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LIČNI RAZGOVOR SA STRANKOM U POSREDOVANJU I ZASTUPANJU U OSIGURANJU

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Apstrakt

U ovom članku je istražen neposredni, lični razgovor kao najznačajniji vid opštenja sa strankom u posredovanju i zastupanju u osiguranju, odnosno u osiguravajućoj delatnosti u celini. Najpre su posebno istaknute pripreme za razgovor, a u tom okviru izbor stranaka, zakazivanje razgovora, obezbeđenje nužnih podataka, te priprema pomoćnih materijala. Sasvim je razumljivo što se najveći deo rada tiče vođenja ličnog razgovora, pri čemu je uputno uvažiti određena pravila i faze razgovora. U članku je takođe istaknuta važnost analize razgovora obavljenih sa osiguranicima. Posebna poglavlja tiču se obeležja ličnog razgovora u savremenim uslovima, a naročito njegovog odnosa s mašinskim razgovorom kao jednom od tekovina najnovijeg tehnološkog razvoja. Zastupnici i posrednici osiguranja imaju zadatak da iskoriste i primenjuju ove novine kako bi i dalje bili uspešni na tržištu.

Ključne reči: *lični razgovor sa strankom, mašinski razgovor sa strankom, posredovanje u osiguranju, zastupanje u osiguranju.*

I. Uvod

Za politiku saobraćanja sa strankom u delatnosti osiguranja u celini, uključujući posredovanje i zastupanje, kaže se kako predstavlja najmoćnije marketinško oruđe. Ona daje alatke da se privuče pažnja i brzo oseti uspeh. Politika izgradnje i održavanja odnosa obuhvata sve radnje usmerene ka sticanju poverenja, dolaska u

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vezu sa osiguranikom i njegovog vezivanja. U ovoj oblasti leže ogromne mogućnosti, i to, pretpostavlja se – kako sada, tako i ubuduće.²

Najvažnije što je potrebno postići kod stranke jeste svakako njena vera. Osiguranik posmatra posrednika ili zastupnika kao svojevršno merilo za domete i davanja iz osiguravajućih usluga koji se neretko ne mogu videti, makar ne na početku posla. Ni posrednici ni zastupnici nisu društvo za osiguranje niti nose njegovo ime, ali su oni često najznačajniji razlog što se stranka u pogledu zaštite upravo njima obraća.

Naredni razlog uobličavanja primerene politike opštenja jeste vezivanje osiguranika. Svako ko je u ovom poslu verovatno je doživeo iskustvo prilikom zadobijanja nove stranke koliko je to teško i koliko su visoki troškovi prouzrokovani tim povodom. S druge strane, izdaci za održavanje postojećih veza su, prema nekim procenama, i do pet puta niži. U visokorazvijenim zemljama tržište osiguranja gotovo da se smatra već podeljenim i glavna teškoća jeste sačuvati stranku. Zato se kaže da je svaki osiguranik koji se zadrži prilikom obnove ugovora jednak novoj stranci.

Da bi se stranka našla, i s njom učvrstile sponse, na raspolaganju stoji niz dokazanih sredstava politike saobraćanja:

- lični razgovor sa strankom;
- nova javna glasila;
- odnosi s javnošću;
- oglašavanje;
- podsticanje prodaje;
- prigodni događaji;
- pokroviteljstva.

Polazeći od njegovog značaja, u nastavku će biti posebno obrađen lični razgovor sa strankom u zastupanju i posredovanju u osiguranju. Koraci vezani za ovo sredstvo opštenja su sledeći: pripreme, vođenje i analiza obavljenog razgovora. U skladu s najnovijim kretanjima na svetskom tržištu, u članku će posebno biti dato i poređenje ličnog razgovora s mašinskim razgovorom.

II. Pripreme za lični razgovor sa strankom

Smatra se da pripreme razgovora čine polovinu uspeha. I to važi kako za stare, tako i za nove kupce. Odlučujuće je kako i za šta se spremamo, da bi se sa osiguranikom razgovaralo na obostranu korist. Prilikom priprema trebalo bi se usredsrediti na tačno određena pitanja: odabir stranaka – sa kime ćemo razgovarati, određivanje datuma, početka i trajanja – kada ćemo razgovarati, nezaobilazni podaci – šta od podataka pripremiti za očekivani razgovor, radni materijali i sredstva – šta je od njih neophodno za razgovor.

² Silvia Fischer, „Zwitschern für den Kunden“, *Vermittler*, März 2020, str. 9.

1. Izbor stranaka

Odabir stranaka valjalo bi da se ravna prema povodu. Razloga za razgovor je mnogo. Pitanje je samo koji od njih ima smisla za stranku, kako bi se zasigurno dobila potvrda sastanka. Kao mogući razlozi za razgovor ističu se:³

- učestalost poseta – običi ćemo stranke koje, recimo, nismo posećivali pune tri godine;
- jedan ugovor – posetićemo stranke sa samo jednim ugovorom o osiguranju;
- istek ugovora – otići ćemo u posetu osiguranicima sa ugovorima koji ističu narednih meseci;
- stari ugovori – običi ćemo stranke koje imaju ugovore starije od pet ili deset godina;
- stari opšti uslovi osiguranja – posetićemo stranke koje imaju ugovore sa uslovima osiguranja starijim od pet godina;
- nepostojanje dodatnog osiguranja – običi ćemo osiguranike koji, primera radi, imaju polisu osiguranja života, ali bez zaštite od najtežih bolesti ili od radne nesposobnosti;
- stranke koje su nas napustile – otići ćemo u obilazak osiguranika koji su pre više godina imali polisu osiguranja motornih vozila i možda sada mogu biti vraćeni;
- zbrinjavanje za starost – posetićemo stranke koje nemaju nijednu od usluga iz ove oblasti.

Samo se po sebi razume kako se može odabrati i određena ciljna grupa, na primer, poljoprivrednici koji imaju osobene potrebe za osiguravajućim pokrićem. Od značaja je samo da bude pogođen takav izbor koji će podrazumevati pravi razlog za posetu. Kada su ustanovljeni povod ili ciljna grupa, onda bi trebalo ograničiti broj stranaka koje želimo posetiti na, recimo, njih 30. Ovde je važna umerenost, jer nije samo mukotrpno, već i dosadno načiniti izbor od 200 stranaka za čiju je obradu potrebno čitavih godinu i po.

Birajući stranke u sklopu priprema za vođenje razgovora, prodavac se potom neretko usredsređuje samo na jednu vrstu polise. Smatra se da to nije u redu. Naime, svaki osiguranik je poseban pojedinac ili možda preduzeće s naročitim zahtevima, željama i predstavama o zaštiti od brojnih ličnih, poslovnih, zdravstvenih opasnosti, i tako mu treba i prići.⁴

2. Zakazivanje razgovora

Najjednostavnije je pribeležiti u planer kada ćemo pozvati odabrane osiguranike radi dogovora o vremenu susreta. Bilo bi lepo kada bi svaki poziv bio

³ Volker Eickenberg, *Marketing für Versicherungsvermittler* (3. Auflage), Verlag Versicherungswirtschaft, Karlsruhe, 2013, str. 239.

⁴ Ralf-Peter Prack, Andre Czerwionka, *Verkauf von Versicherungen und Finanzdienstleistungen ist (k)eine Magie* (2. Auflage), Springer Gabler, Wiesbaden, 2015, str. 38.

plodotvoran. Ali to je više nego zahtevan poduhvat. Da bi se dobilo 10 datuma razgovora, biće neophodno obaviti možda i do 30 poziva. Naredno polazište podrazumeva kako će od ugovorenih sastanaka njih približno polovina biti i delotvorna – od deset razgovora pet će se u proseku završiti zaključenim ugovorom. Da i ne pominjemo kako se neće baš svi uvek držati dogovora o održavanju sastanka, što svakako obara ukupnu uspešnost.

Ima posrednika i zastupnika koji prilikom dogovaranja zaboravljaju da je u tom trenutku potrebno dobiti samo mesto i vreme susreta, pa dozvoljavaju da se prodajni razgovor razvije preko telefona. Do toga ne dolazi slučajno, jer im nije uspelo da se stranci tako obrate da ova shvati korist od najavljenog razgovora.

Takva manjkavost može biti otklonjena uvažavanjem primerenog ponašanja prilikom telefonskog razgovora, dobro potvrđenog u praksi. U tu svrhu daju se sledeći saveti:⁵

- pozdrav – pozdravite stranku i kratko se predstavite;
- razlog poziva – navedite osiguraniku zašto ste ga pozvali i kažite koliko će vaša poseta trajati;
- korist za stranku – ukratko istaknite materijalnu vrednost koju osiguranik može steći;
- termin – zamolite stranku za datum i mesto razgovora. Ne ugovarajte sastanke u daljoj budućnosti, držite se roka od najduže osam dana;
- drugi termin – zavisno od toka telefonskog razgovora, ponudite stranci da izabere neki od dva termina;
- okončanje poziva – oprostite se potvrđujući ponavljanjem dogovoreni datum, mesto i vreme;
- podsećanje – pozovite stranku dva dana pre ugovorenog susreta kako biste joj rekli šta od isprava treba da pripremi ili je pitajte da li će još neko doći na razgovor.

Neki posrednici i zastupnici smatraju zakazivanje teškim, beskorisnim, opterećujućim ili dosadnim. U tome svakako ima zrna istine, ali takvo ponašanje upućuje na nedostatak potrebnih poslovnih veština. Važno je istaći da zakazivati razgovore može i neki unutrašnji, odnosno spoljni saradnik koji nije stručan za osiguranje. Prednost takvog prilaza jeste to što neće moći biti uvučen u osiguravajuća pitanja.

3. Obezbeđenje važnih podataka

U okviru priprema za razgovor neophodno je prikupiti više podataka o stranci. Kada imamo u vidu postojeće osiguranike, čak i ako smatramo da o njima ne znamo ništa posebno, naići ćemo možda na niz obaveštenja kojima već raspolažemo.

⁵ V. Eickenberg, str. 240.

Priprema znači pribavljanje, odnosno obnavljanje sledećih podataka:⁶

- lični podaci, bračno stanje, podaci o članovima porodice, hobiji;
- zaposlenje i primanja;
- vrste i vrednosti imovine kojom raspolaže;
- lični i poslovni ciljevi, želje i nadanja, uz spremnost na kratkoročna, srednjeročna i dugoročna ulaganja u njihovo ispunjenje;
- broj sklopljenih ugovora o osiguranju, uključujući polise kod suparnika;
- podaci o mogućim žalbama povodom isplata šteta i pratećih usluga.

