



MTC ENHANCING YOUR SELLING SKILLS

MICHAEL ABBIW

(FCIMG, FNIMN, FCIET, FIoD, FCILG, MPhil, PGDip, CM, ProM)

CEO & MANAGING PARTNER

MGA CONSULTING GHANA LIMITED

PRESIDENT & CHAIRMAN OF GOVERNING COUNCIL - CIMG

ABOUT THE FACILITATOR



- MICHAEL ABBIW - FCIMG, FNIMN, FloD, FCILG, FCIET, MPhil, PGDip, CM, BA
- Marketing and Enterprise Development Expert, Strategist, Seasoned Trainer & Mentor, Consultant, Event Planner and HR Expert.
- CEO & Managing Partner, MGA Consulting - Ghana (Fastest Growing Company - AGI - 2025), MGA Consulting - Nigeria, Supreme Trust Insurance Brokers Ltd., JKA Logistics Ltd., CorEvents Solutions Ltd., Chipper Farms Ltd., and Innosol Ltd.
- President & Chairman of the Governing Council - Chartered Institute of Marketing, Ghana, Chairman - SIB Limited, Member - eCrime Bureau, Built Technologies.
- Most Influential Corporate Leader of the Decade - 2025.

SCAN TO REGISTER FOR SESSION



LEARNING AGREEMENTS: GROUND RULES



- A two-day workshop works only with a shared discipline:

- ✓ Be Present

- ✓ Be Candid

- ✓ Confidentiality Holds

- ✓ Speak Up, Step Back

- ✓ Apply, Do Not Just Listen

- ✓ Punctuality After Breaks





What is **your expectation**
or **what you seek to learn**
from this training.

“The aim of marketing is to know and understand the customer so well the product or service fits him and sells itself.”

- Peter F. Drucker -

TABLE OF CONTENT

 1	UNDERSTANDING HOW WE SELL	 2	KNOWING WHAT WE SELL	 3	FILLING THE FUNNEL
 4	PREPARING TO WIN	 5	SELLING VALUE NOT PRICE	 6	WINNING THE BUSINESS
 7	BEYOND THE SALE	 8	THE DISCIPLINED SELLER	 9	CONCLUSION

LET'S DISCUSS

- a. Think of **a deal you lost, or nearly lost**, on price in the last few months.
- b. **What did the customer say, and what did you do in the moment?**
- c. Did you hold your price, discount, or walk away – and **how did it feel?**



WHAT YOUR DIAGNOSTIC TOLD US

MGA assessed GLICO's salesforce across the full sales cycle. The headline is genuinely strong – but it is uneven, and the unevenness is exactly where money is left on the table.

3.93

Overall Sales Capability Index
(out of 5.00) – a Strong
salesforce.

101

Colleagues assessed – a near-
complete census.

2

Stages in the Moderate band:
prospecting & objections.

2.88

The one Weak behaviour:
discounting when pressed on
price.

The Opportunity: You do not need to fix a weak team. You need to convert a capable one into a consistent, disciplined commercial engine – by sharpening the two stages the evidence flags, with price and value defence at the centre. That is the whole point of these two days.

EIGHT STAGES AND WHERE GLICO STANDS TODAY





UNDERSTANDING HOW WE SELL

THE GAP THIS MODULE CLOSES



All eight stages are Effective, but two lag – **prospecting (69.4)** and **objections (65.9)**. This module gives you the whole map, so every later fix makes sense.

70.9
Overall

69.4
Prospecting

65.9
Objections

47
Discount reflex

WHAT SELLING AN INSURANCE REALLY MEANS



- **You Sell An Invisible Promise.** There is nothing to hold or demonstrate.
- The **customer buy certainty** that GLICO will pay when the worst happens.
- Customers judge the seller: **your knowledge, confidence and honesty.**
- **Disciplined selling** is not a nicety here. It **is the product.**

THE THREE SHIFTS OF A GLICO ADVISOR



Product to Risk

- Start from what the customer stands to lose.

Transaction to Relationship

- You stop chasing one-off policies and start building a relationship.

Price to Value

- Compete on cover, claims and trust not the number.

