genuine reviews, reply to every comment and message quickly using saved replies, and boost your best educational posts to a defined local audience at low cost, with management approval and a clear objective.

5.4 TikTok and Instagram: Awareness and Humanity

These platforms reach the youngest, fastest-growing audience, and TikTok in particular has grown to reach the large majority of Ghanaian internet users (We Are Social & Meltwater, 2025). Use short vertical video to bust myths, tell relatable stories and make insurance feel human and approachable. Capture attention in the first three seconds, add on-screen captions because many people watch with the sound off, and end with one clear instruction such as inviting the viewer to message you on WhatsApp through the link in your bio. On Instagram, combine reels, stories and highlights, and keep a single click-through link to WhatsApp or the website in your bio. Remember that the job of these channels is awareness and trust; the sale is usually closed later on WhatsApp.

5.5 LinkedIn: SME and Corporate

For business, group and corporate cover, LinkedIn lets you build personal authority and reach decision makers such as business owners and finance or human-resource managers. Keep a complete, professional profile, share useful insights on protecting businesses against fire, theft and liability, and send personalised connection requests that explain why you are connecting rather than pitching on first contact. Used patiently, LinkedIn positions you as the Unique Insurance expert for business risk and opens the door to group and affinity schemes.

Two further platforms deserve a mention. **YouTube** is powerful for longer explainer videos that answer common insurance questions and build lasting authority, since video is the format buyers increasingly prefer, and a good video keeps working for you for years. **X, formerly Twitter,** can help you follow news and join timely conversations, though it is a smaller channel in Ghana. As with the others, use them to build awareness and trust, and bring interested people to WhatsApp to convert.

5.6 Optimum Use and Cautions at a Glance

The table below summarises how to get the best from each platform and what to guard against. Use it as a quick reference when planning any campaign.

Platform	Optimum use	What to look out for
WhatsApp	Reply in minutes. Use quick replies, labels, catalogue and click-to-chat links. Broadcast lists with consent, never groups for selling.	No adding people to groups or sending bulk automated messages. Enable two-step verification; guard against SIM-swap and impostor accounts.
Facebook	Professional page. Add value in local groups, then move to a private chat. Gather reviews. Boost the best posts to a local audience with approval.	No spamming groups or buying fake followers. Protect the page with two-step verification and admin roles. Report fake pages.
TikTok	Short vertical video; hook in three seconds; captions on. Myth-busting and stories. One clear call to action to WhatsApp.	Never over-promise for views. Reach is algorithm-driven, so do not rely on it alone. Mind music copyright.
Instagram	Reels, stories and highlights. One link in the bio to WhatsApp or the website. Consistent, human, visual content.	Keep every claim accurate and brand-safe. Watch for impersonation. This is an awareness channel; close on WhatsApp.
LinkedIn	Complete professional profile. Share business-risk insights. Personalised connections. Target SME, group and corporate cover.	No instant pitching or mass connection requests. Expect longer decision cycles; build the relationship first.

Table 6 Optimum Use and Cautions

Organic and paid reach. Most of your reach will be organic, meaning unpaid, earned through useful content and genuine engagement. You can add paid reach by boosting your best posts or running adverts, with approval, to put proven content in front of more of the right people. Use paid reach to amplify what already works, never to rescue weak content.

Six social selling best practices

- ✓ **Look your best.** Make a strong, professional impression with a clear photo and a complete profile.
- ✓ **Become known.** Show up consistently so your audience grows and your name is recognised.
- ✓ **Build relationships with the right prospects.** Focus on the people who genuinely fit Unique Insurance, not on chasing everyone.

- ✓ **Be authentic.** Communicate honestly and put the prospect's needs first, not your target.
- ✓ **Share content that builds credibility.** Useful, relevant content is one of the fastest ways to earn trust.
- ✓ **Follow the leaders.** Learn from the best sellers and brands in insurance and keep improving.

5.7 Email Marketing: The Channel You Own

Email is the one channel you own. Unlike social platforms, your message is not at the mercy of an algorithm; it lands directly in the customer's inbox. That makes email ideal for structured nurturing, for sending quotes and proposals, for onboarding new customers, for renewal reminders and for staying useful between purchases. For Unique Insurance it is especially powerful for SME and corporate clients, and for nurturing the leads you capture online until they are ready to buy.

5.7.1 Build a Permission-Based List

Only email people who have agreed to hear from you: a customer, an enquirer, or someone who signed up through a form. Never buy or scrape email lists, because they damage your reputation and breach good practice. Capture the email address at the point of enquiry or quote, with the person's permission, and always make it easy to unsubscribe. Handle every address lawfully under the Data Protection Act, 2012.

5.7.2 Define Your Objective for Every Send

Before you write anything, be clear about what a given email or campaign is for: to welcome, to educate, to quote, to win back a lapsed customer or to prompt a renewal. A clear objective shapes the subject line, the content and the single call to action, and lets you measure whether it worked. The emails that work for an insurer fall into a few clear types. Plan a healthy mix rather than sending only offers.