Uz gorenavedeno, obično će biti neophodna još i šira obaveštenja i podaci, što sve zavisi od vrsta rizika za koje se nudi osiguravajuće pokriće.

4. Priprema radnih materijala i sredstava

Za vođenje ličnog razgovora potrebno je imati više pomoćnih materijala i sredstava, i to u dovoljnoj količini, odnosno broju, spremnih za primenu:⁷

- prenosni računar ili tablet s najnovijim programima ponude osiguravajućih usluga;
- uslovi osiguranja – poslednji važeći uslovi po granama osiguranja;
- odštampane ponude – predlozi radi zaključenja ugovora o osiguranju koje popunjava ugovarač osiguranja, odnosno osiguranik;
- savetodavni materijali – dužnost posrednika i zastupnika i prema našim propisima jeste davanje tačno određenih predugovornih obaveštenja, tako da su i oni sastavni deo razgovora;⁸
- leci o osiguravajućim uslugama – takođe se predaju osiguraniku;
- knjižice i prospekti društva za osiguranje;
- obrasci – za izmene ugovora, prijave šteta i slično;
- sveska, odnosno rokovnik za hvatanje beležaka sa znakom osiguravača ili posrednika, odnosno zastupnika, radi ostavljanja dobrog utiska na stranku;
- hemijske ili obične olovke, takođe s odgovarajućim znakom;
- flomasteri u boji za pisanje po tabli;
- kalkulator – digitron sa krupnim ekranom i dirkama, jednostavan za korišćenje;
- sitnice za pomoć u prodaji – zavisno od vrste osiguranja, na primer automobil igracka, drvena kućica, igra tipa „Ne ljuti se čoveče“ sa novcem;
- posetnice – s najnovijim podacima, čiste i bez pregiba, odnosno savijanja.

Za čuvanje i korišćenje radnih materijala i sredstava potrebna je tašna, odnosno kofer, koji će takođe upućivati na poslovnost i stručnost. Što je prtljag veći,

⁶ R.-P. Prack, A. Czerwionka, str. 39.

⁷ V. Eickenberg, str. 242–243.

⁸ Ilija Smiljanić, Nataša Petrović Tomić, Jasna Pak, „Neživotno osiguranje“, *Priručnik za obuku za polaganje ispita i sticanje zvanja ovlašćenog posrednika i ovlašćenog zastupnika u osiguranju* (urednik Nebojša Žarković), Privredna komora Srbije, Beograd, 2019, str. 145–146.

smanjuje se verovatnoća da se on zaboravi poneti. Kad je reč o zaboravnosti, baterija prenosnog računara valjalo bi da bude dobro napunjena. Nije baš preporučljivo da se kod stranke kabl mora utaknuti u utičnicu kako bi sve bilo spremno za razgovor. Isto tako, treba proveriti da li su stalno pri ruci najnovije osiguravačeve ponude. Time se izbegavaju ponovna pitanja i odgovori radi razjašnjavanja i nelagoda što rad na ugovoru nije otpočeo, odnosno što se osiguranik mora još jednom obići. Tako nešto nikako nije podobno za sliku o dobro potkovanom posredniku ili zastupniku osiguranja.

III. Vođenje razgovora

Stranka otvara vrata i usredsređujemo se na obavljanje razgovora. Sada je nužno poštovati pravilo AIDA i osam delova, to jest faza razgovora.

1. Pravilo AIDA

Pravilo AIDA je davno utemeljen, ali i danas izuzetno omiljen i u prodajnoj praksi dokazan obrazac uspeha. Njime se postupak prodaje objašnjava jednostavnim, jasnim i uzajamno povezanim koracima što se sprovode sve dok se posao ne zaključi.⁹

Naziv ovoga obrasca predstavlja skraćenica četiri engleske reči:

- A – attention. PAŽNJA koju kod stranke budi posrednik odnosno zastupnik i ona zamećuje osiguravajuću uslugu, odnosno njenu ponudu. Za to je potreban doličan razlog, to jest prigoda;
- I – interest. INTERES stranke koji se rađa zbog narasle pažnje za osiguravajuću uslugu. U ovoj fazi se osiguraniku predstavlja korist povezana s povodom interesa;
- D – desire. ŽELJA stranke koja ponudu ili uslugu osiguranja smatra korisnom i neodložnom pa će je stoga kupiti. Ali to će kupac učiniti tek kada za polisnu veže dovoljno prednosti i kada su mu otklonjene sve nedoumice;
- A – action. RADNJA koja poželjno podrazumeva strankinu odluku da potpiše ugovor o osiguranju. Potpis je dosledna posledica prethodno preduzetih koraka. Radnja, naravno, može značiti i odustajanje od kupovine.

Odvijanje prodajnog procesa prema pravilu AIDA pokazuje razvoj kupčeve volje za zaključenjem polise po redosledu pojedinih koraka razgovora. Polazište u prvoj fazi „pažnja“, koja otpočinje pozdravljanjem i predstavljanjem, jeste težnja da se pažnja za posrednika, odnosno zastupnika i temu iz osiguranja postupno, malo-pomalo razvija. U drugoj, prelaznoj fazi zagrevanja, nazvanoj „interes“, pažnja

⁹ Matthias Beenken, *Vertriebsmanagement* (2. Auflage), Verlag Versicherungswirtschaft, Karlsruhe, 2013, str. 67.

se preobraćuje u rastuću zainteresovanost stranke. Htenje stranke za zaključenjem ugovora najsnažnije je u trećoj fazi „želja“, koja podrazumeva ustanovljavanje, opis i rešavanje osiguravajućih potreba. Kako bi se došlo do krajnjeg rešenja, raspravlja se i o primedbama stranke. Čim je pala odluka za kupovinu osiguranja, četvrta faza „radnja“, krivulja koja pokazuje tok volje za kupovinom, dobija silazni tok. Na posredniku ili zastupniku je takođe i da se suoči s mogućim odustajanjem od kupovine.

Premda obrazac AIDA ne podrazumeva obavezujući redosled koraka, a i dešavanja po pojedinim fazama različito traju, njegovo poznavanje i primena znače korisnu pomoć radi nadziranja ciljeva za vreme trajanja prodajnog, odnosno savetodavnog razgovora.

2. Faze razgovora

Kako je istaknuto, postupak vođenja razgovora ima više delova. Svaki od njih treba posmatrati kao zasebnu celinu koja se nadovezuje na prethodni deo, koji se potom povezuje s narednim delom. Takvo razmišljanje se smatra nužnim da bi u krajnjem ishodu došlo do izdavanja polise osiguranja. Zato je neophodno uvažiti faze razgovora po razboritom redosledu, da se razgovor uspešno završi i za posrednika, odnosno zastupnika, i za osiguranika.

U savršenom obliku, to bi izgledalo ovako: 1. pozdravljanje i predstavljanje, 2. zagrevanje, 3. utvrđivanje osiguravajućih potreba i ponuda rešenja, 4. ophođenje prema zamerka, 5. završnica, 6. prihvatanje ponude, 7. preporučivanje drugima i 8. opraštanje.¹⁰

2.1. Pozdravljanje i predstavljanje

Gotovo da i ne treba isticati kako stranku treba pozdraviti kada nam otvori vrata, a ako nas još i ne poznaje, kratko se predstaviti – reći kako se zovemo, ko smo i zašto smo došli u posetu. Dobićemo poene tokom prvih sekundi, naročito kod novih osiguranika, ako se držimo sledećih saveta:

- oblačenje – prema očekivanju stranke, čista, negovana, zagasitih boja, upečatljiva odeća koja uzdiže vlastiti položaj i daje lični pečat. Stranka očekuje da poslovno oblačenje posrednika i zastupnika oličava odelo, odnosno kostim.¹¹ Naravno, i od ovog načela ima izuzetaka;
- držanje tela – gornji deo trupa i glava, kako prilikom stajanja, tako i prilikom sedenja treba da budu uspravni;
- pokreti ruku, glave i tela pri govoru – mirni, ali odlučni i postojani, potkrepljuju tvrdnje, neophodno je i gledanje u oči;

¹⁰ V. Eickenberg, str. 246.

¹¹ R.-P. Prack, A. Czerwionka, str. 13.

- glas – jasan, odlučan, miran, topao;
- način ponašanja – učtiv, obziran, prijateljski, pun razumevanja.

Navedeno će neko smatrati suvišnim, ali stranka primećuje ova obeležja a da toga nije ni svesna. Potrebno joj je samo nekoliko sekundi da bi dala sud o izvesnoj osobi. To je kao prilikom razgovora za radno mesto: za prvi utisak neće biti druge prilike.

Za onoga ko ima teškoće u ovoj fazi razgovora, pozdravljanje i predstavljanje se mogu vežbati, kao što, uostalom, i vođenje ličnog razgovora u celini zahteva neprekidnu vežbu i rad. Ovde je nužno voditi računa o držanju tela, o razgovetnom i lepo zvučćem glasu, zato što spoljašnjost odaje kako se osećamo. Čak i kada stranka nije psiholog, ona će nesvesno uočiti kako je neko raspoložen. Pri tome je važno da naše ponašanje odaje našu ličnost. Treba ostati izvoran, biti onakav kakav si. Neprirodni izrazi lica, preterana ljubaznost ili kratke pantalone nikao ne pristaju poseti osiguraniku.

Pošto se nadmoćno savladaju prva tri minuta, može se preći na naredni korak razgovora.

2.2. Zagrevanje

Prilikom posete ulazite u strankin svet koji joj pruža bezbednost i prisnost. Stoga bi, radi njenog uvažavanja, u lepo ponašanje spadalo i sačekati u koju će vas prostoriju pozvati i koje će mesto za sedenje ponuditi. Ako je izvodljivo, preporučljivo je odabrati mesto preko puta ili ukoso od stranke. Još dok se nalazite u hodniku ili predsoblju, može se zapodenući priča o laganim, neobaveznim temama.

Takvo ponašanje je od velike pomoći upravo novom osiguraniku kom smo nepoznati. On nas tek u neposrednom, ličnom razgovoru bliže upoznaje. Kako mi, tako i on pokušava steći uporišne tačke da bi procenio i situaciju i drugu stranu. Čim je stranka do neke mere sigurna kako smo, po njenom naslućivanju, jednostavna osoba, biće spremna da nam pokloni više poverenja koje je za posao preko potrebno. Onda će nam lakše uspeti da učinimo da se stranka saglasi s razlogom posete, pa neobaveznu priču polako usmeravamo na temu osiguravajuće zaštite.

