

COMMENTS FROM THE CONFERENCE



IT WAS EVIDENT, both in the formal presentations and elsewhere that this Sales Conference had raised the game for CMIB. The Open Forums and the breakout sessions saw active participation and interaction which demonstrated the high level of enthusiasm.

The content and organisation of the event were highly praised by delegates and it was clear that there were plenty of ideas to take away and make use of on a daily basis. Our roving reporter spoke to a number of delegates who were happy for their comments to be made public.



John Cooke

John Cooke of Beckett's Leicester Office said: "This conference has set the framework and now it's vital to move the processes on to get them working in all offices."



Clive Godfrey

Clive Godfrey from Street saw the conference as an "eye-opener." It provided a reality check on how The Beckett Group has achieved its success in selling. He added: "It was all very positive and certainly enthused the audience. It was well worthwhile for the time given up. It had the added advantage of lots of networking opportunities in the bar after the presentations.

"I was excited originally by Neil McKenzie's outline of the future and I have not been disappointed."

As a relative newcomer to CMIB, Charmaine Leech, Process Manager in Central Services, felt that the conference demonstrated increasing openness by management through the various Open Forum sessions at the conference. She saw the barriers breaking down and CMIB moving from a fragmented collection of offices to a group ethos.



Kim Casey

Kim Casey from Cheltenham thought the conference was well organised and that the key messages were coming across - of developing the selling and cross selling opportunities and skills within CMIB. He added: "The agency strategy was crystal clear and it is up to broker managers to communicate to their staff and to make sure that this and the sales strategy are fully implemented."

Marc Dacre at Bolton thought that each session was practical and that there were several ideas or tips from each presentation which could be acted upon. He thought the conference provided a great opportunity to network and meet colleagues from other offices.

Steve Pugh who acted as linkman and compere throughout the two day event summed up the essence of the event when he said: "We recognised that this conference and the ideas presented may be a departure from existing practices and may be seen as yet another change. However, these are proven methods and techniques which will strengthen and build CMIB."

SALES ACADEMY PROPOSED

ONE POSSIBLE outcome of this Sales Conference could be a CMIB Sales Academy to provide what David Buckland called "Competency in the sales process."

He explained that fewer than half the CMIB frontline staff had received any formal sales training. "The level of competition underlines the need for professionalism in our selling skills. Such a scheme would define best sales practice standards and help to increase sales revenue."

David added that it could become a forum for exchanging good ideas on sales initiatives, just as this Sales Conference had.

Clearly it presented a resource issue and was an idea for future discussion but it could provide training which covered factfinding, how to sell the benefits of our services, defining client needs, closing techniques and asking for the business.

In the discussion among delegates it was suggested that all client facing staff should pass through the Sales Academy process. However, the training should be in modules which could be taken over a period of time rather than taking people off the job for a lengthy period.

David explained that with a new trainer coming aboard in the near future, the concept would be given thorough consideration.

This newsletter is for internal purposes only as part of the CMIB conference debrief.

The content and material are confidential to CMIB and details must not be disclosed to any external parties as this could affect our commercial advantage.

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REPORT FROM SPRING SALES CONFERENCE

CMIB SALES NEWS

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FOCUSING ON SALES STRATEGY & RESULTS



Neil McKenzie (centre) with some of the main presenters. From left to right, Steve Seekings, Paul Whittaker, Steve Pugh, David Buckland, John Fuller, Vivien Roley and Paul Wisbey.

"LET'S GET out there and sell more." That was the message from the Spring Sales Conference held in Coventry on 26 and 27 April.

Launching the event, Neil McKenzie, MD of CMIB, said: "We are now a truly substantial business with a premium income in excess of £165 million. We are one of the top 25 independent brokers in the UK. CMIB has a strong base from which to develop new clients and to cross sell more services and products to existing clients, and for 2004 it is essential that we grow our business organically."

The conference speakers concentrated on sales techniques, prospecting strategies, cross selling and marketing. This heavy emphasis on selling was reinforced by the

proposal for a CMIB Sales Academy, a training programme aimed at strengthening selling skills across the group. Also high on the agenda was the new agency strategy which will clearly segment our insurers to maximise the competitive position of CMIB.

Neil summed up the message from the conference as: "We are equipping ourselves to sell. We've developed strong strategies for agency, marketing and selling which now support every part of CMIB in creating new business. It's now up to all frontline staff and managers to make full use of the tools we have supplied."

SALES CONFERENCE VOTED GREAT SUCCESS

THERE WAS strong and enthusiastic support for the Spring Sales Conference among the 130 delegates. A new era was seen as opening up for CMIB which would carry it forward in a dynamic way.

The practical nature of the dozen or so presentations sent out a powerful message to the delegates. By combining workshops and breakout sessions with case studies it was possible to apply the ideas to everyday selling situations.