Email type	Purpose
Welcome and onboarding	Thank a new customer or subscriber, set expectations and confirm cover in plain language
Educational newsletter	Build trust with useful, non-selling tips, and keep Unique Insurance in mind between purchases
Quote or proposal	Send a clear, scannable quote, or a formal proposal for a business client
Nurture sequence	A planned series of emails that moves an undecided lead towards a decision
Renewal reminder	Prompt renewal well before expiry and make renewing effortless
Cross-sell or win-back	Offer relevant additional cover, or re-engage a lapsed customer

Service update	Confirm a claim step, a payment or an important notice

Anatomy of a selling email

- ✓ A subject line that is short, specific and valuable; it decides whether the email is even opened.
- ✓ A personal greeting that uses the person's name, and a clear opening line.
- ✓ A short, scannable body: benefit first, proof close behind, and no wall of text.
- ✓ One clear call to action, such as replying for a quote or messaging on WhatsApp.
- ✓ A professional signature with your name, role and WhatsApp link.
- ✓ A layout that reads well on a phone, and an easy, working unsubscribe link.

Table 7 Email Type and Purpose

A simple nurture sequence keeps an undecided lead warm without pestering them. Space the emails, and add a little value each time.

When	Email	Goal
Day 0	Welcome and what to expect	Build rapport and set the tone
Day 2	One useful tip, such as a myth versus fact	Educate and build trust
Day 5	A real, permitted claim story	Prove reliability
Day 8	A clear quote or offer	Invite the decision
Day 14	A friendly check-in	Keep the door open

Email marketing: what to look out for

- Send from a proper business email address, not a free personal account, so you look credible and reach the inbox.
- Avoid spam triggers such as subject lines in capital letters, too many exclamation marks or links, and misleading claims.
- Keep your list clean by removing addresses that bounce, and never email people who did not opt in.
- Do not over-send; too many emails cause people to unsubscribe. Earn attention by adding value every time.
- Always include a working unsubscribe link and honour it promptly, in line with the Data Protection Act, 2012.
- Test every email on a phone before sending, and ask IT to set up a proper email tool with correct sender settings.

Track the trend of your open rate, click rate, reply rate and unsubscribe rate, and above all the enquiries and sales your emails produce. Keep improving the subject lines and offers that work, and drop what does not. Make the most of every good piece: turn a strong newsletter into a social post, a WhatsApp status and a short website article, so one idea works across many channels.

5.8 Website Optimisation: Turning Visitors into Enquiries

The website is where serious buyers confirm their decision and where enquiries are captured. An optimised site quietly turns visitors into leads; a slow or confusing one loses them. IT owns and maintains the site, but sales professionals must tell IT what customers ask and what makes them buy, so that the site is built to convert rather than merely to inform.

a. **Be mobile-first and fast.** Most Ghanaians browse on a phone, often on mobile data, so the site must be mobile-responsive and load quickly even on a modest connection. Aim for pages that load in a few seconds, ideally under about two and a half seconds; compress images, keep pages light and test on a real phone. A page that is slow or hard to use on mobile will lose the sale before it begins.

b. **Give one clear path to action.** Every page should offer one obvious next step. Make the buttons to get a quote, to message on WhatsApp and to call prominent on every screen, including a click-to-chat WhatsApp button that stays visible as the visitor scrolls. Never make a prospect hunt for how to contact you.

c. **Capture leads simply.** Provide a short quote-request form that asks only for what you need, because every extra field loses enquiries. Route submissions straight to the sales team for fast follow-up, and show a friendly message that tells the visitor what happens next.

d. **Use focused landing pages.** Send campaign traffic to a focused landing page built around a single offer and a single action, not to a busy home page. Do not confuse the two: a landing page designed around one clear step, such as requesting a travel-insurance quote, converts far better than a general page.

e. **Track your conversion points.** A conversion point is where a visitor takes the action you want, such as completing the quote form or starting a chat. Watch how many people who visit a page actually convert; this single number tells you what is working and what to fix, and it turns the website from a guess into a measurable source of leads.

f. **Be findable in search.** People must be able to find the site when they search. Give each product a clear page titled the way people actually search, for example car insurance or SME fire insurance in Ghana, and use those same words naturally in the page headings, links and web address. Publish useful content that answers common questions, and keep an up-to-date Google Business Profile for each branch so Unique Insurance appears in local search and on maps.

g. **Show trust signals.** A website earns trust with visible proof. Show that Unique Insurance is licensed and regulated by the National Insurance Commission and a member of the Ghana Insurers Association, display genuine testimonials and claim-settlement proof such as the two-hour standard on minor motor claims, describe products in plain language, and show real photographs, branch addresses and the secure padlock that marks a protected site.

h. **Stay secure and compliant.** IT keeps the site secure with a valid certificate and protected forms, safeguards customer data under the Data Protection Act, 2012, publishes a clear privacy policy, keeps the site updated and backed up, and monitors simple analytics so the team can see what visitors do.