Tokom pripremanja, odnosno zagrevanja osiguranika, uputno je uvažiti naredne savete:¹²

- časkanje – čavrljajte o neobičnim ili vrednim predmetima u prostorijama stranke ili možda o vremenu. Nemojte jednostavno upasti na vrata i odmah početi razgovor o osiguranju;
- mesto za sedenje – dozvolite da vam se pokaže na odgovarajuće mesto; možda ćete predložiti takav položaj koji će omogućiti stranci da bolje prati vaše izlaganje;
- osveženje – prihvatite, uz zahvalnost, osvežavajući napitak;

¹² V. Eickenberg, str. 248.

- alkohol – zahvalite se i odbijte;
 - pušenje – pušite samo ako i stranka puši;
 - prekidanje – dopustite stranci da priča i da se ispriča. Dakle, ne prekidajte je;
 - slušanje – pažljivo i prijateljski slušajte;
 - osmehivanje – smejuljite se, ali ne usiljeno;
 - odobravanje – saglašavajte se s izjavama stranke. Primera radi, klimajte glavom potvrđujući ili možda uz čuđenje;
 - pitanja – ako je potrebno, postavljajte pitanja sagovorniku dok govori, ali samo tokom stanki;
 - beleške – već sada pribeležite podatke koji će trebati u nastavku razgovora;
 - razlog za razgovor – odlučite koji ćete povod odabrati kako biste započeli prodajnu priču. Iz pripreme za razgovor sa starim osiguranikom možda znate da je prošle godine kupio nova kola ili je letovao na Zlatiboru. Kod novog osiguranika verovatno će biti dovoljno da mu pohvalite nameštaj, umetničke slike ili vrt;
 - strana u razgovoru – budite susretljiv, zainteresovan i iskren sagovornik.
- Uspех u ovoj fazi ogleда se u tome da li vam je i koliko pošlo od ruke da pređete u fazu ustanovljavanja potreba za osiguranjem i nuđenja rešenja.

2.3. Utvrđivanje osiguravajućih potreba i ponuda rešenja

Prvih minuta uspostavljena je dobra veza sa strankom i ona je pripremljena za naredni korak razgovaranja. Njega sačinjava nekoliko delova koje ćemo u nastavku sažeto izneti. Na ovom mestu od značaja je istaći kako razumeti položaj osiguranika u potpunosti, shvatiti njegove želje, uključiti u razmatranje članove porodice, buduće životne i poslovne planove mogu još uvek samo lični savetnici, odnosno prodavci sa ne samo stručnim i tržišnim znanjima, već i s merodavnošću za rešavanje društvenih pitanja i uživljavanjem u potrebe osobe koja sedi preko puta. Novčana pitanja toliko su složena da primenjeni programi na računarima i mobilnim telefonima, kao ni internetske stranice, za poređenja ne mogu u svemu pomoći, pogotovo ne kada se vodi razgovor s osiguranikom. Drugim rečima: ličnost čoveka ne da se ubrojčiti.¹³

Tokom vođenja razgovora stranku treba sveobuhvatno savetovati, budući da je ona u središtu pažnje. Tu spada celovito istraživanje postojećih vidova pokrića, s jedne strane, i nezadovoljenih potreba, s druge strane. Najpre se proveravaju životne okolnosti i osiguravajuća zaštita – postojeće stanje. Potom se s osiguranikom utvrđuju njegove težnje i ciljevi – željeno stanje. Ciljevi i želje odmah se uključuju u razgovor. Na to se nadovezuju izbor rešenja da se postojeće stanje izmeni i njihova ponuda iznese stranci.

¹³ Oliver Liebermann, „Persönlichkeit lässt sich nicht digitalisieren“, *Vermittler*, Februar 2020, str. 3.

Kada osiguraniku postavljamo pitanja, vodimo ga ka zadovoljenju njemu svojstvene potrebe. To iziskuje da se uživimo u njegov svet, te da poznajemo i upotrebljavamo različite tehnike pitanja.¹⁴ Recimo, postoji pitanje „ili-ili“, kada stranka treba da se opredeli za jedno od dva rešenja; obaveštajno pitanje kojim se stranka pita korišćenjem upitnih reči „ko“, „kakav“, „šta“, „kad“, „gde“, „kako“, „zašto“; pitanje-zamka, kada stranka treba da bude ispitana zbog protivrečnih iskaza; protivpitanje, kojim stranka treba da bude odvrćena od odgovora na njeno pitanje i tako dalje.

Verovatno svakome još u fazi zagrevanja upada u oči da radi sa strankom koja se tokom razgovora pokazuje kao teška ili kao pristupačna. Načelno, svako se razgovarajući ponaša na svoj način, pa su razgovori jedinstveni i teško uporedivi za izvođenje pravila ponašanja osiguranika. Pa ipak, bilo bi od koristi kada bismo se mogli makar približno ravnati prema vrsti stranke naspram koje sedimo, kako bi priča za obe strane bila uspešna. Razabiranje tipova osiguranika svrsishodna je pomoć u cilju izvođenja pravila za prodajnu tehniku i taktiku. Kada se određeni način ponašanja tokom ličnog razgovora često i redovno ponavlja, moguće je izgraditi i potom raspoznavati određene vrste stranaka. Razvrstavajući osiguranike po pojedinim ladicama, dobijamo značajnu pomoć, pogotovo kada su u pitanju novi kupci polisa.

Stranka ne koristi samo reči da bi s nama govorila. U ličnom razgovoru se i do 90 odsto saobraća nesvesno i bez reči, što znači izrazima ili pokretima ruku, glave i drugih delova tela. To nemo opštenje izraz je osećanja i uverenja koja se mogu prepoznati. Odlučujuće za posrednika, odnosno zastupnika, jeste to da iz govora tela poima neizgovorene znake koji pomažu da ispravno shvatimo otvorena pitanja i strankinu volju za sklapanjem posla, kao i to da li možemo očekivati povoljan nastavak razgovora. Takozvani govor bez reči redovno srećemo s govorom rečima. Tumačeći govor tela, nužno je da imamo jasno viđenje situacije, odnosno okruženja u kojem se ova dva govora prepliću. Čak ni tada neće uvek biti moguće u celini rastumačiti sva značenja.¹⁵

2.4. Ophođenje prema zamerkama

Kada želimo raditi s osiguranicima, samo se po sebi razume da ćemo se suočavati s njihovim najrazličitijim prigovorima. Primedbe su uvek tu, čak i kad se razgovor dobro odvija. Zato ih treba iskoristiti kao priliku da se stranka uveri kako se njena lična korist podudara s korišću koju osiguravajuća usluga stvarno nudi. Kupca bi valjalo tako podstaći da stekne dobar osećaj kako se ispravno odlučio. Tada mu neće pasti na pamet da posle vaše posete podlegne kajanju i poželi povući potpis.

Prigovor posredniku, odnosno zastupniku osiguranja daje izgleda za dokazivanje, čak i kad se učini da je zamerka isuviše čvrsta i neopoziva. Prigovor

¹⁴ Thomas Köhne, Manfred Lange, *Marketing und Vertrieb von Versicherungs- und Finanzprodukten für Privatkunden* (3. Auflage), Verlag Versicherungswirtschaft, Karlsruhe, 2015, str. 163.

¹⁵ Maja Žitinski, *Kultura poslovnoga komuniciranja*, Sveučilište u Dubrovniku, Dubrovnik, 2010, str. 94–95.

je pre poziv u pomoć nego želja za iscrpljujućom raspravom. Umetnost rešavanja primedaba sastoji se u tome da se „ne“ pretvori u „da“.

Mogu se navesti sledeći najznačajniji saveti za ponašanje prema zamerkama:¹⁶

- visina premije – uvek je uslovna veličina;
- otpočinjanje razgovora – nikada ne krećite razgovor pričom o premiji osiguranja;
- prednosti usluge – uvek povežite prednosti polise s premijom koju bi valjalo izmiriti;
- premija i davanja iz osiguranja – ako je ikako moguće, odgovorite na rana pitanja o premiji tek nakon predstavljanja osiguravajuće usluge koju nudite;
- visoka premija – ona je isto tako dokaz za opsežnu naknadu iz osiguranja, kvalitet usluga i pomoć zastupnika ili posrednika koji stoji iza posla;
- skupo, jeftino – izbegavajte pojmove „skup“ i „jeftin“;
- čuvanje vlastite vrednosti – jeftine usluge čine osiguravajuće društvo, a pogotovo vas jeftinim;
- novostvorena vrednost – ukažite na dosadašnje uspehe, pouzdanost, ugled i tržišni položaj saradničkih društava za osiguranje;
- usluge posrednika i zastupnika – istaknite svoje usluge i svoj učinak;
- želja za kupovanjem – stvorite kod stranke raspoloženje za kupovinu;
- oprez! – ne ponašajte se prema primedbama a da vam stranka za to ne pruži valjan razlog;
- postupak prema zamerkama – opovrgnite samo dva-tri kupčeva prigovora. Oseti li da ga držite u šaci, ili da gubi ugled, tada ćete ga verovatno poslednji put videti;
- uvažavanje – vrednujte više od tri primedbe kao privremeno „ne“ stranke i to poštuju.

2.5. Završnica

Prošli ste sa strankom sve razloge za i protiv. Uz to, sva sporna pitanja ste razjasnili, odnosno opovrgli. Sada neopterećeno možete preći u fazu završnice. U ovom koraku posla često se gube upravo mladi ili neiskusni posrednici i zastupnici. Razlog je što ne prepoznaju znake spremnosti za kupovinu koje im šalje stranka, ili to ne spoznaju pravovremeno, pa potpuno nepotrebno, mada u dobroj nameri, nastavljaju razgovor koji može kočiti posao.

Ukoliko osiguranik ne daje nikakav prepoznatljiv znak da je rad kupovini, postoji čitav niz načina, odnosno pitanja da se pokrene. Na primer, to mogu biti ranije dobijene preporuke: „Već 80 odsto mojih stranaka je uz osiguranje života kod mene

¹⁶ V. Eickenberg, str. 268–269.

zaključilo i osiguranje od najtežih bolesti.“ Ili, osiguraniku nudimo dve mogućnosti: „Želite li svoje osiguranje života plaćati mesečno ili tromesečno?“ Takođe, stranku možemo pokrenuti i preporukom: „Polazeći od sadašnjeg stanja u saobraćaju, preporučljivo je imati osiguranje od posledica nesrećnog slučaja.“

2.6. Prihvatanje ponude

Nakon dobijanja potpisa na ponudu ili polisu, ne treba se odmah oprostiti od osiguranika. Niste u bekstvu. Upravo ste krunisali uspehom sve napore. Zahvalite stranci na potpisu i potvrdite kako je donela ispravnu i važnu odluku. Zadržite se najmanje deset minuta u laganom razgovoru koji će biti neobavezujući za obe strane, ali koji i te kako može biti koristan i sadržajan.¹⁷

Po potpisivanju možete uvesti novu meru za izgradnju poverenja kao znak zahvalnosti. Darivajte stranku malim poklonom, jer on održava prijateljstvo. To važi utoliko više ukoliko darove tako odaberete da su primereni osiguraniku, to jest da mu odgovaraju – bilo da je u pitanju njegov hobi, polje interesovanja, očekivanje ili vrsta osiguranja iz koje je polisa. Pokloni mogu biti vezani za automobil, posao, kancelariju, decu osiguranika, slobodno vreme, godišnji odmor i tako dalje. Dajte poklonu lični pečat načinom uručivanja. Darivanje bi valjalo učiti kako bi se njegova važnost povećala. Razvijte sami istančan smisao za to koji ćete poklon predati i u kom trenutku.