REACTIVE VS PROACTIVE SELLING



THE REACTIVE SELLER

- Waits for walk-ins and inbound calls
- Quotes a price on request
- Meets the customer already comparing prices
- Income rises and falls with foot traffic
- Sells one policy, then moves on

THE PROACTIVE ADVISOR

- Builds a flow of qualified prospects each week
- Uncovers the risk, then proposes a fitted solution
- Reaches the customer first and sells on value
- Controls the pipeline, so results are steady
- Wins the account, then grows and renews it

ACTIVITY



TAKE TWO OF YOUR RECENT DEALS - 1 WON OR 1 LOST

- For each deal, rate every one of the eight stages: strong, adequate, or skipped.
- Which single stage is your personal weakest, across all three?
- On the deal you lost, at which stage did it really slip? (It is rarely where the loss became visible.)





KNOWING WHAT WE SELL

THE GAP THIS MODULE CLOSSES



The diagnostic named **LIMITED PRODUCT KNOWLEDGE** as a barrier to closing.

It is the discount reflex in disguise –
(a seller who cannot articulate the value has no argument left but a lower price).

47

Discount Reflex

76.9

Presenting

68.9

Discovery Qs

THREE THINGS TO HOLD FOR EVERY PRODUCT YOU SELL

A

The Outcome it Delivers

What the customer feels when it counts.

B

Its Strongest Features

The two or three that matter most.

C

The Risk it Answers

What the customer stands to lose.

THE CORE DISCIPLINE



ORDER-TAKER

- “Can I interest you in a motor policy?”
- Leads with a product and a price.
- Sells only what the customer asked for.

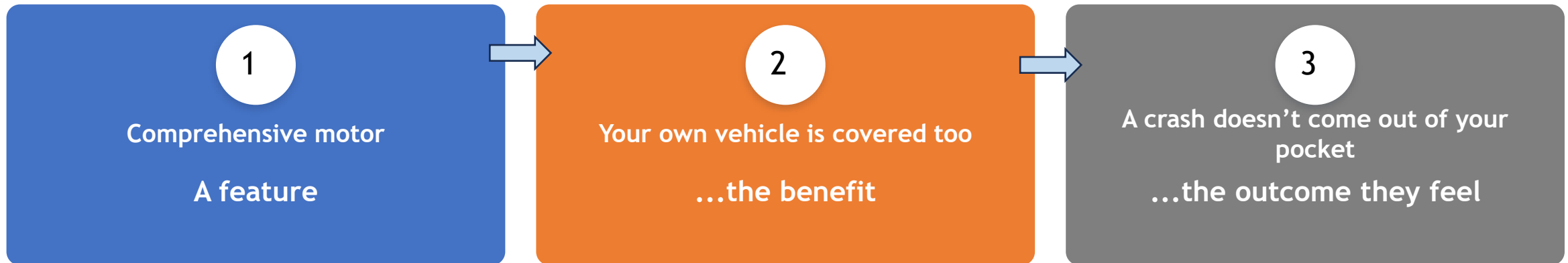
GLICO ADVISOR

- “If you lost this tomorrow, what would it cost you?”
- Uncovers the exposure, then fits the cover.
- Reviews the whole risk, most clients are under-insured.

FEATURE TO BENEFIT TO OUTCOME



Always finish on what the customer feels



ACTIVITY



YOUR TOP 3 PRODUCTS AND YOUR WEAKEST ONE

- For each, write three things on a sheet: the risk it answers, its two strongest features, and the outcome each delivers.
- Use the “so what?” test until every feature reaches something the customer feels.
- The product you sell least is the value you are leaving on the table – master it, and you widen every conversation.





FILLING THE FUNNEL

THE GAP THIS MODULE CLOSES



Prospecting (69.4) is the second-weakest stage. The causes are precise: reliance on inbound (64.9) and a pipeline that is not consistently 3x target (64.6). Both are habits — and habits can be built.

69.4

Prospecting

64.9

Inbound Reliance

64.6

Pipeline < 3x

25%

Are Natural Hunters

THE TOP OF THE FUNNEL DECIDES EVERYTHING DOWNSTREAM

WHERE GLICO's PROSPECTS ARE

Renewals & Existing Clients

Cross-sell and re-approach lapsed.



