

Introducing the Four Motivators® Framework

Creating a holistic client experience is an effective approach for earning a woman's business. So, what's the best way to do this?

Elevate her experience

Selling to women in a fast-changing marketplace

Bridget Brennan is a world-leading expert on women consumers — and founder of the strategic advisory firm, Female Factor Corporation. Her research has identified four key motivators that influence women's buying decisions and create holistic buying experiences.

By applying the Four Motivators® Framework, you can increase your opportunity to build engagement and stronger connections with women decision-makers.

This framework will help female clients feel:

01

Connected to you, your brand and your business

02

Confident in their decision

03

Inspired to work with you

04

Appreciated for their business





Connect

Recommended actions

Chubb research shows that 96% women say that a willingness to listen to and understand their needs is important when searching for an insurance advisor.

Here's how to demonstrate your active listening skills:

01	When working with couples who are prospective clients, ask questions and distribute your attention and eye contact evenly with both parties.
02	Build in pauses during conversations and give your clients an opportunity to speak.
03	On video calls, emphasize where you are "looking" (and listening) by mentioning the person by name, i.e., "Michelle, what are your thoughts on this?"
04	On traditional phone calls where eye contact isn't possible, mention that you're taking notes; repeat/recap her statements; and ask questions about her needs.
05	After a purchase has been made, share that your approach is to include both parties on all client communications moving forward, unless otherwise instructed.



Inspire

Recommended actions

Focus on service elements like fast follow-up. Speed is important.

For example, when you receive a client query over email that requires some research, a simple response such as "Got it - will get back to you ASAP with an answer" is usually better than waiting until you've found the answer.

What's more, time-compressed clients appreciate when administrative tasks are made seamless by technologies such as automated calendar invitations and electronic signatures.

Women also value knowing about the team members standing behind you, for those times when they may need to reach someone and you are unavailable.

Storytelling is another powerful way to inspire clients. If you haven't done so already, create a client "repository" of your best stories, and ask yourself, "What is the best story I have about my work?"

If you work with a team, collaborate on the repository so you can share each other's client stories. This is effective because people love hearing about what's worked for others: it's inspiring and helps your clients imagine how you can help them, too.

ACTION PLAN QUESTIONS:

1. Think about your longest-lasting client relationships. What is your communication style with these clients and how can you replicate this with others?
2. What activities can you begin, or build upon, to deepen your connections with clients, prospects and centers of influence?
3. Which clients and prospects are the highest priority for you in terms of maintaining strong connections?



HELPFUL WATCHOUT

Regardless of your good intentions, the unintentional use of stereotypes can be a connection killer.



KEY TAKEAWAY

Avoid outdated stereotypes and demonstrate that you're actively listening by asking questions, building in pauses and giving your attention evenly to each party within a couple.

ACTION PLAN QUESTIONS:

1. What elements of your client-service approach may inspire clients to think, "My advisor is always thinking about me/us."
2. How do your favorite brands and businesses inspire you, and what can you learn from them and adapt for your own business?



KEY TAKEAWAY

Your ability to inspire clients can lead them to value your guidance, overcome price concerns, choose you over a competitor and refer you to other people.

Instill Confidence



Recommended actions

Strive to be on time, all the time. Punctuality is a small-but-big detail, because it's a sign of respect. Being late by even one minute is noticeable to everyone since our mobile phones and computers are all synchronized.

Don't trip out of the starting blocks by showing up after your client or prospect. Being early consistently creates a great impression and shows that you're well-organized, on top of your business and respectful of your clients' valuable time. Another recommended action is to be obsessive about details like spelling your clients' and prospects' names correctly.

This sounds obvious, but misspellings happen all the time, and autocorrect functions on computers and phones can exacerbate the problem. When someone doesn't spell their name right, your client may think, "If they can't get my name right, what else are they going to get wrong?"

Show appreciation



Recommended actions

Use your CRM system to the fullest as a tool for demonstrating appreciation and thoughtfulness to clients.

Maintain detailed client information on topics such as jobs (for example, the careers your clients had before they retired), birthdays, children's names, spouses, pets and favorite vacation destinations. You should also remember potential catalysts for buying, like when a child is going to turn 16 and is therefore eligible to drive.

Create a calendar in which you proactively reach out to clients with messages or tokens of appreciation, or "touch base" calls to show that you're thinking of them and keeping up with their changing needs. Many agents host client-appreciation events that appeal to their clients' interests, such as wine, cars, sports or jewelry.

Creating a process for these activities is important because showing appreciation only on an "ad hoc" basis can mean some clients may fall through the cracks.

ACTION PLAN QUESTIONS:

1. What small details make the biggest impression on your clients, and how can you manage these more effectively?
2. What are your best techniques for "painting a picture" of the help you will provide clients in a worst-case scenario? Be as specific as possible.
3. What other strategies can you leverage to build confidence with clients?



KEY TAKEAWAY

Combining a focus on the "small things," like account management details, with the big things, like vivid examples of how you will help them, is a powerful formula for instilling confidence for women. In doing so, you're demonstrating respect for their time and business.

ACTION PLAN QUESTIONS:

1. How can you create a "client appreciation" communications calendar that ensures that you make your good intentions a reality?
2. What obstacles prevent you from keeping in more frequent touch with clients and your centers of influence? How can you make this more manageable?
3. What are your greatest opportunities to show appreciation, and with which clients?



HELPFUL WATCHOUT

Avoid using the phrase, "Not a problem," as a substitute for "You're welcome." Phrases such as "My pleasure," "That's what I'm here for," or even simply, "You're welcome," are more polite.

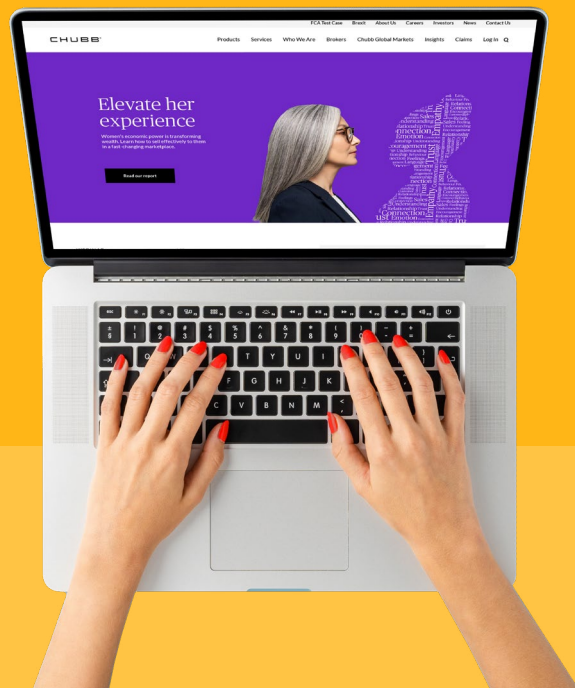


KEY TAKEAWAY

Making clients feel appreciated takes time and effort, but it's well worth it in terms of increased client loyalty and referrals.

Want more strategies?

Visit chubb.com/elevate for our full report - plus other insights to boost your sales.



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* Note: All facts and statistics have been taken from our full "Elevate Her Experience" report. To access the original sources and get more details, please refer to that document.

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