2.7. Preporučivanje drugima

Kao što dobro znamo, posao se ne pravi samo s postojećim strankama, svako je zainteresovan za povećanje njihovog broja. Potrebni su nam novi osiguranici koji će biti jednako zadovoljni kao stranka koja je upravo potpisala ponudu. Njen zadovoljan izraz lica povezan je s našim očekivanjem da ćemo biti preporučeni drugima. Najuputnije je ne ostaviti to slučaju ili strankinom raspoloženju, nego je već sada otvoreno zamoliti. Prema nekim procenama, stranke se u proseku viđaju od jednom do tri puta godišnje, a kada nema šteta i ređe, pa se ovako povoljan trenutak možda neće brzo ponoviti.¹⁸ Za preporuke treba pitati čak i osiguranika koji ne kupuje kod nas, odnosno preko nas. Možda on zna nekoga kome treba upravo takva osiguravajuća usluga. Nikada ne zahtevajte više od dve preporučene osobe. Stranka bi mogla pomisliti da ste u nevolji. U svakom slučaju, ako stranci niko ne pada na pamet, ili ne želi nikoga navesti, uvažimo njenu takvu odluku.

¹⁷ R.-P. Prack, A. Czerwionka, str. 23.

¹⁸ David Gorr, „Das Image des Versicherungsvertreters würde ohne die Geschichten der Strukturvertriebe längst nicht so leiden“, *Versicherungswirtschaft*, Oktober 2019, str. 24.

2.8. Opraštanje

Dobili smo preporuku i vreme je da se polako pozdravimo s osiguranikom. Možda nam je već rekao kako ga čeka sledeći sastanak. Ukoliko ima još pitanja, na njih se odmah odgovara. Podrazumeva se da ćete na kraju stranci još jedanput zahvaliti za razgovor i izdvojeno vreme. To ćete učiniti i onda kada niste napravili posao, za šta uvek morate pokazati razumevanje. Neizostavno pitajte za razlog odbijanja, te da li se i kada možete ponovo videti. Savladajte osećaj, odnosno stav da ste prilikom ovakvog ishoda izgubili. Razočaranje je poslednje što treba pokazati. Umesto toga, razmišljajte kako vam je stranka dala povoda da još više radite na sebi.

Ako je pak razgovor okončan osiguranikovim pristankom, treba biti veseo, jer to ne znači samo proviziju; mnogo više je znak poverenja i zadovoljstva što je posao završen upravo s vama. Još jednom čestitajte stranci na izboru. Ponašanje na kraju ličnog razgovora važan je činilac celokupnog posla. Valja imati na umu da ne postoji dobar ili loš razgovor. Svaki sadrži naznake kako možemo biti još bolji.

IV. Analiza obavljenog razgovora

Želite li i dalje ostati uspešni u ličnom razgovoru, ili tu uspešnost dalje povećati, podrazumeva se da ćete razgovore u redovnim razmacima analizirati. Neki put vam se zacelo desilo da ste tokom razgovora nekako zapeli i izgubili zamajac. To samo po sebi nije loše, jer uspeh razgovora kod većine ljudi zavisi i od dnevnog raspoloženja. Rđavo bi bilo tek kada bi prošlo nekoliko nedelja bez ijednog uspešno završenog posla. Tada biste možda mogli pomisliti kako su razlozi propadanja žestoko nadmetanje među posrednicima, odnosno zastupnicima, nerazumni osiguranici, preskupe polise. Ipak, koliko god vam to gorko zvučalo – krivica je uvek na vama.

Ukoliko hoćete da budete uspešniji u radu s osiguranikom nego do sada, potrebna je otvorenost i spoznaja o nužnosti analize obavljenih razgovora. Ovde bi valjalo uvažiti izreku: „Ko prestaje da bude bolji, prestaje da bude dobar.“ Evo jakih razloga da se ponovo vraćamo proteklim razgovorima:¹⁹

- praznine – kritičkim prorađivanjem rezultata istraživanja jasno razabirate sopstvene stručne ili prodajne manjkavosti na kojima ćete onda poraditi;
- odstupanje – prepoznajete od koje faze razgovora ste odstupili od plana i koje ste ciljeve do tada bili ostvarili;
- nastup – shvatate da li je u određenom slučaju vaše držanje bilo uzrok slabog uspeha;
- popravljnje – dajete sami sebi priliku da poboljšate svoje savetodavno, odnosno prodajno ponašanje;

¹⁹ V. Eickenberg, str. 278.

- samoposmatranje – oštrite promatranje sebe samog, ostajući osetljivi na uspeh;
- sposobnost učenja – analizom obavljenih razgovora sami sebi dokazujete kako ste još uvek radoznali i spremni za učenje.

V. Lični razgovor u savremenim uslovima

Lični savetodavno-prodajni razgovor danas je sve zahtevniji, već samo ako se imaju u vidu sve složenije osiguravajuće usluge čije objašnjenje nekim posrednicima i zastupnicima možda postaje preteško. Uz to, javlja se rastući pritisak računarskih i telefonskih ponuda, uz delovanje internetskih stranica za poređenja cena, uslova i drugih obeležja polisa osiguranja. Stranke su danas obaveštenije, osetljivije na cene nego nekada i žele brzo, razumljivo obraćanje koje je primereno upravo njima. Vekovima postojeći stvarni svet i novi, digitalni, delom nestvaran svet, ne isključuju jedan drugog u oblasti posredovanja i zastupanja u osiguranju. Novom svetu se treba prilagoditi i posmatrati ga kao vodilju za pribavljanje novih poslova.²⁰

Da bi se ovakvi zahtevi zaista i ispunili, društva za osiguranje posrednicima i zastupnicima stavljaju na raspolaganje posebna pomoćna oruđa, odnosno programe kojima se dopunjava lični razgovor. Na taj način, svaki posrednik ili zastupnik pojedinačno je podržan i može se potpuno posvetiti osećajnoj strani odnosa sa strankom, čime se podižu vrednost neposrednog nastupa, stručnost, prilagodljivost i uspeh posla. U primenjenim računarskim programima razgovor s osiguranikom podeljen je po fazama. Tokom svake od njih pruža se podrška uputstvima, tabelama, slikama ili kratkim filmovima koji se tiču odnose vrste osiguranja, što je osobito važno početnicima u poslu. Takvi programi se mogu koristiti kako internetskom vezom, tako i van nje.

Zanimljivo je istaći nalaze jednog istraživanja koje je jasno istaklo prednosti primene jednog od takvih prodajnih programa. Prva grupa zastupnika radila je uz tehničku potporu, a druga na uobičajeni način. Posle izvesnog vremena, upoređen im je učinak: prvi su imali 50 odsto vrhunskih kupaca, a drugi 19 odsto. U pitanju su stranke „A“ koje lično i dobro poznajemo. S njima se sklapa veći broj ugovora, obično više od tri. Poslovi su dobri i unosni, a u izgledu je da će i u budućnosti biti tako. Zatim, kod pripadnika prve grupe, koja je bila podržana novim programom, od ukupnog broja prodatih polisa ravno polovina otpadala je na skuplje polise. Kod druge grupe taj pokazatelj je iznosio trećinu. Najveća razlika zabeležena je kod spojene prodaje, koja podrazumeva da se uz postojeću prodaju i druga, dodatna polisa – odnos je bio čak 65 odsto prema 12 odsto.²¹

²⁰ Vanessa Scheffel, „Es sind Menschen gefragt, die etwas bewegen wollen“, *Der Vermittler*, Mai 2020, str. 3.

²¹ Dirk Schmidt-Gallas, Stefanie zur Horst, „Ich, persönlich, digital“, *Versicherungswirtschaft*, März 2020, str. 32.

Jedno drugo istraživanje pokazalo je kako je trećina stranaka zainteresovana da ih posrednici, odnosno zastupnici, savetuju na daljinu. Ta spremnost i dalje nije dobro iskorišćena. Naime, istovremeno manje od četvrtine ispitanika navodi da imaju mogućnosti razgovora s prodavcem preko Skajpa ili Fejstajma.²² Širenje pandemije koronavirusa neizostavno će podstaći rastuću primenu daljinskog savetovanja.

Lični razgovor će u današnjim okolnostima tehnološkog napretka stvarati novu vrednost jedino ako mu se priđe ispravno. Navedeni primeri ukazuju da se ubrojčeno i uvreženo saobraćanje i te kako mogu međusobno dopunjavati. Isto tako, neophodno je naglasiti da je u ovom smislu nezaobilazna pomoć osiguravajućih društava. Potrebno je samo odabrati koje će sredstvo i kada biti upotrebljeno i prema tome se ravnati.

VI. Lični razgovor naspram mašinskog razgovora

Već više godina postoje posebni računarski programi koji automatizuju određene zadatke mašinskim, to jest računarskim razgovorom s korisnikom umesto da se priča uživo. Ti programi, računarski sagovornici, napravljeni su da što uverljivije oponašaju čovekov način govorenja, što je i te kako zahtevno. Javljaju se u raznim oblastima, poput elektronske trgovine, obrazovanja, zabave, novčanih usluga – uključujući osiguranje, zdravstvo, vesti. Svrhe im isto tako mogu biti raznolike: usluge kupcima, prikupljanje obaveštenja, usmeravanje korisničkih zahteva i tako dalje.²³

Računarske sagovornike u rastućoj meri primenjuju društva za osiguranje, dok se posrednici i zastupnici uključuju onoliko koliko su vezani za ta društva, što znači da ih oni sami, po pravilu, ne uvode. Primena tog savremenog rešenja temelji se na nameri da se podstakne vezivanje stranaka i poboljša njihovo iskustvo s pružaoce osiguravajućih usluga.