Referrals From Happy Clients

Highest return of all.



SMEs & Traders

Usually under-insured.



Associations & Unions

Scheme business at scale.



Dealers, Developers & Banks

Natural referral partners.

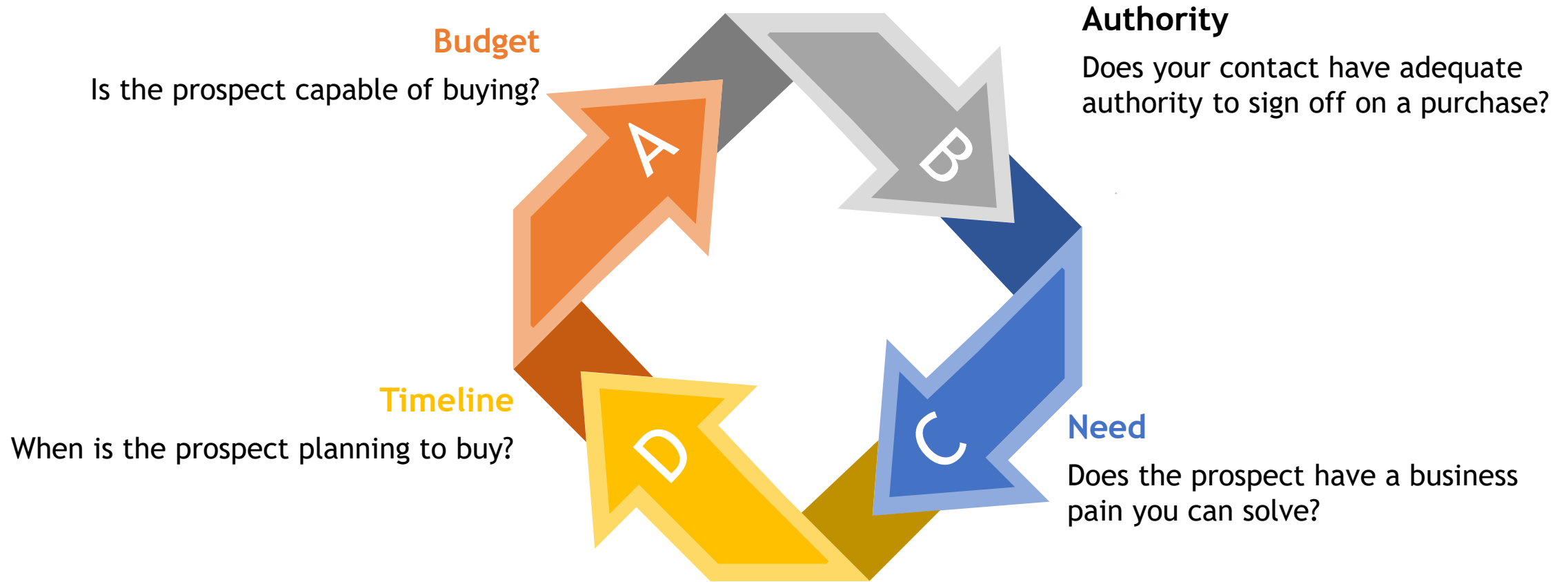


The GLICO Group

A warm, internal pipeline



QUALIFYING A LEAD - BANT



THE TWO DISCIPLINES

THE 3x PIPELINE

- **MONTHLY TARGET** $\times 3$ = the live, qualified pipeline you carry at all times.
- Below 3x is an **EARLY WARNING** to prospect harder — long before the shortfall hits your results.

THE WEEKLY CADENCE

- **NEW OUTREACH** to contact a set number of qualified prospects.
- **ADVANCE** every open deal one step, never leave one without a next action.
- **TWO REFERRAL ASKS** : Satisfied clients.
- **ONE RENEWAL OR LAPSED** re-approach
- **PIPELINE REVIEW**: Update the CRM



PREPARING TO WIN

THE GAP THIS MODULE CLOSSES

GLICO already researches well (75.3). The softer spots are structured discovery questions (68.9) and identifying the right people before presenting (73.0). We refine a strength.

