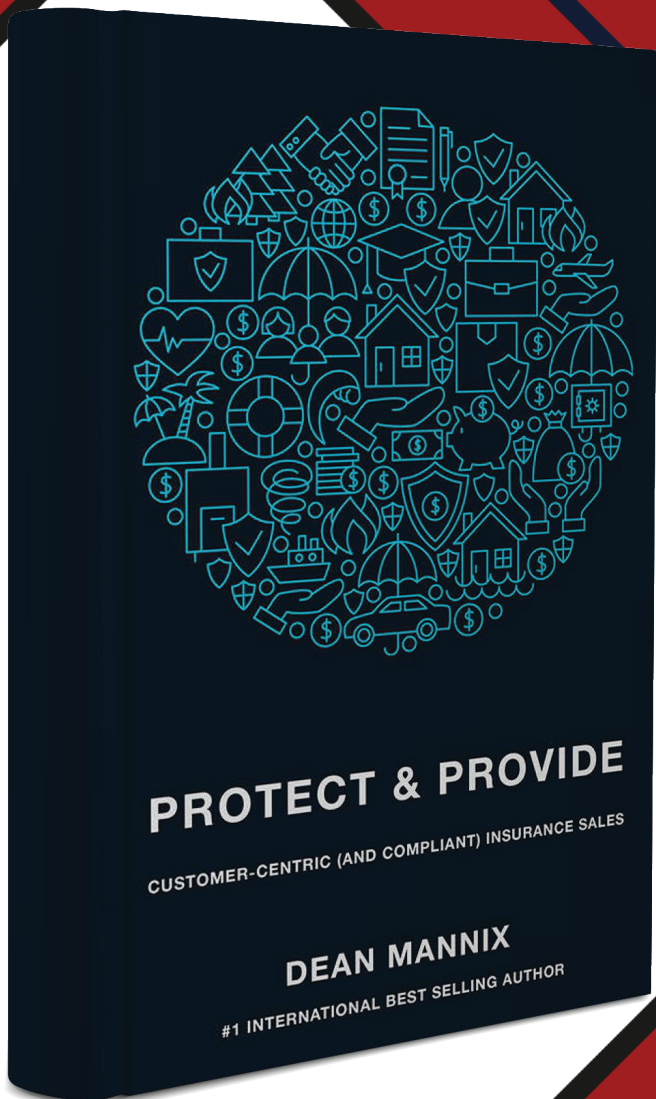


فراخوان ترجمه کتاب



پژوهشکده بیمه، به منظور
کمک به گسترش دانش
بیمه‌ای، ترجمه کتاب

PROTECT & PROVIDE CUSTOMER-CENTRIC
(AND COMPLIANT) INSURANCE SALES

در حوزه فروش بیمه را در دستور کار خود قرار
داده است. از کلیه اساتید، پژوهشگران، صاحبان نظران
و کارشناسان محترم، دعوت بعمل می‌آورد تا در زمینه
ترجمه کتاب با مشخصات فوق با این پژوهشکده، همکاری
نمایند. لذا، از کلیه علاقمندان، تقاضا می‌شود در صورت تمایل،
فرم درخواست ترجمه پیوست به همراه رزومه و ترجمه صفحات اعلام
شده با ذکر عنوان کتاب، را حداکثر تا تاریخ ۱۴۰۰/۰۴/۲۹ به آدرس
ایمیل nashr@irc.ac.ir ارسال نمایند.



فرم درخواست ترجمه کتاب

عنوان کتاب: PROTECT & PROVIDE CUSTOMER-CENTRIC (AND COMPLIANT) INSURANCE SALES

الف - اطلاعات عمومی

	نام و نام خانوادگی
	شغل و سمت فعلی
	مرتبه علمی (ویژه اعضای هیات علمی)
	آخرین مدرک تحصیلی و رشته
	آدرس
	شماره تماس ثابت
	شماره تماس همراه
	پست الکترونیک

ب - سابقه تالیف/ترجمه (حداقل ۳ عنوان از آثار خود را اعلام بفرمائید)

ردیف	عنوان کتاب/ترجمه	سال انتشار	ناشر

HAVING A CREDIBLE REASON

HOW EFFECTIVE AND EFFICIENT IS YOUR ENGAGEMENT OF "LEADS"?

