

Document points of differentiation

Whether online or as a result of direct marketing, financially successful clients have more access to information than ever before - information that often highlights price and savings. To properly respond to a discount request from a client, you must first understand the nature of the objection. While these requests are often mistaken as price objections, what the client is really saying is that they don't see a difference in your offering.

Complete the following worksheet to document differentiators on the three dimensions of value: the products and services you recommend, your agency or brokerage, and you as the individual.

Product or service attributes	1.	_____
	2.	_____
	3.	_____
	4.	_____
	5.	_____
	6.	_____
	7.	_____
	8.	_____
	9.	_____
	10.	_____
Agency/brokerage attributes	11.	_____
	12.	_____
	13.	_____
	14.	_____
	15.	_____
	16.	_____
	17.	_____
	18.	_____
	19.	_____
	20.	_____
Your attributes	21.	_____
	22.	_____
	23.	_____
	24.	_____
	25.	_____
	26.	_____
	27.	_____
	28.	_____
	29.	_____
	30.	_____

Manufacturing example

- Product or service attributes
 - 1. Availability
 - 2. Packaging
 - 3. Warranty
 - 4. Quality
 - 5. Usage cost
 - 6. Durability
 - 7. Performance
 - 8. Brand name
 - 9. Efficiency
 - 10. Safety
- Company attributes
 - 11. Ease of doing business
 - 12. Service guarantees
 - 13. Reputation
 - 14. Technical support
 - 15. Terms
 - 16. Return policy
 - 17. Ordering options
 - 18. Postsale support
 - 19. Presale assistance
 - 20. Inventory levels
- Your attributes
 - 21. Knowledgeable
 - 22. Follow-through
 - 23. Understands needs
 - 24. Problem solving
 - 25. Empathy
 - 26. Accessible
 - 27. Integrity
 - 28. Good listener
 - 29. Organized
 - 30. Gets things done

Learn more

To find out more about how your clients' purchasing journeys have changed and what you can do to make the most of this opportunity, visit our website at

www.chubb.com/winthejourney