75.3

Research

68.9

Discovery Qs

73.0

Right People

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** that changes their exposure.
- You **need enough** to walk in **testing a hypothesis** rather than starting from zero.
- Turn what you find into a **one-page pre-call plan.**
- This plan is a **hypothesis to test in discovery,** not a script to impose.

N.E.E.D.S FRAMEWORK

The five lines of questioning for any prospect.

N

NATURE OF RISK

What assets, people and liabilities are exposed?

E

EXISTING COVER

What is insured today – and where are the gaps?

E

EVENTS & HISTORY

What losses or near-misses have they had?

D

DECISION PROCESS

Who decides, and on what criterion?

S

SUCCESS & TIMING

What does good look like, and by when?

THE FOUR QUESTION TYPES IN SEQUENCE



OPEN

“Tell me how the business has grown this year.”



PROBING

“What happened last time a truck was off the road?”



IMPLICATION

“If that warehouse were lost tomorrow, what then?”



CONFIRMING

“So the real exposure is the goods, not just the trucks?”

MAPPING THE DECISION UNIT

USER

Feels the risk daily —
win them by solving a
real problem.

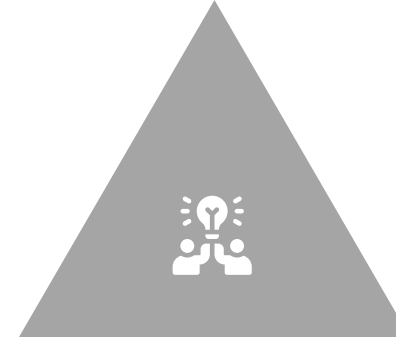


TECHNICAL BUYER

Judges the cover — win
them with precision.

ECONOMIC BUYER

Approves the spend — win
them on cost-of-loss.



COACH

Guides you from inside
— win them early.

GROUP EXERCISE

CASE STUDY 1

THE SCHOOL GROUP WITH THREE DECISION-MAKERS

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

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

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

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

DISCUSS IN YOUR GROUPS

1. What did research add before the advisor 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?



SELLING VALUE NOT PRICE

THE GAP THIS MODULE CLOSES

Objections are the weakest stage (65.9), and inside them sits the only Constrained behaviour in the whole assessment: **discounting when pressed on price (47)**. The team answers competitors well (78.8) – it knows what to say, but concedes under pressure. The gap is discipline, not knowledge.

65.9

Objections

47

Discount Reflex

78.8

Competitor Answer

72.0

Anticipates

WHY VALUE BEATS PRICE

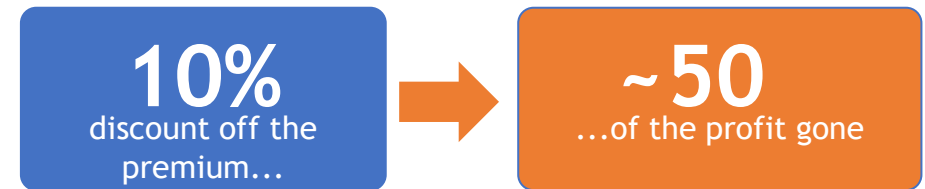
- Ghana's non-life insurance market behaves close to perfect competition:
 - Insurers offer broadly similar products
 - Price becomes the most visible point of difference
 - The temptation to win on price is constant
- The seller who competes on price is playing the game the market wants them to play and losing margin with every deal.

WHY VALUE BEATS PRICE

- When you **compete on value 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**.

THE COST OF A DISCOUNT

- 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 10% discount can give away half the profit on a policy, on exactly the deals where discipline matters most.
- Worse, it teaches the customer that GLICO's first price is negotiable.



The one rule: the discount is never your first move, and never free.

THE GLICO VALUE STACK

1 Cover That Protects

What a cheap policy leaves out — a declined claim costs far more than a higher premium.

2 A Proven Claims Record

GLICO's reputation is fast, fair settlement — a policy is only worth what it pays.

3 Speed & Certainty

GLICO keeps the business running while others process forms.