Website conversion checklist

✓ Loads fast and works well on a phone.
✓ A clear button to get a quote, and a click-to-chat WhatsApp button, on every page.
✓ A short quote form that reaches the sales team instantly.
✓ Visible trust signals: regulation, testimonials, claim proof and a secure connection.
✓ Plain-language product pages that answer the questions buyers really ask.
✓ An up-to-date Google Business Profile for each branch.

Common website problems to fix

- Slow loading, or a site that is hard to use on a phone.
- No obvious way to get a quote or reach you, or contact details buried deep in the site.
- Long or broken forms, or forms whose submissions never reach the sales team.
- Outdated products, prices or contact information.
- No trust signals, and no visible sign that the connection is secure.
- No analytics, so no one can see what is working and what is not.

Website optimisation is a partnership. Sales professionals hear the questions, doubts and objections of real buyers every day, and should feed these to IT so the site answers them. IT builds the pages, forms, buttons and analytics that turn those insights into captured leads. Together they make the website a dependable source of enquiries, not just an online brochure.

5.9 Case Scenario

A coordinated travel insurance push

Ahead of the December travel season, the Unique Insurance team runs a coordinated campaign for travel insurance. IT prepares a simple quote form on the website and a click-to-chat WhatsApp link. The content team posts a light TikTok and Instagram reel, 'Do not let a lost bag ruin your trip', that drives viewers to WhatsApp. Facebook carries a longer educational post with a real, permitted claim story and a link to the website form. Sales professionals share the reel to their WhatsApp status and reply to enquiries within minutes, quoting and closing on WhatsApp. Email captures those not yet ready, with a friendly reminder as travel dates approach.

Over three weeks the campaign generates a steady flow of enquiries, most of which arrive on WhatsApp after starting on TikTok, Facebook or the website, exactly as the channel map predicts.

Discussion Questions

1. Trace the buyer's path across channels in this campaign, stage by stage.
2. What did IT contribute to the website and the email follow-up, and why was it essential?
3. Why was WhatsApp, rather than TikTok, where most sales were actually closed?
4. Design a short email nurture sequence for the travellers who did not buy this time, so they return next year.
5. List three things you would check on the website landing page to make sure it converts these visitors.

5.10 Knowledge Check

1. The single most important selling channel for Unique Insurance is likely to be:
   (a) LinkedIn
   (b) WhatsApp Business
   (c) A printed brochure
   (d) Radio only

2. TikTok and Instagram are best used mainly for:
   (a) Closing complex sales
   (b) Awareness and making insurance human
   (c) Storing customer records
   (d) Processing payments

3. The main advantage of email marketing over social media is that:
   (a) It is always free
   (b) You own the channel and are not at the mercy of an algorithm
   (c) It reaches only young people
   (d) It needs no permission

4. A permission-based email list means you:
   (a) Buy addresses to grow quickly
   (b) Only email people who agreed to hear from you
   (c) Email everyone you can find
   (d) Never include an unsubscribe link

5. For the Ghanaian market, the most important website optimisation is to:
   (a) Add as many pages as possible
   (b) Be fast and mobile-friendly with a clear path to a quote
   (c) Hide the contact details
   (d) Use long forms with many fields

6. A good multi-channel campaign aims to:
   (a) Keep each channel separate with no links
   (b) Hand the buyer smoothly from one channel to the next
   (c) Use only one platform
   (d) Sell on every platform equally

5.11 Practical Task

Plan a channel mix, an email and a website check

1. Choose one Unique Insurance product and one campaign goal, and use the channel map to decide which channel creates awareness, which converts, and how the hand-off works.
2. Draft one nurture email for an undecided prospect: subject line, a short benefit-led body, one call to action, and a professional signature with your WhatsApp link.
3. Audit the Unique Insurance website (or your landing page) against the website conversion checklist, and list three specific improvements you would ask IT to make.

5.12 Module Recap

1. No single channel does everything; plan campaigns as a relay across platforms.
2. WhatsApp Business is the core selling tool; know each platform's optimum use and what to look out for.
3. Use TikTok, Instagram and Facebook for awareness and trust, and close on WhatsApp.
4. Email is the channel you own; use permission-based, value-first email to nurture and retain.
5. Optimise the website to be fast, mobile-friendly, trustworthy and easy to get a quote from; sales and IT do this together.

DIGITAL SALES CONVERSATIONS

6.0 Learning Objectives

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

a. Shift From Pitching at Prospects to Holding Professional, Persuasive Conversations.
b. Open Conversations Quickly and Personally and Run Discovery by Chat and Email.
c. Present Insurance Value Clearly in Writing, Avoiding Jargon and Walls of Text.
d. Write Emails and Messages That Persuade and Follow Up Professionally.