Posmatramo li kritički uvrežene usluge, suočićemo se s mnogim postupcima koji su neopravdano dugi, kao i bezličnim savetovanjem koje se pokatkad odvija kao da se osiguranika želimo što pre rešiti. Tu se sada nameću računarski sagovornici, uz veštačku pamet, da pruže pomoć – bilo pri raspitivanju osiguranika kada istražuju ponudu, pri ulasku u ugovorne odnose s novim osiguranicima ili prilikom rešavanja šteta.

Prema jednom merodavnom ispitivanju o prednostima korišćenja računarskih sagovornika, 62 odsto ispitanika navelo je njihovu nevezanost s radnim vremenom, 61 odsto činjenicu da čekanje u redu nije više deo službe podrške kupcima, a 55 odsto

²² VW-Redaktion, Umfrage: Zwei Drittel der Versicherten sind mit ihrem Vertreter zufrieden, <https://versicherungswirtschaft-heute.de/maerkte-und-vertrieb/2020-03-13/umfrage-zwei-drittel-der-versicherten-sind-mit-ihrem-vertreter-zufrieden/>, pristupljeno 23. 12. 2020.

²³ Jürg Freiherr Frank von Fürstenwerth, Alfons Weiß, Werner Consten, Peter Präve, *VersicherungsAlphabet (VA)* (11., völlig neu bearbeitete Auflage), Verlag Versicherungswirtschaft, Karlsruhe, 2019, str. 132.

brzinu odgovaranja na pitanja.²⁴ Upravo ta stanovišta čine odnose sa strankama zahtevnim i napornim u svakodnevnom poslovanju.

Računarski sagovornici pomažu osiguraniku poglavito u dva gledišta, u pomoći kada se desi šteta i u trenutnom pristupu raznim obaveštenjima:

- pomoć prilikom podnošenja zahteva za naknadu štete. Osiguranik više ne mora čekati da bude povezan s posrednikom ili zastupnikom, što bi zbog mnoštva stranaka inače moglo potrajati. Pri tome, otklanja se teškoća različitih vremenskih područja i radnih vremena, okolnost pogotovo zanimljiva za putno zdravstveno osiguranje. Automatizacijom računarskih sagovornika postiže se dvadesetčetvorosatna dostupnost;
- trenutna obaveštenja i odgovori na upite. Računarski sagovornici posebno mogu uprostiti katkad neugodno pitanje službi podrške strankama: „Koji ugovor najviše odgovara mojim potrebama?“ Naime, kupci osiguravajućih usluga smatraju kako osiguravači ugovaraju što je moguće unosnije poslove, ne uzimajući u obzir najbolje za osiguranika. Računarski sagovornici, čiji se rad temelji na veštačkoj pameti, napravljeni su da neprekidno prikupljaju obaveštenja i nove podatke, te da iz njih uče. Tada su u stanju da pojednosti iz polisa predstave osiguraniku na shvatljiv način, koji se to uslovi tačno nude i da li su pravi za njega. Mašinski sagovornik priskače u pomoć kao veštački savetnik pronalazeći mogućnosti primerene zahtevima i životnim navikama. Dalje, takvim pristupom stranka ne mora sama da pretražuje internet, gde se neretko nalazi dosta protivrečnih obaveštenja. Isto tako, primenom računarskog sagovornika nudi se mogućnost praćenja stanja podnetog zahteva za obnavljanje ugovora o osiguranju.

Nastanu li okolnosti da takav pomoćnik dođe do krajnjih granica upotrebe, umešaće se čovek savetnik koji će nastaviti da se bavi strankinim molbama, odnosno željama, ciljano i primereno tačno njoj. To se smatra savremenim spojem savetovanja osiguranika uz svrsishodno korišćenje vremena. Računarski sagovornici svojim svojstvima mogu trajno prikupljati podatke, poboljšavati se i približavati čoveku koji sa strankama neposredno radi.

Snaga koja proizlazi iz primene takozvane pametne tehnologije je velika. Njena jedinstvena obeležja doprinose vraćanju poverenja u osiguravače. Ti svojevrсни pomoćnici se ugrađuju u već postojeće usluge i poslove preduzeća ili su sastavni deo osnivanja savremenog osiguravajuće-tehnološkog društva. Procenjuje se da je za uključanje jednog ovakvog programa u postojeće društvo za osiguranje nužno utrošiti između 120 i 160 sati rada. Približni troškovi razvoja, uobličavanja i uključivanja računarskog sagovornika u rad osiguravajućeg društva kreću se u ravni od oko 25.000-30.000 američkih dolara.

²⁴ Yoav Barel, Rede mit mir, *Versicherungswirtschaft*, Februar 2020, str. 64.

Računarski sagovornici pružaju osiguravajućim kućama prednosti, odnosno daju dodatnu vrednost. Štedi se na vremenu i novcu, uz poboljšanje iskustava u radu sa strankama. Stoga je sasvim razumljivo što imaju primenu kod raznih osiguravača. Najpre, sreću se u osiguravajuće-tehnološkim društvima kao novim finansijsko-tehnološkim preduzećima čije se poslovanje temelji na korišćenju računarske i druge savremene tehnologije, te na saradnji, ali i na nadmetanju s uvreženim društvima za osiguranje. Isto tako, nalaze primenu kod osiguravača koji posluju desetinama godina, pa i duže.²⁵

VII. Zaključak

Polazeći od nalaza iz ovog rada, zaključujemo da je lični razgovor jamačno najvažnije sredstvo politike saobraćanja sa osiguranikom. U zemljama gde su poslovi zastupanja i posredovanja zakonom razdvojeni, kao što je kod nas, možemo istaći da je lični razgovor za zastupnika prevashodno prodajni razgovor, a za posrednika savetodavni razgovor. Sa stanovišta društva za osiguranje, i posrednik vodi prodajni razgovor.

Uz nužan preduslov ponude polisa primerenih potrebama, što bolja priprema i vođenje ličnog razgovora na kraju će odlučiti o poslovnoj vezi, da li će se uspostaviti ili ne, odnosno da li će se održati ili ne. Zato ovaj oblik neposrednog saobraćanja sa strankom ima osobitu vrednost.²⁶

Razgovor predstavlja način pojedinačnog međuljudskog pristupa i ophođenja radi ostvarenja spremnosti na kupovinu tako što se nude rešenja primerena tačno određenom osiguraniku. Ovde je potreban niz ličnih vrlina radi uspešnog nastupa, obrazloženja potrebe pribavljanja polise, te govorničke veštine. Svaki posrednik, odnosno zastupnik sam je svojevrsno oruđe koje će probuditi spremnost stranke za zaključenje ugovora.

Lični razgovor je zamašno delotvorniji nego bilo koji vid masovnog opštenja kakvi su oglasi u novinama, televizijske reklame ili elektronski dopisi. Razlog je bolje prihvatanje obaveštenja od strane osiguranika i veća prilagodljivost prilikom razmene obaveštenja. Prodajnim razgovorom licem u lice pažnja stranke ciljano se usmerava na uslugu koja se prodaje i prodavac je u prilici da smesta odgovori na moguća pitanja. Priča je utoliko uspešnija ukoliko prodavac zna kako je mora voditi.²⁷

Savremeno doba visokotehnološkog razvitka unosi novine i u vođenje ličnog razgovora u posredovanju i zastupanju u osiguranju. Na posrednicima, odnosno zastupnicima jeste da se tim novinama prilagode i iskoriste njihove prednosti.

²⁵ Thomas Köhne, *Versicherungsmarketing*, Verlag Versicherungswirtschaft, Karlsruhe, 2016, str. 138.

²⁶ Karl-Heinz Puschmann, *Praxis des Versicherungsmarketings* (2., vollständig überarbeitete und erweiterte Auflage), Verlag Versicherungswirtschaft, Karlsruhe, 2003, str. 319–320.

²⁷ R.-P. Prack, A. Czerwionka, str. 2–3.

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PERSONAL INTERVIEW WITH CLIENTS IN INSURANCE AGENCY AND BROKERAGE

ORIGINAL SCIENTIFIC PAPER

Abstract

This Article explores a direct, personal interview as the most important type of communication with a client in insurance agency and brokerage, that is in insurance business as a whole. The accent is primarily placed on the preparation for an interview and within that the selection of clients, scheduling interviews, providing necessary data and preparing the supporting material. It is quite reasonable that this paper predominantly deals with conducting a personal interview, whereby it is advisable to obey particular rules and stages of the interview. The Article also highlights the importance of analyzing the interviews conducted with the Insured. Particular chapters deal with the characteristics of personal interviews in modern environment, especially its relation with machine interview as one of the outcomes of emerging new technology. Insurance agents and brokers have the task to use and benefit from this innovation if they wish to maintain their success on the market.

Key words: *personal interview with a client, machine interview with a client, insurance brokerage, insurance agency.*

I. Introduction

The client communication policy in insurance business as a whole, including agency and brokerage, is said to be the most powerful marketing tool. It allows

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us to attract attention and feel success quickly. The relationship development and maintenance policy includes all the actions aimed at gaining trust, making bonds with the Insured and binding them to us. There are vast possibilities in this area, both now and, seemingly, in the future.²

The most important thing that needs to be acquired from clients is certainly their faith. The Insured observes an intermediary or an agent as a kind of measure of the range and benefits of insurance that are often invisible, at least at the commencement of business. Neither brokers and agents are an insurance company nor do they bear the name of a such – however, they are often the most important reason why a client in a search for coverage would resort exactly to them.

Another reason for tailoring an adequate communication policy is to bind the Insured for us. When acquiring a new client, everyone in this business has probably experienced the difficulties and costs that are caused to that effect. On the other hand, the costs of maintaining the existing relationships are, according to some estimates, up to five times lower. In highly emerged countries, the insurance market is almost considered allocated and the main issue is how to maintain a client. This is the reason to say that any Insured that has been kept at renewal equals the new client.

In order to find a client and strengthen the bonds, there is a range of available communication policy supporting tools:

- Personal interview with the client;
- New public media;
- public relations;
- Advertising;
- Sales promotion;
- Special events;
- Sponsorships.

Because of its significance, hereinafter, we shall specially deal with a personal interview with a client in insurance agency and brokerage. The steps comprising this means of communication include: preparation, conducting and analysis of the interview. In accordance with the latest trends in the world market, this Article will specifically include a comparison between a personal and machine interview.

II. Preparations for Personal Interview with a Client

The interview preparations are deemed half success. This applies to both old and new clients. It is crucial how we are preparing and what for, so that the interview with the Insured can be to a mutual benefit. The preparation should be centered around specifically defined matters: selecting the clients - who we shall interview, determining the date, commencement and duration - when the interview

² Silvia Fischer, „Zwitschern für den Kunden“, *Vermittler*, März 2020, pp. 9.

will be conducted; required data - what data to prepare for the expected interview, working materials and resources - which of them are necessary for the interview.