4 Advice, Not A Quote

An adviser who understands the risk — not an order-taker with a number.

5 Strength of the Group

A top-five non-life insurer, backed by the wider GLICO Group.

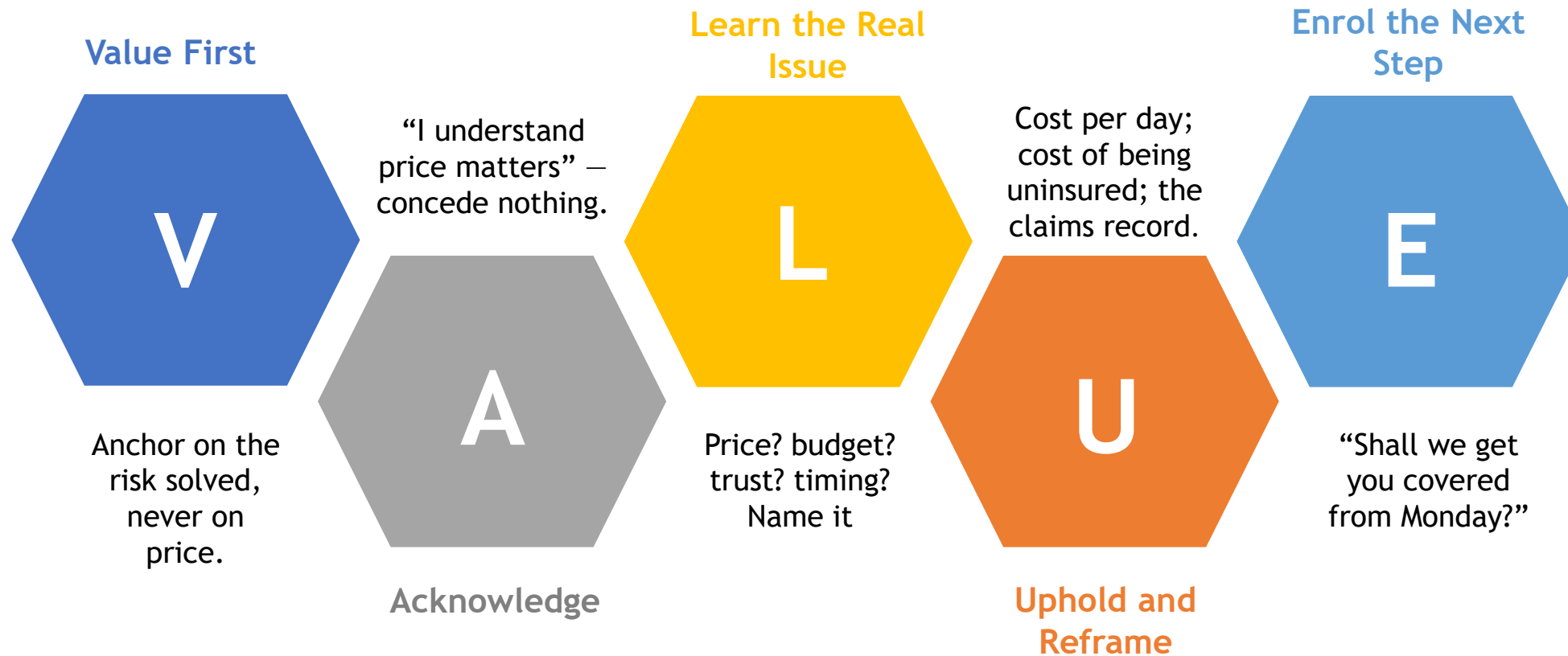
6 Relationship & Service

A named person who reviews cover and answers the phone — not a call centre.

- Before you can defend value, you must be able to state it.
- These are the reasons a customer pays GLICO's price over a cheaper quote.
- Reach for them whenever price is raised.

V.A.L.U.E METHOD

(HANDLING OBJECTIONS ON PRICE)



AN OBJECTION IS A REQUEST FOR VALUE

- **Objections are not rejections;**
 - They are the customer telling you what still **stands between them and yes.**
 - Handled well, an objection is the most useful moment in a sale, because it **reveals the real concern.**
- The commonest objections in insurance are familiar:
 - **the premium is too high**
 - **the value is unclear**
 - **a competitor is cheaper**
 - **the customer wants to think about it.**
 - Behind each is a **question about value** that has not yet been answered.

