MTC BUILDING A SALES-ORIENTED ORGANISATION

CASE ONE: THE QUOTE THAT WENT COLD

A broker asks NSIA for a motor fleet quote. Sales passes the request to Underwriting the same afternoon, and from the broker's side the matter looks well in hand.

Three days later the broker follows up and is told only that the file is "being worked on." On day five, Underwriting asks for the vehicle schedule, which the broker had already given to Sales. The information existed inside NSIA, but it never travelled with the request.

On day seven the quote finally arrives. By then the broker has placed the business with a competitor who quoted in one day.

No one in this story was lazy. Sales acted promptly, and Underwriting worked on the file. Yet the client was lost in the spaces between the departments. The broker never experienced the org chart; the broker experienced the connections between the boxes, and those connections were slow, silent and repetitive. Most service failures happen in exactly this white space, not inside any one department.

Discussion Questions

a. Where exactly did this business leak away?

b. What simple hand-off would have prevented the duplicated request?

c. Who, in the end, lost this sale: Sales, Underwriting, or NSIA?

CASE TWO: THE RECEIPT CALL THAT BECAME BUSINESS

A client phones NSIA's Finance desk to query a premium receipt. The officer, Ama, resolves it quickly and warmly.

As the call ends, the client mentions that he has just taken delivery of two new vans for a growing business, "still sorting a few things." The query has been answered, and the vans are not a Finance matter. Many officers would simply have closed the call.

Ama asks one question: are the vans insured yet? They are not. She sends Sales a short, complete referral that afternoon, so that Sales has what it needs without having to go back to the client. Sales places the cover within the week.

Ama quoted nothing and closed nothing. She noticed, served and passed it on, and NSIA grew. None of this required a sales role: the selling moment appeared inside a service call, and a finance officer who handled it well made the sale possible. This is what it means for everyone to sell and everyone to serve.

Discussion Questions

a. Which CLEAR steps did Ama use in such a short call?

b. What would "just a receipt query" have cost NSIA?

c. What made her referral useful to Sales?

CASE THREE: TWO UNDERWRITERS, TWO OUTCOMES

Two agents bring NSIA a similar commercial risk on the same morning. The two requests are routed to two different underwriters.

The first underwriter acknowledges the request within the hour, flags one missing document immediately, and returns a clear quote with a short note. The agent closes that afternoon and praises NSIA to two colleagues.

The second underwriter is equally skilled but silent. Two days pass, with two chasing calls, before a correct but bare quote arrives. The agent wins the business reluctantly and privately decides to try another insurer next time.

Same company, same product, same price. The only difference was the internal service. Neither quote was wrong, but one agent was kept informed and the other was left to chase, and each agent's next decision about NSIA followed from that experience.

Discussion Questions

a. Which TRAC qualities did the first underwriter show?

b. What did the second underwriter's silence cost NSIA?

c. Where does a colleague currently wait on you without knowing when?