6.1 From Pitch to Conversation

Digital selling is a conversation, not a broadcast. The prospect can leave at any moment, so every message must earn the next one. The best digital sellers ask more than they tell, listen carefully to what the customer needs, and guide rather than push. This is especially important in insurance, where trust is fragile and the product is often misunderstood.

6.2 Opening Well: Speed and Personalisation

Speed is the single biggest advantage you can give yourself. A prospect who messages at 8pm and receives a helpful reply at 8:05pm feels valued; one who waits until the next afternoon has often already bought elsewhere. Aim to acknowledge every enquiry within minutes, even if only to say you are on it. Then personalise: use the prospect's name, refer to what they actually asked, and never open with a copied block of text.

> **A strong first response**
>
> ✓ **Acknowledge fast.** 'Hello Ama, thank you for reaching out to Unique Insurance.'
>
> ✓ **Show you read the message.** 'You asked about comprehensive cover for your new Toyota.'
>
> ✓ **Ask one or two simple questions.** Enough to quote, not so many that it feels like a form.
>
> ✓ **Set the next step.** 'I will send you a clear quote in a few minutes.'

6.3 Discovery by Chat and Email

Before you present anything, understand the customer. A few well-chosen discovery questions reveal the real need and let you recommend the right cover. Good discovery questions are short, easy to answer and focused on the customer's situation, for example: 'Is the car for personal or business use?', 'Have you insured with anyone before?', 'What matters most to you: the lowest price, or the widest protection?'. Listen to the answers and match your recommendation to them.

6.4 Presenting Value in Writing

Written selling has one great danger: the wall of text. Long, dense paragraphs are ignored on a phone. Present value in short, scannable pieces, benefit first, with proof close behind. Compare the two messages below.

Weak (wall of text, feature-led)	Strong (scannable, benefit-led)
'Our comprehensive motor policy provides indemnity in respect of accidental damage, fire, theft and third party liability subject to the terms, conditions, exclusions and excess as stated in the policy document which is available on request and premiums vary…'	'Comprehensive cover protects you three ways: ✓ Accident damage ✓ Fire ✓ Theft. If something happens, you are not starting from zero. Minor motor claims are typically settled within two hours. Shall I send your quote?'

Voice notes can be powerful for warmth and clarity, especially for customers who prefer listening to reading, but keep them short and always follow with a written summary the customer can keep. Where numbers, quotes or terms are involved, put them in writing to avoid misunderstanding.

6.5 Email That Sells

Email suits detailed quotes, formal proposals for business clients, and structured follow-up. A selling email needs a clear subject line that states the value, a short and personal opening, the offer in scannable form, one clear call to action, and a professional signature. Keep it brief; a busy SME owner will not read a full page. Follow up on unanswered emails politely, spacing your messages and adding a little new value each time rather than simply asking 'any update?'.

6.6 Professionalism and Etiquette

a. **Tone.** Warm, respectful and confident. You are a trusted adviser, not a beggar and not a robot.
b. **Grammar and clarity.** Check spelling and clarity; errors undermine trust in a financial service.
c. **Response times and boundaries.** Be fast within reasonable working hours, and set gentle expectations for late-night messages.
d. **Records.** Log conversations and outcomes so follow-up is reliable and nothing is forgotten.

6.7 Case Scenario

Rescuing a stalled WhatsApp conversation

A prospect, Mr. Owusu, messages Unique Insurance at 9pm: 'How much for full insurance on a Honda CR-V 2018?' The first sales professional replies the next afternoon with a long, jargon-filled paragraph and no question. Mr. Owusu does not respond.

A colleague, coached in this module, takes over. She replies quickly: 'Good morning Mr. Owusu, thank you for contacting Unique Insurance. To give you an accurate quote for the CR-V, may I ask, is it for personal or business use, and have you insured it before?' He answers within minutes. She sends a short, scannable quote showing three clear benefits and the two-hour claim standard, then asks, 'Shall I prepare this for you today?' He agrees, and pays by mobile money the same afternoon.

Discussion Questions

3. List every specific difference between the two sales professionals' approaches.
4. Why did discovery questions matter before quoting?
5. How did presenting value in a scannable, benefit-led way help the customer decide?

What single habit, more than any other, would have saved the first conversation?