FIVE COMMON OBJECTIONS

“You’re Too Expensive”

What it really means: Value not yet understood.

“Competitor X Is Cheaper”

What it really means:
Comparing price, not cover.

“I Don’t Trust The Claims”

What it really means: Fear of the payout promise.

“Let Me Think About It”

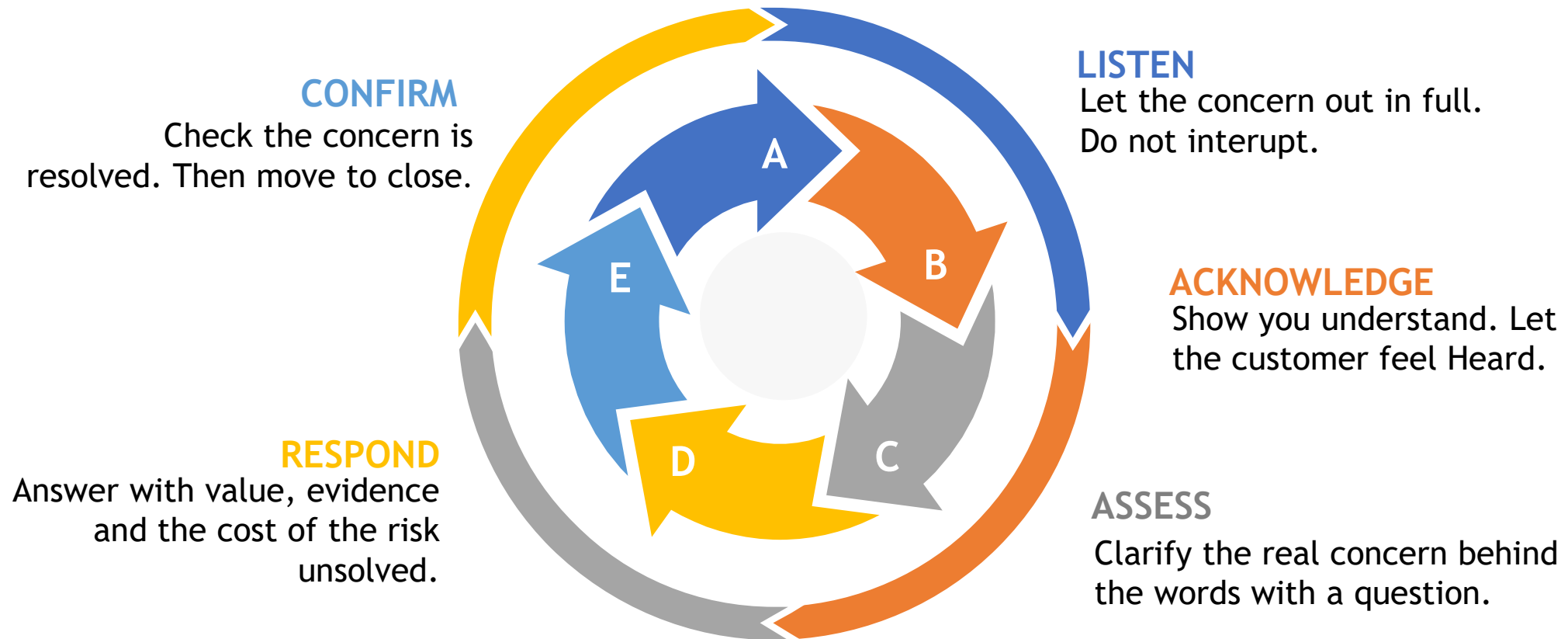
What it really means:
Unresolved risk or authority.

“Not Right Now”

What it really means: No urgency created.



HANDLING OBJECTIONS WITH CONFIDENCE: THE LAARC LOOP



GROUP EXERCISE

CASE STUDY 2

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.

DISCUSS IN YOUR GROUPS

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?