1. Selection of Clients

The clients should be selected according to the occasion. There is a number of reasons for the interview - the question is which of them makes sense for the client, to ensure that the meeting will be scheduled. Below are highlighted possible reasons for conducting the interview:³

- frequency of visits - we will visit the clients that, for example, we have not visited for full three years;
- one contract - we will visit the clients who maintain only one insurance contract;
- expiration of the contract - we will visit the Insured with contracts that are about to expire in the forthcoming months;
- old contracts - we will visit the clients who maintain contracts older than five or ten years;
- old general insurance terms and conditions - we will visit the clients who have contracts with insurance terms and conditions older than five years;
- lack of supplementary coverage – we will visit the Insured who, for example, maintain a life insurance policy, but without coverage against the most critical illnesses or disability;
- clients who have left us - we will visit the Insured who maintained a motor insurance policy many years ago and maybe can be acquired again now;
- care for the elderly - we will visit the clients who do not have any of the services in this area. It goes without saying that a particular target group can be selected, for example, the agriculturists with special needs for insurance coverage. It is only important to make a choice that implies the actual reason for the visit. When the reason or target group is defined, we should limit the number of clients we want to visit to, say, 30. Moderation is important here, because it is not only exhausting but also boring to make a choice of 200 clients that take as long as a year and a half to process.

When selecting the clients as part of the preparations for conducting the interview, the seller then often focuses on only one type of policy. This is considered wrong. Namely, each Insured is a special individual or perhaps a company with special requirements, wishes and ideas about coverage against numerous personal, business, health risks and that is how he should be approached.⁴

³ Volker Eickenberg, *Marketing für Versicherungsvermittler* (3. Auflage), Verlag Versicherungswirtschaft, Karlsruhe, 2013, str. 239.

⁴ Ralf-Peter Prack, Andre Czerwionka, *Verkauf von Versicherungen und Finanzdienstleistungen ist (k)eine Magie* (2. Auflage), Springer Gabler, Wiesbaden, 2015, pp. 38.

2. Scheduling the Interview

The easiest way is to write down in the planner when we will call the selected Insured to agree on the time of the meeting. It would be nice if every call was fruitful. But this is more than a demanding endeavor. To schedule ten interview dates, you may need to make up to thirty telephone calls. The next assumption is that approximately only one half of the scheduled meetings will be effective - out of ten interviews, five on average will end in concluding a contract. Needless to say, not everyone will always obey the agreement on holding the meeting, which certainly diminishes the overall success.

There are agents and brokers who forget, when negotiating, that they only need to appoint the place and time of the meeting at that moment, so they allow the sales conversation to develop over the telephone. This does not happen by accident, but because they failed to address the clients in such a way that the latter understand the benefits of the introduced interview.

Such failure can be remedied by following the adequate behavior rules during a telephone conversation, well confirmed in practice. The following tips are given to this effect:⁵

- greeting - greet the client and introduce yourself briefly;
- reason for the call – say to the Insured why you called him and how long your visit will last;
- benefits for the client - briefly present the material value that the Insured can acquire;
- appointment - ask the party for the date and place of the interview. Do not schedule an appointment in the distant future, stick to a maximum of eight days;
- second appointment - depending on the course of the telephone conversation, offer the client to choose one of the two terms.
- ending a call - say goodbye and repeat the agreed date, place and time;
- reminder - call the client two days before the scheduled meeting to tell them what documents they need to prepare or ask if anyone else will attend the interview.

Some brokers and agents find scheduling difficult, useless, burdensome or tedious. There is certainly a grain of truth in that, however, such behavior indicates a lack of necessary business skills. It is important to point out that the meetings can be scheduled by an internal or external associate who is not an insurance expert. The advantage of such an approach is that they will not be able to get involved into insurance matters.

⁵ V. Eickenberg, pp. 240.

3. Providing Important Data

The interview preparations include the necessary gathering of a larger amount of information on the client. Having in mind the existing Insured, even if we think that we do not know anything special about them, we may come across a series of information that we already possess.

Preparation means obtaining or updating the following data:⁶

- personal data, marital status, data on family members, hobbies;
- employment and income;
- types and values of assets at their disposal;
- personal and business goals, wishes and hopes, including the readiness for short-term, medium-term and long-term investments in their fulfillment;
- number of insurance contracts concluded, including policies with competitors;
- information on eventual complaints regarding the indemnity payment and related services

In addition to the above, more extensive information and data will usually be required, depending on the type of risk for which insurance coverage is offered.

4. Preparation of Working Material and Resources

To conduct a personal interview, it is necessary to have sufficient quantity/ number of supporting materials and resources, ready for use:⁷

- a laptop or tablet with the latest insurance service programs;
- insurance terms and conditions - the last valid terms and conditions per lines of insurance;
- printed proposals - proposals for concluding an insurance contract filled in by the Policyholder i.e. the Insured;
- informative material - the duty of agents and brokers, according to local regulations, is to ensure particular pre-contractual information, which accordingly form an integral part of the interview;⁸
- leaflets on insurance services - handed over to the Insured;
- booklets and prospectuses about the insurance company;
- forms - for contractual amendments, claim notification forms etc.;
- notebook, i.e. diary for taking notes with the logo of the Insurer or broker and/or agent, so as to make a good impression on client;

⁶ R.-P. Prack, A. Czerwionka, pp. 39.

⁷ V. Eickenberg, pp. 242–243.

⁸ Ilija Smiljanić, Nataša Petrović Tomić, Jasna Pak, „Non-life insurance“, *Training manual for taking exam and acquiring the title of authorized insurance agent or broker* (editor Nebojša Žarković) Chamber of Commerce, Serbia, Belgrade, 2019, pp. 145–146.

- ballpoint pens or pencils, also with the appropriate logo;
- colored markers for writing on board;
- calculator with large screen and keys, easy to use;
- little things to help sales - depending on the type of insurance, for example a car toy, a wooden house, a game like "Man, don't be angry" (*local social game) with money;
- business cards - with the latest data, clean and without folds or bendings.

For storage and use of working material and resources you need a bag i.e. a suitcase, which will also indicate business and expertise. The bigger the luggage, the less likely it is to forget to bring it. Speaking of forgetfulness, a laptop battery should be well charged. It is not recommended that the cable be plugged into the socket with the client in order to have things ready for the interview. Moreover, you should check whether the latest Insurer's proposals are always at hand. This will allow you to avoid repeating questions and answers for clarifications and inconvenience that the work on the contract has not yet started and/or another visit is needed. Such a thing is by no means appropriate for the image of a well-versed insurance broker or agent.

III. Conducting the Interview

The client opens the door and we focus on conducting the interview. It is now necessary to respect the AIDA rule and the eight interview segments and/or stages.

1. AIDA Rule

The AIDA rule has been established for long period, but even now it represents an extremely popular and proven rule of success in the sales practice. It explains the sales procedure in simple, clear and correlated steps that lead to the agreement on a business.⁹

The name of the form represents an abbreviation of four English words:

- A – Attention - Client attention arisen by an agent or broker, representing a root of insurance service, i.e. making proposal. It takes a good reason, that is, an opportunity;
- I – Interest – client interest inspired by increasing attention for insurance service. In this stage, the Insured is presented the benefit in connection with the cause of interest;
- D – Desire – desire of the client who considers the insurance proposal or service useful and urgent, so he will buy it. But the client will do this

⁹ Matthias Beenken, *Vertriebsmanagement* (2. Auflage), Verlag Versicherungswirtschaft, Karlsruhe, 2013, pp. 67.

only when the Policy grants enough benefits and when all the doubts are eliminated;

- A – Action which preferably implies the client's decision to sign the insurance contract. The signature is a foregoing result of the previous steps. Action, of course, can also mean cancelling the purchase.

The course of the sales procedure under the AIDA rule shows arising of the customer's will to conclude the Policy, through the order of particular interview steps. The starting point on the first, the "attention" stage, that begins with greetings and introductions, is the tendency to gradually develop the attention for the insurance agent i.e. broker and the subject matter insured, little by little. In the second, transitional stage of warming up, called the "interest", the attention is transformed into the growing interest of the client. The client's desire to conclude a contract is the strongest in the third phase called "desire", which includes the establishment, description and resolution of insurance needs. In order to reach a final solution, the party's objections are discussed. As soon as the decision to buy insurance is made in the fourth stage of the "action", the curve that shows the trend of the will to buy starts dropping down. It is also up to the broker or agent to deal with any eventual purchase cancellation.

Although the AIDA form does not imply a binding sequence of steps and whereas the events in different stages differ in duration, the awareness of and applying this form means useful assistance in monitoring the goals during the sales or advisory interview.

2. Interview Stages

As pointed out, the process of conducting the interview has several parts. Each of these stages should be observed a separate whole that builds on the previous part and connected to the next part. Such an observation is deemed necessary to issue an insurance policy, in the end. Therefore, it is necessary to take into account the stages of the interview in a reasonable order, so that the interview be successfully completed for both the broker/agent and the Insured.

In perfect form, it would look like this: 1. greeting and introduction, 2. warm-up, 3. definition of insurance needs and offering solutions, 4. dealing with complaints 5. completion, 6. acceptance of the proposal 7. recommending to others and 8. departure.¹⁰

2.1. Greeting and Introduction

It is almost needless to stress that the client should be greeted when he opens the door to us, and if he doesn't know us yet, we need to make a brief

¹⁰ V. Eickenberg, pp. 246.

introduction - say our name, who we are and what is the reason of our visit. We will earn points during the first seconds, especially with the new Insured, if we observe the tips below:

- dressing up- as expected by the client, a clean, well-groomed, outstanding clothes, muted in colors that elevates our position and give a personal stamp. The client expects that the business attire of the agent or broker is a suit or a business costume.¹¹ Of course, there are exceptions to this principle
- posture - the upper torso and head should be upright when standing or sitting
- hand, head and body movements when speaking - calm, but determined and steady, supported by assertions. It is also necessary to look in the eyes;
- voice – clear, determined, steady, warm;
- way of behaviour - polite, considerate, friendly, full of understanding.

Some people will consider the above features superfluous, but the client will notice them without even being aware of it. It only takes the client a few seconds to judge a person. It's like with a job interview: there will be no second chance for the first impression.

In the case someone experiences difficulties in this stage of interview, greeting and introduction can be practiced, just as, after all, a personal interview requires continuous practice and work. Here, it is essential to take care of the body posture and a clear and nice-sounding voice because the exterior reveals how we feel. Even when the client is not a psychologist, they will unconsciously notice the mood of a person. Moreover, it is important that our behavior reflects our personality. You need to stay original, be who you are. Unnatural facial expressions, excessive kindness or short trousers are not suitable for visiting the Insured.

