

# Zurich: A new SPIN<sup>®</sup> on Sales



# Jacquie Andrews, senior training consultant at Zurich Financial Services, on a programme that helps sales people face complex selling situations.

I have always believed that as well as developing practical tools, sales training needs to offer a strategic framework.

The products we offer in Zurich's general business unit range from insurance to risk management solutions, which are sold across a variety of industry sectors such as electronics, pharmaceuticals and food. We also offer building, contents and motor insurance to private individuals, so our sales people need the skills to work with brokers and intermediaries, as well as directly with customers.

I have been a training consultant in the corporate training team at Zurich for five years. I previously worked with Huthwaite and recently Zurich had reviewed its capability to deliver sales results and the training department was asked to provide comprehensive skill development programmes that would help people to deal successfully with complex sales situations.

## Robustness

What impressed me about Huthwaite's SPIN® Selling Skills programme was its robustness, the fact that it is based on a body of research built up over 25 years using behaviour analysis (BA), an approach pioneered by Huthwaite. It consists of 35,000 observations of commercial transactions, analysing what successful people do differently which make them successful.

This information was used to develop the training models for SPIN® Selling Skills and Account Strategy for Major Sales.

Initially I was involved with the SPIN® Selling Skills programmes as a delegate and then as a trainer. SPIN® itself is an acronym for the four types of questions which effective sales people ask and which lead to a consultative approach.

The underlying philosophy is for sellers to "think buyer" and help them to understand their needs and potential solutions.

**Situation Questions** ask about the customer's operating context and business situation.

Who are the current carriers of the business? Who else is involved in this decision?

**Problem Questions** ask about the customer's difficulties, dissatisfactions or problems with the existing situation. What difficulties have you experienced with your current arrangements? How satisfied are you with the levels of service you receive from your current carrier?

**Implication Questions** asks about the consequences, effects or implications of the customer's problems. Which areas of the business are most affected when the service levels drop in this way? How would that affect your reputation?

**Need-Payoff Questions** probe for explicit needs, either directly or by exploring the payoff or importance to the customer of solving a problem. Would a faster underwriting decision reduce backlogs? How would a more efficient claims service help? Would x also produce savings with y?

Over the years I have worked with a Huthwaite consultant on both the delivery and customisation of their materials to match the varied and complex selling situations we face. The role plays enable us to benchmark existing skills and clearly highlight areas for an individuals development.

SPIN® Selling Skills normally consists of a three-day programme followed up with work-based reinforcement.

One example of where the training has really shown its worth is with the specialist public sector insurance division - Zurich Municipal (ZM), the market leader. A couple of years ago, a large percentage of ZM's business was under attack as a result of various changes in their target market sectors. The sales team built on the skills they had developed through SPIN® Selling by attending Account Strategy for Major Sales. The aim of the ASMS training was to equip the business teams with the tools and framework to help them plan and execute sales strategies for both existing and new customers.

*The figures speak for themselves. ZM is firmly established as the market leader in providing insurance to the public sector. It has a market share in excess of 60% and does business with more than 80% of local authorities.*

The results of the training have been impressive. My colleague, Clive Moulson, our sales manager at ZM, says there is no doubt in his mind that the training helped his team build the trust and confidence of many existing customers.

## Building Trust

Although ZM is in a crowded and competitive marketplace, its enhanced ability to communicate the value of its proposition has helped it make its case strongly, and build trust among the client base. Specifically, Clive believes the training helped the ZM Business Team to secure a proportion of the new housing association business when it became available for tender.

He believes his staff saw more clearly how to identify and influence the customer's decision-making process and that the training helped them convince the housing associations of ZM's high service standards and the value of these to them.

Recently, the merger of Eagle Star and Zurich salespeople has demonstrated that SPIN® Selling is a good tool not only for introducing strategic selling techniques, but an effective way of creating a new shared culture and language among the larger team.

A colleague and I are both accredited by Huthwaite to deliver

SPIN® Selling Skills and co-deliver ASMS at Zurich. Being accredited has enabled me to contribute to the training not only through its delivery but also the customisation of the programme content.

I get a lot of personal satisfaction from developing the relationship and seeing the results. Now, Zurich is considering Huthwaite's Account Strategy for Major Sales as a tool for its people across the globe.

## Verdict

### Effective ways to learn sales skills

SPIN® Selling Skills develops the skills and provides a framework for salespeople to work individually and together to achieve successful outcomes. It has been relevant for a number of our business units involved in a range of sales environments.

A key feature is the focus on customised roleplays which reflect the genuine situations that participants are dealing with in their real business lives. It makes the training relevant as well as practical.

A number of our business units have benefited from the training and the results can be seen not only in the value of sales, but also the strength and duration of customer relationships.

I would recommend the programme for any salespeople who are involved in selling services or goods, or supporting the sales process.

At one level SPIN® is effective for people who are new to sales, but it also provides experienced managers with ways of developing their skills. SPIN®'s consultative approach is especially effective for building strong relationships based on understanding customer needs and how to meet them.

SPIN® has a good success rate where sales are direct to the customer – we have found it is just as effective where the sales is via intermediary channels such as brokers.





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