WINNING THE BUSINESS

THE GAP THIS MODULE CLOSSES

GLICO asks for the business confidently (80.8) but is softer at moving hesitant, multi-party buyers to a decision (69.2). The team ties that hesitation to price – so we teach trading, not discounting.

80.8

Ask for Business

69.2

Moves the Hesitant

47

Without Discounting

DISCOUNTING AND NEGOTIATING

DISCOUNTING

- Giving something away to end the discomfort.
- Signals the first price was inflated.
- Trains the customer to push harder next time

NEGOTIATING

- Exchanging value so both sides gain.
- Never concede without something in return.
- A price that moves only in trade signals it was fair.

TRADE, DON'T CONCEDE: THE STAIRCASE

When price pressure comes, work down the staircase – and never skip to the bottom. Most deals are held at the top three rungs, on value, with no price movement at all.

1

Hold

Restate value; ask why price is the concern.

2

Reframe

Cost per day; cost of being uninsured.

3

Add Value

More cover or service – not a lower price.

4

Trade

Give only for term, volume, referral, prompt pay.

5

Concede Last

Small, and never below the NIC floor.

“If you can commit to a three-year term, then I can improve the value over that period.” – trade, never give.

THE FLOOR, CONCESSIONS AND THE REAL BLOCKER

THE LINE YOU NEVER CROSS

For motor, the NIC sets a minimum tariff. Quoting below it is premium undercutting – it drains the reserves that pay claims, and it is unlawful.

“I can’t go below this – it’s the regulated minimum. So let me show you why the cover is worth it.”

CONCESSION DISCIPLINE

- Never the first move
- Hold and reframe before any number shifts
- Always in trade
- Use “if... then...” – earn term, volume, referral
- Small and slowing
- Little steps that get smaller – not one big drop

WHEN “LET ME THINK” = PRICE

Hesitation is often price in disguise. Surface it rather than dropping the number:

- *“Is it the cover, the price, or a decision you share with someone else?”*
- *“What’s the one thing you’re weighing?”*
- *“If we resolved it now, could you go ahead today?”*



BEYOND THE SALE

THE GAP THIS MODULE CLOSES

GLICO stays involved after the sale (84.3) and keeps long-term relationships (85.4) – real strengths. Two gaps: the referral ask is still passive (57.6) and the internal handoff is the lowest score of all (37).

85.4

Relationships

84.3

Stays Involved

57.6

Referral Asks

37

Handoffs

MANAGE YOUR SIDE OF THE HANDOFF



Set Expectations Honestly

Never promise a turnaround you can't influence.



Own The Paperwork

Chase internal approvals on the client's behalf.



Keep The Client Informed At Each Step

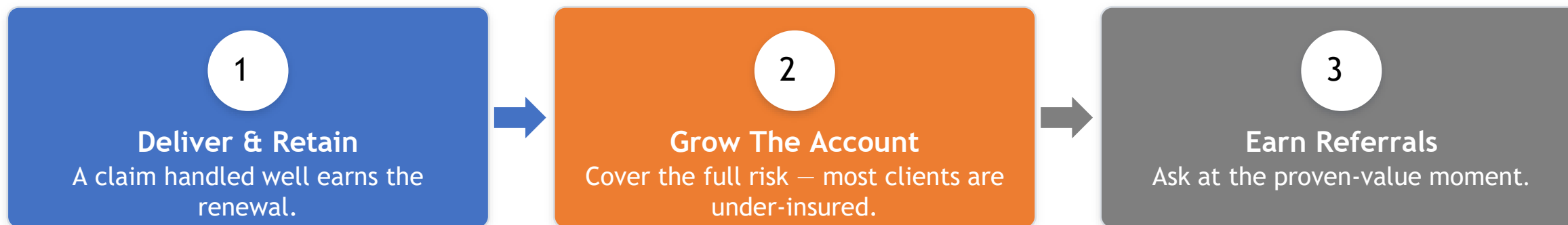
A slow process becomes a managed one.



Be Present At The Claim

That is the moment the whole relationship is judged.

THE RETENTION AND THE REFERRAL FLYWHEEL



Ask for referrals systematically – the one habit GLICO is missing.