Having mastered the first three minutes, you can move on to the next step of the interview.

2.2. Warm-up

During the visit, you enter into the client's world, the world that secures safety and intimacy to the client. To respect this, it would be good behavior to wait and see which room you will be invited into and which seat will be offered to you. If possible, it is advisable to choose a seat opposite to or diagonally from the client. While you are in the hall or lobby, you can start speaking of light, informal topics.

Such behavior is of great help to the new insured, who do not know us. They only get to know us better in a direct, personal interview. Like ourselves, they are also trying to gain a foothold to assess the situation and the interlocutor. As soon as

¹¹ R.-P. Prack, A. Czerwionka, pp. 13.

the client is somewhat certain that we are, in his opinion, a straightforward person, they will be ready to trust us, which is a must for the business. This achieved, it will be easier to make the client agree with the reason of the visit and slowly direct the informal conversation to the subject of insurance cover.

During the insured's preparation i.e. warm-up, it is advisable to follow the below advice:¹²

- Chat – small talk of unusual or valuable items in the client's premises or perhaps about the weather. It is not advisable to just run through the door and start talking about insurance;
- Place to seat – allow them to show you the appropriate place; You may suggest a position that will allow the client to better follow your presentation;
- refreshment - accept, with gratitude, a refreshing drink;
- alcohol - thank and refuse;
- smoking – you may smoke only if the client also smokes;
- Interruption - allow the client to talk and tell their story; do not interrupt them;
- listening - listen carefully and friendly;
- smiling – smile, but not tensely;
- approval - agree with the client's statements. For example, nod your head in confirmation or perhaps in amazement;
- questions - if necessary, ask questions to the interlocutor while he is speaking, but only during breaks;
- notes – at this point, register the information that you will need later during the conversation;
- reason to talk - decide which reason to choose to start the sales story. From the preparation for the interview with the old insured, you may know that they bought a new car last year or spent the summer holidays on the mountain of Zlatibor. With a new insured, it will probably be enough to praise his furniture, art paintings or a garden;
- party to the interview – be friendly, interested and honest interlocutor.

The success of this stage reflects in whether and to what extent you managed to move into the stage of identifying insurance needs and proposing solutions.

2.3. Identifying Insurance Needs and Proposing Solutions

In the first minutes, we have established a good connection with the client and they are prepared for the next step of the interview. It comprises several parts

¹² V. Eickenberg, pp. 248.

which we will summarize below. At this point, it is important to stress the way to understand the position of the insured fully, to grasp their wishes, consider their family members, future life and business plans - this can still only be done by personal advisors or salespeople with not only professional and market knowledge, but also the authority to resolve social issues and understanding the needs of the person sitting opposite to them. Money issues are so complex that applied programs on computers and mobile phones, as well as websites (for the sake of comparison) cannot help with everything, especially not when talking to the insured. In other words: personality of an individual cannot be translated into figures.¹³

During the interview, the client should be comprehensively advised, since they are the center of attention. This comprises a comprehensive survey of existing types of coverage, on the one hand, and the unmet needs on the other hand. First, we need to review the life circumstances and insurance coverage, that is the current situation. Then, together with the insured, we shall define their aspirations and goals, i.e. the desired position. Goals and desires are immediately included into the interview. This is followed by the choice of a solution to change the existing condition and present the proposal to the client.

When we pose the insured questions, we guide them to meet their own needs. This requires us to dive into their world and master and apply various questioning techniques.¹⁴ For example, there is the "either-or" question, where a client needs to select one of the two solutions; an informative question asking the client by the interrogative words "who", "what like", "what", "when", "where", "how", "why"; a question-trap, necessary to clarify the contradictory statements of the client; counter-question, to dissuade the client that their question needs to be answered and so on.

Probably everyone will, as early as the warm-up stage, become aware of whether they are working with a client who is either difficult or approachable in the interview. In principle, each interviewee behaves in his own way, so the interviews are unique and difficult to compare to derive the rules of insured conduct. Still, it would be helpful to at least be able to roughly match the type of the client we are facing and make success for both parties. Understanding the types of the insured persons is a useful tool for deriving the rules of sales techniques and tactics. When a pattern of behavior is repeated often and regularly during a personal interview, it becomes possible to develop and recognize particular types of clients. By classifying the insured persons into individual compartments we get significant help, especially with new insurance buyers.

The client doesn't just use words to talk to us. In a personal interview, up to 90 percent is communicated unconsciously and wordlessly i.e. through facial expressions

¹³ Oliver Liebermann, „Persönlichkeit lässt sich nicht digitalisieren“, *Vermittler*, February 2020, pp. 3.

¹⁴ Thomas Köhne, Manfred Lange, *Marketing und Vertrieb von Versicherungs- und Finanzprodukten für Privatkunden* (3. Auflage), Verlag Versicherungswirtschaft, Karlsruhe, 2015, pp. 163.

or movements of hands, head and other body parts. The silent communication is an expression of recognizable feelings and beliefs. It is decisive for the agent and/or the broker to understand the unspoken signs of body language, that help them correctly understand the open issues and the client's will to conclude business, as well as whether they can expect a favorable continuation of the discussion. We regularly meet the so-called wordless speech, combined with words. When interpreting body language, it is necessary to have a clear view of the situation, i.e. the environment in which these two ways of communication intertwine. Even then, it will not always be possible to fully interpret all meaning.¹⁵

2.4. Dealing with Complaints

When we want to work with the insured, it goes without saying that we will face various complaints from their side. Complaints are always present, even when the interview is going on quite well. Therefore, they should be used as an opportunity to convince the client that his personal benefit coincides with the benefit actually offered by the insurance service. The customer should be encouraged to get a good sense of how he made the right decision. In that case, they will not succumb to remorse after your visit and wish to withdraw their signature.

The complaints give the broker and/or agent chance to prove themselves, even when it seems that they are too strong and irrevocable. A complaint is more a call for help than a desire for an exhausting dispute. The art of resolving complaints consists in turning "no" into "yes".

Below are the most important pieces of advice for dealing with complaints:¹⁶

- premium amount - always a conditional amount
- starting an interview - never start an interview by talking about insurance premium
- benefits of service - always link the policy benefits with the premium that should be settled
- insurance premium and indemnities - if possible, answer early questions regarding the premium only after presenting the insurance service you propose
- high premium - it is the proof of the extensive insurance indemnity, quality of services and the assistance of the agent or broker to support the business
- expensive, cheap - avoid the terms "expensive" and "cheap"
- cherishing your own value - cheap services make the insurance company, especially yourselves, cheap

¹⁵ Maja Žitinski, *Kultura poslovnoga komuniciranja*, Sveučilište u Dubrovniku, Dubrovnik, 2010, pp. 94–95.

¹⁶ V. Eickenberg, str. 268–269.

- new acquired value - indicate previous successes, reliability, good wil and market position of subcontracting insurance companies
- services of brokers and agents – point out at your services and your performance
- desire to buy - inspire a purchasing desire with the client
- caution! - do not act upon complaints unless the client gives a valid reason for them
- complaints procedure – deny only two or three customer complaints. If they feel you are holding them in power or they are losing their reputation, that will probably be the last time you see them
- respect - evaluate more than three complaints as a temporary “no” of the client and respect that.

2.5. Completion

You have gone through all the pros and cons with the client. In addition, you have clarified or denied all controversial issues. You can now enter the completion stage unencumbered. It is exactly the young or inexperienced agents and brokers that are often lost in this stage. The reason is that they do not recognize the signs of readiness for purchase that the client emanates or at least not in due time, so completely unnecessarily, although in good faith, they continue the conversation that can hamper the business

If the insured does not give any recognizable sign that they are ready to buy, there are numerous ways, that is, questions to inspire them. For example, they could refer to previously received recommendations: “Already 80 percent of my clients have taken out coverage against critical illnesses in addition to life insurance”. Or, we offer the insured two options: “Would you like to pay for your life policy monthly or quarterly?” The client can also be inspired with recommendation: “Starting from the current situation in traffic, it is advisable to take out the accident insurance”.

2.6. Acceptance of Proposal

Having received a signature on a Proposal or a Policy form, you should not immediately say goodbye to the insured. You are not on the run, have just crowned all your efforts with success. Thank the client for signing and confirm that they made the right and important decision. Stay for at least ten minutes in an informal conversation that will be non-binding for both parties, but may be useful and purposeful.¹⁷

Upon signature, you can introduce a new measure to build trust as a sign of gratitude. Give the client a small present because it reflects a friendship. This is all

¹⁷ R.-P. Prack, A. Czerwionka, pp. 23.

the more true if you choose the presents that are tailor made for the insured, that is, that suit them – relating either to their hobby, field of interest, expectation or the type of insurance under which the Policy is concluded. Gifts can be related to the car, work, office, children of the insured, leisure, holidays and so on. Label the gift with a personal stamp, by the manner you hand it over. You should learn how to make gifts, in order to increase the importance of this act. Develop your own subtle sense of making particular gifts for particular occasions.

2.7. Third Party Recommendations

As we may well know, business is not only done with existing clients - everyone is interested in increasing the number of customers. We need new policyholders who will be just as satisfied as the client who has just signed the proposal. Their satisfied facial expression is related to our expectation that we will be recommended to others. It is best not to leave this to a chance or the client's mood, but ask openly for it, at this very moment. According to some estimates, you meet the clients on average from one to three times a year (when there are no occurrences, even more rarely), so such a favorable moment may not happen again quickly.¹⁸ Even the insured who do not buy from us, or through us, should be asked for recommendations. Maybe they know someone who needs just such an insurance service. Never ask for more than two recommendations. The client might think you are in trouble. In any case, if the client can not remember anyone, or does not want to name anyone, let's respect their decision.

2.8. Departure

We received a recommendation and it is time to slowly say goodbye to the insured. Maybe they have already told us that they had to rush to another appointment. Should they have any additional questions, answer them immediately. It goes without saying that, ultimately, you will thank the client once again for the interview and the time set aside. You will do this even when you have not concluded the job, for which you must always show understanding. Be sure to ask about the reason for the denial and if and when you could see them again. Overcome the feeling, that is, the attitude that an outcome means a loss for you. Disappointment is the last thing to show. Instead, think about how the client gave you a reason to work even harder on yourself.