How easily are you connecting with prospective customers?

This is probably, the most important question an insurance salesperson, their manager and the organisation for whom they work should be considering daily. In the insurance industry, my experience suggests too little time is spent seriously considering this question, in a customer-centric manner.

CEOs and General Managers blinded by historical lead to conversation metrics are accepting what I consider to be a very poor rate of return on the leads generated through marketing expenditure. At a sales leadership and coaching level, too much emphasis is placed on the quantity of outbound activity, and too little on the quality and customer centricity of that activity. And at a salesperson level, too much time is wasted blaming "the leads". Too little time is spent on taking personal responsibility, for developing the skills, mindset and techniques required to increase the likelihood that contact with another person will result in a willingness to engage in the insurance conversation.


Everybody is to blame for the current state of affairs. While selling insurance is a numbers game, salespeople must take responsibility for what they can control and be better in this area.

For those of you not selling insurance from a call centre, you may think that this chapter is not that relevant. I'll talk a lot about using outbound calls to engage prospective customers, and that might not be something you do or think you should be doing. I can understand why you would think that. But I suggest you'll still get a lot of value out of this chapter. This is relevant whether you're trying to secure a meeting with a cold lead or calling someone that's been referred to you. It applies when you're calling an existing customer to suggest a more detailed review of their affairs. It applies when you call someone to invite them to an event or suggesting they engage with another specialist you work with or refer to.

The ability to develop a credible reason is core to the customer-centric way of selling, so please take the time out to read this chapter, reflect on its relevance, and consider adopting this step every time you engage existing and prospective customers.

CUSTOMER CENTRICITY DRIVES CREDIBILITY

Outcome focus was all about you. Taking the time out to consider what outcomes you need to demand and achieve, to get a return on your valuable time, energy and effort. Having a credible reason is about realising that the most effective and efficient manner for achieving your outcomes is aligning those with the outcomes



that matter to the people in your target market. The more customer centric your marketing is, the more effective and efficient it will be. Let me explain by sharing what I experienced when I left the law and worked with a property development company.

It was the early '90s and child care in Australia was an industry that was taking off, on the back of changes to government funding. There was a significant and unmet demand from a workforce requiring flexibility and quality care for young children under school age. I was running a property development company, making big moves in the industry and on the target list of a significant number of banks wanting to lend money to developers in this space.

It was crazy. I was managing approvals, construction and operating centres across a 250km territory and working insanely long days and nights. Cash flow was a constant challenge, not just because of capital outlays, but also because of the number of parent payments involved in running each centre. Accounting in the industry had not yet evolved to make it easy to collect cash from parents, reconcile this with government funding, and report in a manner that ensured balance payments from the government were received in a timely manner. To say I had my hands full would have been a major understatement.

I would constantly get calls from bankers explaining what bank they were from, their title at the bank, and suggesting that I should meet with them. The reason for the meeting they would offer was generally something like this,

“I would like to meet with you to tell you about the bank and find out more about your business.”

Before I explain why this was not well received, I want you to pause for a moment and think about this statement from a customer-centric point of view. One of the things you need to understand about a customer-centric approach is what motivates customers must be central to the way you engage. Prospective customers (and existing customers) don't really care about your interests until they know you care about theirs. So, any statement that is primarily focused on your interests is not likely to be well received by a person with whom you don't have a current relationship.

“Find out more about (my) business” offered no clear value to me, the prospective customer. Knowing more about the bank that was trying to sell me something, offered even less. When I would hear this reason for calling I would always think to myself,

“Why don't you do some research on my company and then come out and tell me how you can help me better than any other bank in the market!”

Needless to say, no banker was ever successful at securing a meeting with this bank/salesperson-centric approach. If someone had used a more customer-centric approach, like the following, they would have been successful in securing my time and attention.

“Several of our other child care customers have been telling us a major challenge for them revolves around accounting for parent payments and the cash flow gap