Timing: ask right after delivering value. **Specificity:** ask for a particular kind of person. **Ease:** offer to be introduced.

“Most of my best clients come to me through people like you. Who else should be as well protected – a supplier, a fellow trader, family?”

ACTIVITY

TAKE THREE OF YOUR EXISTING CLIENTS

- For each, review the full risk and name at least one gap you could cover (account growth).
- For each, note the next proven-value moment when you could naturally ask for a referral.
- Write your own referral ask, in your own words, and rehearse it until it feels as natural as saying thank you.





THE DISCIPLINED SELLER

THE GAP THIS MODULE CLOSSES

Mindset & resilience is the softest cluster (64.2). The growth mindset is there (75.3), but three habits lag: seeking feedback (58.3), comfort with discomfort (53.0) and recovering after a loss (62.9). Good news: recognition is your strongest motivator.

58.3

Seeks Feedback

53.0

Comfort w/Discomfort

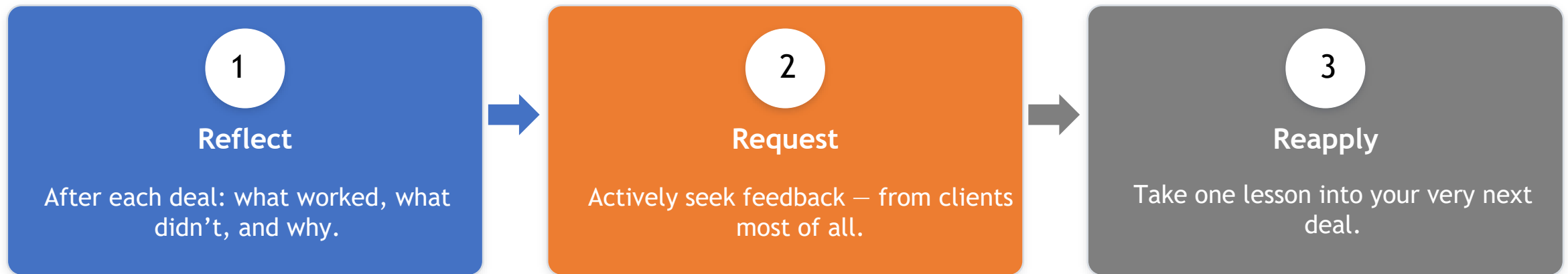
62.9

Recovers from Loss

1

Recognition Motivates

THE REFLECT, REQUEST, REAPPLY LOOP



TURN LOSSES INTO LESSONS

THE WIN / LOSS REVIEW

- Why did this deal close the way it did – in the customer's words?
- Which stage of the cycle was decisive?
- What is one thing I'd do differently next time?

Ask the customer who chose a competitor:

May I ask what tipped your decision? It helps me serve people better."

Uncomfortable to ask – which is exactly why it is so valuable.

RESILIENCE · DISCOMFORT · RECOGNITION

A “No” Is Information, Not Condemnation

- Have a recovery routine: take the lesson, then move on deliberately.

Growth Lives Past The Discomfort

- The hard moments – asking, holding price – are where deals are won. Climb the discomfort ladder one rung at a time.

Recognition is Fuel

- Managers: celebrate the well-held price and the bold call, not only the closed deal. Recognise your own progress too.

IN 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.

“Make a customer, not a sale.”

- Katherine Barchetti -

YOUR 30-60-90 DAY PLAN

First 30 days FOUNDATIONS

- Build and maintain your 3x pipeline
- Run the weekly prospecting cadence
- Carry your value stack & objection cards

Days 31-60 DISCIPLINE

- Hold price using V.A.L.U.E. on every deal
- Trade — never concede — in negotiation
- Ask for a referral at every value moment

Days 61-90 MASTERY

- Run win/loss reviews weekly
- Grow three existing accounts
- Coach a colleague on one skill

**SCAN CODE
TO EVALUATE
SESSION**



THANK YOU



Contact Person :
Michael Abbiw



Phone Number :
+233243784721



Email :
m.abbiw@mgaconsultingltd.com