If, on the other hand, the interview ended with the insured's acceptance, you should be cheerful, for this does not mean only an earned commission; it is, much more, a sign of trust and satisfaction that the job will be done precisely with you. Congratulate the client once again on their choice. Behavior at the end of

¹⁸ David Gorr, „Das Image des Versicherungsvertreters würde ohne die Geschichten der Strukturvertriebe längst nicht so leiden“, *Versicherungswirtschaft*, October 2019, pp. 24.

a personal interview is an important factor in the overall business. It should be borne in mind that there is no good or bad interview. Each contains hints of how we can be even better.

IV. Analysis of Conducted Interview

If you want to continue to be successful in a personal interview or increase your success, it is understood that you will regularly analyze the interviews conducted. Sometimes it happened during the interview that you somehow got stuck and lost momentum. This in itself is not bad, because the success of interviews with most people depends, among other things, on the daily mood as well. It would be bad only if a few weeks passed without any successfully completed work. You might then think that the reasons for the decline are fierce competition among brokers and/or agents, unreasonable policyholders, too expensive policies. However, no matter how bitter it sounds - the blame is always on you.

If you want to be more successful in working with the insured than before, you need openness and knowledge of the need to analyze the interviews. Here, we should think of the saying: "Whoever stops being better, stops being good." Here are strong reasons to go back to past interviews:¹⁹

- gaps - by critically processing the results of the research, you clearly discern your own professional or sales shortcomings, which you will then work on;
- deviation - you recognize the stage of the interview from where you deviated from the plan started and what goals you achieved from that moment;
- posture - you realise whether, in a particular case, your attitude was the cause of low success;
- repair - you give yourself a chance to improve your advisory or sales behavior;
- self-observation - sharpen self-observation, remaining sensitive to success;
- capability to learn - by analyzing the interviews conducted, you prove to yourself that you are still curious and ready to learn.

V. Personal Interview in Modern Environment

Personal advisory-sales interview is becoming more demanding today, if only we keep in mind the increasingly complex insurance services, the explanation of which may become too difficult for some brokers and agents. In addition, there is a growing pressure of computer and telephone offers, with the operation of websites for comparisons of prices, terms and conditions and other features of insurance policies. Today, the clients are more informed, more sensitive to prices than before

¹⁹ V. Eickenberg, pp. 278.

and they want a quick, understandable address that is tailored for them. The centuries-old real world and the new, digital, partly unreal world do not exclude each other in the field of insurance brokerage and agency. We need to adapt to the new world and see it as a guide for acquiring new jobs.²⁰

To meet such requirements, the insurance companies make special auxiliary tools available to brokers and agents, i.e. programs that supplement personal interviews. In this way, each broker and agent is individually supported and can fully dedicate himself to the emotional side of the client relationship thus raising the value of direct contact, expertise, adaptability and business success. In applied computer programs, the interview with the insured is divided into stages. During each of them, support is provided by instructions, tables, pictures or short films concerning the relevant kind of business, which is especially important for beginners. Such programs can be used both online and offline.

It is interesting to point out the findings of one study that clearly highlight the benefits of implementing one of the above mentioned sales programs. The first group of intermediaries worked with technical support and the second worked in the regular way. After some time, their performance was compared: the first acquired 50 percent of top customers and the second 19 percent. These are the "A" clients whom we know personally and well and with whom a large number of contracts have been effected (usually more than three). The businesses are good and lucrative and it looks like this will continue in future. Moreover, among the members of the first group (which was supported by the new programs), out of the total number of sold policies, exactly half took out expensive policies. In the second group, this indicator amounted to one third. The biggest difference was recorded in cross selling, meaning that in addition to the existing policy, the supplementary one was sold - the ratio was as high as 65 to 12 percent.²¹

Another study showed that one third of the clients are interested in being remotely advised by brokers/agents. Such readiness is still not well explored. Namely, at the same time, less than a quarter of the respondents stated that they had the opportunity to talk to the seller via Skype or Facetime.²² The spread of the coronavirus pandemic will inevitably encourage the growing use of remote counselling.

In modern environment of technological progress, personal interview will create new value only if adequately approached. The above examples indicate that the technical and regular interviews can complement each other. It is also necessary to emphasize that to this purpose, the assistance of insurance companies is a must. It is only necessary to choose which means and when we will use and act accordingly.

²⁰ Vanessa Scheffel, „Es sind Menschen gefragt, die etwas bewegen wollen“, *Der Vermittler*, Mai 2020, pp. 3.

²¹ Dirk Schmidt-Gallas, Stefanie zur Horst, „Ich, persönlich, digital“, *Versicherungswirtschaft*, März 2020, pp. 32.

²² VW-Redaktion, Umfrage: Zwei Drittel der Versicherten sind mit ihrem Vertreter zufrieden, <https://versicherungswirtschaft-heute.de/maerkte-und-vertrieb/2020-03-13/umfrage-zwei-drittel-der-versicherten-sind-mit-ihrem-vertreter-zufrieden/>, visited on 23. 12. 2020.

VI. Personal versus Machine Interview

For many years now, there have existed special computer programs that automate particular tasks - the computer interview with the client instead of face-to-face talk. These programs, computer interlocutors, are made to imitate human way of speaking as convincingly as possible, which is very demanding. They occur in a variety of areas, such as e-commerce, education, entertainment, monetary services - including insurance, healthcare, news. Their purposes can vary: customer service, gathering information, allocating the user requests, and so on.²³

Computer interlocutors are increasingly used by insurance companies, while brokers and agents get involved pro rata their relation with the companies, which means that the intermediaries themselves do not introduce such interlocutors. The application of this modern solution relies upon the intention to strengthen the bonds with the client and improve the client experience with the insurance service provider. If we critically observe the regular proposal of services, we will come across many procedures that are unreasonably and an impersonal counseling (sometimes as though we wanted to get rid of the Insured as soon as possible). Computer interlocutors, with artificial intelligence, step in to assist - either while the Insured is inquiring about the proposal, when entering into contractual relations with the new insured or during the claims settlement.

According to one relevant survey on the benefits of using computer interlocutors, 62 percent of respondents pointed out to their not being linked to working hours, 61 percent to the fact that waiting in a row is no longer a part of customer support and 55 percent highlighted the speed of answering questions.²⁴ It is precisely these matters that make customer relations demanding and strenuous in everyday business.

Computer interlocutors assist the insured in general in two aspects, assistance upon occurrence of damage and in the current access to various information:

- assistance with filling the indemnity claims. The insured no longer has to wait to be connected to a broker or agent, which could otherwise take time due to the multitude of clients. At the same time, the difficulty of different time areas and working hours is eliminated, a circumstance that is especially interesting for travel health insurance. By automating computer interlocutors, twenty-four-hour availability is achieved;
- immediate notifications and query responses. In particular, computer interlocutors can simplify the sometimes embarrassing question of customer support service to clients: "Which contract best suits your needs?" The clients of insurance services consider that the insurers wish to effect as lucrative business as possible, not taking into account what is best for

²³ Jürg Freiherr Frank von Fürstenwerth, Alfons Weiß, Werner Consten, Peter Präve, *VersicherungsAlpha-bet (VA)* (11., völlig neu bearbeitete Auflage), Verlag Versicherungswirtschaft, Karlsruhe, 2019, pp. 132.

²⁴ Yoav Barel, Rede mit mir, *Versicherungswirtschaft*, February 2020, pp. 64.

the insured. Computer interlocutors, whose work is based on artificial intelligence, are made to continuously collect information and new data and learn from them. Therefore, they are able to present the details from the Policy to the insured in an understandable way, what terms and conditions are offered and whether they are appropriate for them. The mechanical interlocutor comes to the rescue as an artificial advisor, finding possibilities suitable for their requirements and living habits. Furthermore, with such an approach, the client does not have to personally search through the Internet that is full of contradictory information. Also, the application of a computer interlocutor offers the possibility of monitoring the status of the submitted request for renewal of the insurance contract.

If such circumstances arise where the options of using such assistant are exhausted, a human advisor will intervene and continue to deal with the client's requests/wishes, in a streamlined and adequate manner. This is considered to be a modern combination of providing advice to the insured using the time reasonably. With their features, computer interlocutors can permanently collect data, improve and get closer to a human who works directly with the clients.

The strength that comes from the use of the so-called smart technology is great. Its unique features contribute to restoring trust in insurers. These characteristic assistants are built into the already existing services and business of a company or form an integral part of the establishment of a modern insurance-technology company. It is assessed that in order to include such a program in an incorporated insurance company, one needs to spend between 120 and 160 hours of work. The approximate costs of developing, designing and including a computer interlocutor in the operations of an insurance company range from 25,000-30,000 US dollars.

Computer interlocutors provide insurance companies with advantages, i.e. the added value. They save time and money, while improving the user experience. Therefore, it is only reasonable that they are used by various insurers. First of all, we find them in insurance-technology companies as new financial and technological companies whose business relies upon the use of computer and other modern technology and cooperation, but also competition, with the traditional insurance companies. Moreover, these services are used by the insurers that have been present in the business for decades or, even longer.²⁵

VII. Conditions

Starting from the findings in this paper, we can conclude that the personal interview is certainly the most important means of communication with the insured.

²⁵ Thomas Köhne, *Versicherungsmarketing*, Verlag Versicherungswirtschaft, Karlsruhe, 2016, pp. 138.

In countries where the agency and brokerage are separated by law, such as Serbia, we can underline that for an agent, a personal interview is primarily a sales interview whereas for a broker, it is an advisory interview. From the point of view of the insurance company, the broker also conducts a sales interview.

With the necessary precondition of proposing tailor-made policies, the better preparation and conducting of a personal interview will ultimately be decisive when it comes to the business relation and whether it will be established and maintained or not. That is why this form of direct communication with the client has a special value.²⁶

The interview is a way of individual interpersonal approach and treatment for inspiring readiness to buy by offering solutions tailored to a specific insured. Prerequisites for this are a range of personal virtues in order to perform successfully, explain the need for a policy and speaker skills. Each agent and/or broker is a kind of tool that will awaken the readiness of the client to conclude a contract.

Personal interview is vastly more effective than any form of mass communication such as newspaper ads, television commercials or emails. The reason is a better acceptance of information by the insured and greater flexibility in the exchange of information. Through a face-to-face sales conversation, the customer's attention is focused on the service being sold and the seller has the opportunity to immediately answer any questions. The story is all the more successful if the seller knows how to tell it.²⁷

The modern age of high-tech development also introduced novelties in conducting personal interviews in insurance agency and brokerage. It is up to the agents and/or brokers to adapt to these innovations and benefit from their use.

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²⁶ Karl-Heinz Puschmann, *Praxis des Versicherungsmarketings* (2., vollständig überarbeitete und erweiterte Auflage), Verlag Versicherungswirtschaft, Karlsruhe, 2003, pp. 319–320.

²⁷ R.-P. Prack, A. Czerwionka, pp. 2–3.

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