6.8 Knowledge Check

1. The biggest single advantage in digital selling conversations is usually:
   (a) Sending the longest possible message
   (b) Responding quickly and personally
   (c) Using the most technical language
   (d) Waiting for the customer to ask twice

2. Before presenting a quote, you should:
   (a) Guess what the customer wants
   (b) Ask a few short discovery questions
   (c) Send the full policy wording
   (d) Offer the cheapest option automatically

3. To present value well in writing you should:
   (a) Write one long dense paragraph
   (b) Use short, scannable, benefit-led points with proof
   (c) Avoid mentioning benefits
   (d) Only use voice notes

4. A good sales follow-up email or message:
   (a) Just asks 'any update?' repeatedly
   (b) Adds a little new value each time and spaces the messages
   (c) Is sent ten times a day
   (d) Is never sent

6.9 Practical Task

1. **Rewrite and draft**
2. Take the weak 'wall of text' example and rewrite it as a strong, scannable, benefit-led WhatsApp message for a real Unique Insurance product.

3. Draft one short selling email for a business client, including subject line, scannable offer, one call to action and a professional signature.
4. Write your two standard discovery questions for motor and for SME fire cover.

6.10 Module Recap

1. Digital selling is a conversation; every message must earn the next one.
2. Reply fast and personally; open by acknowledging what the customer actually asked.
3. Run discovery before you present; match your recommendation to the real need.
4. Present value in short, scannable, benefit-led writing, with proof, and follow up professionally.

OBJECTION HANDLING, CONVERSION AND RETENTION

7.0 Learning Objectives

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

a. Nurture Leads Who Are Not Yet Ready to Buy, So They Convert Over Time.
b. Handle Common Insurance Objections Using the LAARC Model.
c. Convert Opportunities by Asking for the Sale and Removing Friction.
d. Strengthen Follow-Up, Retention, Cross-Sell and Referral Through Digital Engagement.

7.1 Most Leads Are Not Ready Yet: The Art of Nurturing

Only a minority of leads are ready to buy the moment they first contact you. The rest are interested but not yet decided. If you drop them after one message, you lose most of your potential business. Nurturing is the disciplined process of staying helpfully in touch until the prospect is ready. A simple nurture sequence might combine a helpful message, a customer story, an answer to a common objection and a gentle offer, spaced over two to three weeks. Appendix A provides ready templates.

7.2 Handling Objections with The LAARC Model

Objections are not rejections. They are buying signals: the prospect is engaged enough to raise a concern. Handle them calmly with the LAARC model in Figure 7: Listen, Acknowledge, Ask, Respond and Confirm.

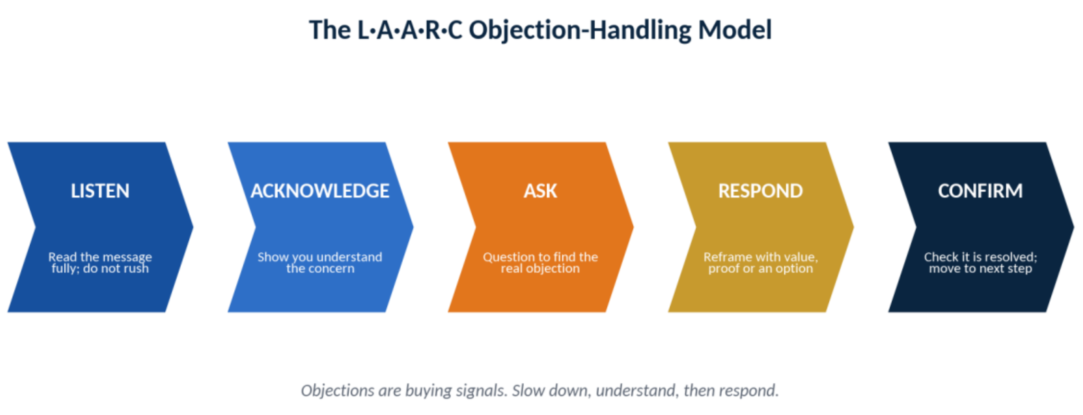

Figure 6 The LAARC Objection Handling Model

The table below shows how to apply LAARC to the objections Unique Insurance sales professionals meet most often.

Common objection	A strong, honest reframe
'It is too expensive.'	Break the premium into a small daily cost and compare it with the size of the loss it prevents. Offer a cover level that fits the budget.
'I don't trust insurers to pay.'	Share genuine, permitted claim stories and Unique Insurance's two-hour standard on minor motor claims; note that the company is licensed and regulated.
'Let me think about it.'	Acknowledge, then ask what specifically they want to weigh, so you can help them decide rather than leaving them alone.
'I already have cover.'	Offer a free, no-obligation review; many buyers are under-insured or paying for cover they do not understand.
'I will do it later.'	Explain, kindly, that risk does not wait; offer to set everything up now so they are protected today.

Table 8 Common Objections

7.3 Converting: Ask For The Sale and Remove Friction

Many sales are lost simply because no one asked for them. When the prospect's questions are answered and the objection resolved, ask clearly and confidently for the decision: 'Shall I set this up for you now?' Then make saying yes effortless. Remove every point of friction:

a. **Easy payment:** Accept mobile money and share a simple payment step.
b. **Fast issuance:** Deliver the policy or cover note digitally, with IT support, so the customer is protected quickly.
c. **Simple next steps:** Tell the customer exactly what happens next in one or two lines.
d. **Helpful urgency:** Where it is genuine, such as a renewal date or a travel date, remind the customer kindly that acting now protects them now.

