

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.	

See the next page for manufacturing example >

Manufacturing example

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

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

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