7.4 Follow-Up Discipline

It is often said that the fortune is in the follow-up, and in digital selling this is measurably true. Most conversions happen after several contacts, not the first. Yet many sales professionals give up after one unanswered message. Use WhatsApp labels, a simple pipeline tracker and diarised reminders so that every lead is followed up the right number of times, with a little new value each time, until they buy or clearly decline.

7.5 Retention and Advocacy: The Care That Renews the Cycle

Winning a customer is the beginning, not the end. Retention is cheaper than acquisition and is where affinity insurers like Unique Insurance excel. Care for existing customers turns them into repeat buyers and advocates who refer others, feeding new prospects back into the top of the funnel and completing the 5C cycle.

a. **Onboard warmly.** Thank the customer, confirm their cover in plain language and tell them how to claim.
b. **Stay in touch.** Send useful, non-selling messages between purchases so you are remembered.
c. **Renew proactively.** Remind customers well before renewal and make renewing effortless.
d. **Cross-sell thoughtfully.** A motor client may need home, travel or business cover; recommend what genuinely fits.
e. **Ask for reviews and referrals.** A happy customer is glad to help if you make it easy with a ready message and link.

7.6 Case Scenario

From objection to renewal, and a referral

A prospect tells Kojo, a Unique Insurance sales professional, 'Your quote is good but honestly, insurers here never pay. My uncle waited months once.' Kojo does not argue. He acknowledges the concern, asks what happened to the uncle, then shares a recent, permitted story of a motor claim Unique Insurance settled within two hours, and reminds the prospect that the company is licensed and regulated. The prospect, reassured, buys.

Kojo onboards him warmly, explains clearly how to claim, and eleven months later sends a friendly renewal reminder with a simple mobile-money renewal step. The customer renews in two minutes, then messages: 'My sister just bought a car, can you help her too?' Kojo sends a ready introduction message and a click-to-chat link, and gains a new qualified lead.

Discussion Questions

1. Identify each step of the LAARC model in Kojo's handling of the objection.
2. Why did asking about the uncle strengthen, rather than weaken, Kojo's position?
3. How did good Care lead directly to a renewal and a referral?
4. Which parts of the 5C cycle did this single relationship pass through?

7.7 Knowledge Check

1. An objection is best understood as:

(a) A final rejection
(b) A buying signal showing engagement
(c) A reason to give up
(d) An insult

2. The LAARC model stands for:

(a) Listen, Acknowledge, Ask, Respond, Confirm
(b) List, Argue, Add, Repeat, Close

(c) Look, Ask, Argue, Reduce, Cancel
(d) Learn, Act, Ask, Rush, Close

3. Many sales are lost because the sales professional:
(a) Asked for the sale too clearly
(b) Never actually asked for the decision
(c) Was too fast to reply
(d) Removed too much friction

4. Retention and advocacy matter because:
(a) They are more expensive than acquisition
(b) Happy customers renew and refer, feeding the funnel again
(c) They end the relationship
(d) They are only IT's job

7.8 Practical Task

Build your objection bank and a nurture sequence

1. Write your best honest reframe for each of the five common objections in the table, using LAARC.
2. Design a five-touch nurture sequence for a warm but undecided motor prospect, spaced over about two weeks.
3. Write one renewal reminder message and one referral-request message you could reuse.

7.9 Module Recap

1. Most leads convert over time; nurture them helpfully instead of dropping them.
2. Objections are buying signals; handle them with Listen, Acknowledge, Ask, Respond, Confirm.
3. Ask clearly for the sale and remove every point of friction to make yes easy.
4. Care for existing customers; retention, renewal, cross-sell and referral complete the 5C cycle.

BUILDING YOUR PERSONAL DIGITAL SELLING SYSTEM

8.0 Learning Objectives

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

a. Build a daily and weekly digital selling routine you can sustain.
b. Set personal activity and outcome targets and track the right metrics.
c. Use simple tools to manage your pipeline and follow-up.
d. Complete a personal digital selling action plan you will use from day one.

8.1 From Skills to Habits: Your Daily and Weekly Routine

Knowledge changes nothing until it becomes routine. The most successful digital sellers are not the most talented; they are the most consistent. Build digital selling into your day as a set of small, repeatable habits. A workable routine might look like this:

When	Habit	Time
Each morning	Reply to overnight enquiries; post or share one useful item; check your pipeline for today's follow-ups	30 minutes
Through the day	Respond to enquiries fast; move each conversation one step forward; log outcomes	As they arrive
Each afternoon	Send diarised follow-ups; qualify new leads; update labels and tracker	20 minutes
Weekly	Plan and batch next week's content; review your numbers; ask for one review and one referral	1 hour

8.2 Targets and Metrics: Activity and Outcomes

What gets measured gets done. Track two kinds of numbers. Activity metrics are within your control and predict results: posts published, new conversations started, quotes sent, follow-ups made. Outcome metrics show the result: leads captured, policies sold, premium written, renewals retained and referrals received. Set a weekly target for each, review them every week, and adjust your effort where the numbers are weak.

8.3 Tools and Tracking

You do not need expensive software to sell well digitally. A disciplined use of simple tools is enough: WhatsApp Business labels to sort every chat, a shared pipeline tracker maintained with your team, and a diary or reminder app so no follow-up is missed. Where Unique Insurance provides a customer or pipeline system, use it consistently. IT colleagues can help set up labels, forms and simple reports.

8.4 Your Personal Digital Selling Action Plan

The purpose of this whole manual is a change in what you do each day. Appendix D is a personal action plan worksheet. Completing it turns the ideas in this manual into your own concrete commitments: which channels you will focus on, your weekly activity targets, your content plan, your follow-up routine and the specific habits you will build. Complete it before you finish this training, and review it monthly.

8.5 Staying Consistent, Ethical and Well

a. **Protect your consistency.** Small daily habits beat occasional heroics; guard the thirty-minute morning routine.
b. **Keep learning.** Platforms change; keep improving your content and watching what your best-performing posts have in common.
c. **Stay ethical and compliant.** Always sell honestly, respect customer data and stay within regulatory rules; your reputation is the company's reputation.
d. **Look after yourself.** Set boundaries on late-night messaging and protect your accounts and devices so selling stays sustainable.

8.6 Case Scenario

Ninety days that changed a sales professional's results

When Selorm joined Unique Insurance, she posted occasionally, replied to messages when she remembered, and kept no record of her leads. Her results were unpredictable. After this training, she committed to a simple system: a thirty-minute morning routine, three useful posts a week, a reply to every enquiry within minutes, WhatsApp labels for every chat, and diarised follow-ups.
In her first month she felt she was doing a lot for little return. By the second month, consistent content was bringing steady enquiries and her follow-up discipline was converting leads others would have lost. By the third month, referrals from happy customers were arriving on their own, and her pipeline was full. Nothing she did was complicated. She simply did the basics, every day, without fail.

Discussion Questions

1. Which specific habits made the biggest difference to Selorm's results, and why?
2. Why did the first month feel unproductive, and why is that normal?
3. How did earlier modules (content, follow-up, care) show up in her ninety-day change?
4. What three habits will you commit to for your own first ninety days?

8.7 Knowledge Check

1. The main difference between top digital sellers and the rest is usually:
   (a) Natural talent
   (b) Consistency in daily habits
   (c) Expensive software

(d) Luck

2. Activity metrics (posts, conversations, quotes, follow-ups) are useful because they:
   (a) Cannot be controlled
   (b) Are within your control and predict results
   (c) Do not matter
   (d) Replace outcome metrics

3. To manage your pipeline you mainly need:
   (a) Costly systems only
   (b) Disciplined use of simple tools such as WhatsApp labels and a tracker
   (c) No tools at all
   (d) Someone else to do it

4. A personal digital selling action plan should be:
   (a) Written once and forgotten
   (b) Completed and then reviewed regularly
   (c) Kept secret from your team leader
   (d) Optional and rarely used

8.8 Practical Task

Complete your personal action plan

1. Fill in the Personal Digital Selling Action Plan worksheet in Appendix D.
2. Set your weekly activity and outcome targets for the next month.
3. Commit to three specific daily or weekly habits and tell your team leader what they are.

8.9 Module Recap

1. Skills only pay off when they become daily habits; consistency wins.
2. Track activity metrics you control and outcome metrics that show results; review weekly.
3. Manage your pipeline with simple, disciplined tools and diarised follow-up.
4. Complete and review your personal action plan; stay consistent, ethical and well.

DIGITAL SELLING ETHICS AND PROFESSIONAL CONDUCT

How you sell matters as much as how much you sell. In insurance, you are asking people to trust you with their money and their protection, often without ever meeting you face to face. That trust is the company's most valuable asset, and it can be lost in a single careless message. As you begin selling digitally, make these ethical standards the foundation of everything you do. They are not obstacles to sales; they are what makes sales sustainable, and they protect you, the customer and Unique Insurance.

9.1 The Standards You Will Uphold

Principle	What it means in practice
Transparency and honesty	Describe cover, benefits, exclusions and cost truthfully. Never hide a limitation simply to close a sale.
Privacy and data protection	Collect only the data you need, keep it secure, and use it only for what the customer agreed to, in line with the Data Protection Act, 2012.
Informed consent	Only message, add or email people who agreed to hear from you, and always make it easy to opt out.
Fair personalisation	Use what you know about a customer to serve them better, never to pressure or manipulate them.
Responsible social selling	Represent Unique Insurance accurately online, respect the rules of every group and platform, and never use aggressive or misleading tactics.
Avoiding misrepresentation	Never promise cover, terms or claim outcomes that a policy does not provide, and never impersonate the company or another person.
Ethical content creation	Share content that is accurate, respectful and genuinely useful, give credit where it is due, and do not copy others' work.
Respectful engagement	Treat every prospect and customer with courtesy, patience and professionalism, even when they are difficult.
Accountability and responsibility	Own your mistakes, correct them quickly, and report anything suspicious or wrong to your supervisor and to IT.

9.2 Why Ethics Matter

Ethical selling is not only right; it is good business. Customers can tell the difference between a seller who wants to help and one who only wants a sale. Honesty earns reviews, referrals and renewals; dishonesty earns complaints, lost trust and regulatory trouble. Every ethical interaction strengthens the Unique Insurance brand and the cooperative promise that your needs come first, and every unethical one damages it for everyone. The National Insurance Commission and the Data Protection Act set the rules you must follow, but good conduct goes further than the rules: it is a habit of always choosing to sell the way you would want to be sold to.

The Golden Rule of Digital Selling Ethics

- ✓ Before you send any message, ask yourself four quick questions: Is it true? Is it fair? Is it respectful? And would I be comfortable if my supervisor and the customer's family could see it?
- ✓ If the answer to all four is yes, send it. If not, do not send it, and ask for guidance.

CONCLUSION

Digital selling is not a trend Unique Insurance can choose to ignore. It is where the market now is. Millions of Ghanaians are online, mobile-first and searching for protection they do not yet have, while insurance penetration remains low (Kemp, 2026; Deloitte, 2025). The sales professionals who can find, engage and convert these customers digitally, with skill, honesty and consistency, will lead the company's growth.

Digital selling has revolutionized the way businesses connect with their customers and conduct transactions. Successful digital selling requires a strategic approach that combines innovative technology, personalized customer experiences, and effective marketing strategies. By leveraging the power of digital platforms, businesses can unlock new possibilities, expand their reach, and thrive in the digital age.

As Peter Drucker observed, the organisation that does not innovate ages and declines, and in a time of rapid change that decline comes quickly. Digital selling is how Unique Insurance keeps innovating and stays ahead. You are now equipped to lead that effort.

IMPLEMENTATION GUIDE: THE 30-60-90 DAY PLAN

Training changes results only when it is implemented deliberately. This guide gives Unique Insurance managers and supervisors a practical 30-60-90 day plan to embed digital selling across the team. Figure 8 summarises the three phases; the sections that follow set out the actions, owners and measures for each.

Figure 7 The 30-60-90 Implementation Roadmap

Days 1 to 30: Foundation

The first month sets the foundation so that everyone can sell professionally and consistently.

Action	Owner	Measure of success
Optimise every sales professional's profile and photo across selling channels	Sales professionals; team leaders	100 percent of profiles meet the checklist
Set up or upgrade WhatsApp Business with catalogue, quick replies and labels	IT; sales team	WhatsApp Business fully configured and verified
Agree the content calendar, templates and value-first mix	Marketing; team leaders	One month of content planned and batched
Publish digital conduct, brand and data-protection rules	Management; IT	Rules issued and acknowledged by all staff

Days 31 to 60: Momentum

The second month builds momentum through consistent activity and real conversations.

Action	Owner	Measure of success
Post consistently across the chosen channels	Sales professionals	Weekly posting targets met by each rep
Run the first coordinated lead-generation campaign	Marketing; sales team	Defined number of qualified leads captured
Log every lead and outcome in the pipeline tracker	Sales professionals; team leaders	Pipeline tracker complete and current
Hold weekly coaching on real conversations and objections	Team leaders	Weekly coaching sessions held; skills improving

Days 61 to 90: Performance

The third month turns activity into measurable performance and embeds the routine for the long term.

Action	Owner	Measure of success
Review data to see what content and offers convert best	Team leaders; marketing; IT	Clear view of what works, by channel
Scale the best-performing content and offers	Marketing; sales team	Best content amplified; weak content dropped
Embed follow-up, renewal and referral routines	Sales professionals	Follow-up and renewal routines running reliably
Review results against sales targets and set the next quarter	Management	Digital contribution to sales measured and grown

Governance and Support

- **Leadership.** Managers and supervisors should model the behaviour, protect coaching time and celebrate digital wins.
- **IT enablement.** IT keeps the website, forms, WhatsApp Business and analytics working, and protects customer data throughout.
- **Compliance.** All digital selling remains within the rules of the National Insurance Commission and Ghana's Data Protection Act, 2012.
- **Review rhythm.** A short weekly team review and a monthly performance review keep the system alive after training ends.

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