There was wide support for the Sales Academy proposal which would provide high quality sales training on a continuous basis. One delegate described it as "a major step in developing a selling culture within CMIB." Others saw the conference as giving them the tools to get out and win new business across the board.

For more comments from the conference see page 8.

OUR MISSION

TO SAFEGUARD the financial security and enhance the financial prosperity of our customers.

OUR VISION

TO BE RECOGNISED by our stakeholders as setting the market standards in terms of all round value, service and trust for the products and services we offer.

OUR VALUES

Trust

- Honesty
- Integrity
- Delivers on promises
- Fairness
- Consistency

Customer Focused

- Understanding
- Relevant products and services
- Ease of access
- Service

Value For Money

- Investment returns
- Clear charges
- Personal service

Quality

- Clarity
- Accuracy
- Consistency
- Sustainability
- Best of breed products
- Sound advice

Prudence

- Financially secure
- Risk aware
- Commercially aware
- Expense management

Developing Our People

- Respect
- Development
- Coaching and support

GETTING THE SALES HABIT

"DEVELOPING our Commercial business is the future for CMIB and that is why this conference is all about sales." This was Neil McKenzie's opening statement to the Spring Sales Conference.

"It is essential that we grow our business organically. We cannot mask our performance through acquisitions - frankly, as a company, we need to begin to stand on our own two feet and grow," he added.

Defining The Sales Objectives

There are really two different definitions of sales, Neil explained. Organic sales to new clients and additional sales to existing clients, including the cross selling of Financial Services and Risk Management.

He emphasised the importance of clearly defining who we are selling to. "Our target market is Commercial business, predominantly small and medium size enterprises (SMEs) and high net worth individuals."

He added that Personal Lines do play and will continue to play a part within CMIB. They represent 15 per cent of our income - which is £25 million of premium income. A substantial business by any measure.

A Significant Milestone

Neil said that at the last conference, in October 2002, it was agreed that any future event would be held when CMIB reached a significant milestone. "An obvious mile-

stone was the acquisition of The Beckett Group which propels CMIB into the top 25 independent brokers in the UK," he said.

It brings new resources and new expertise into CMIB, as this current sales conference shows. "We are now a truly substantial business with premium income in excess of £165 million, and the important thing about acquiring The Beckett Group was that it was an important staging post, not a destination."

Neil said that the long term strategy is to grow the business to full UK geographical coverage - this is more important than the absolute size of the business. Geographical spread will satisfy the legitimate demands of the owners of the business. The priority areas for acquisitions are Scotland, Northern Ireland, north east and the south eastern corner of England.

CMIB exists to make money, he added, and to deliver a return on capital by selling Financial Services, supporting the NFU Mutual Tied Agency Network and selling Risk Management Services.

This conference shows that CMIB now has the tools to go out and sell effectively to its target markets.



Neil McKenzie



An interactive session at the Spring Sales Conference.

PROSPECTING FOR SALES SUCCESS

PROSPECTING is a not the scary process that many people imagine. In simple terms it is about identifying firms and people who want a better deal than they are getting. This was the theme of the presentation by Steve Seekings, the Sales Director at The Beckett Group.

He said that in reality a "cold call" is merely talking to someone we haven't spoken to before. It's something we do in the normal course of events anyway, but in a sales context it seems to generate a certain level of anxiety.

Steve's view is that cold calling is really an information gathering process. We need to establish who deals with insurance in an organisation and then ask to speak to them. If we believe in our ability to establish a rapport with someone on the telephone, we can gather masses of information about how they currently arrange their insurance, what they think of their existing arrangement and when they renew it.

What is important about prospecting is making time to do it. Steve said; "Other things become of major importance - like sending out that urgent cover note. If we allocate time to get on the phone and talk to prospective clients, they will turn into clients - it's simply a matter of time and numbers."

Making Contact

Lifting the phone is the simplest way of making contact. But you can also send an initial letter and brochure to introduce yourself, followed up by a phone call. It is important to maintain contact with prospects. Occasional mailings during the year and a call a couple of months before the renewal date will help to establish your credentials.



Steve Seekings

Always confirm the result of any telephone call with a follow up letter, and gradually you will convert a cold prospect to a warm one and then into a client.

Steve emphasised the need for persistency. Identify the people you want to talk to. Decide how and when you are going to make an approach and then just do it, and do it again and again.

ESSENTIAL STEPS

- Identify the companies.
- Get the names of decision-makers.
- Set a regular time each day or week to telephone.
- Gather details of their insurance and renewal dates.
- Follow up all contacts with a letter.
- Always ring three months before renewal.
- Maintain contact across the year.

BUILDING A DATABASE OF PROSPECTS

STEVE SEEKINGS explained that brokers had a real advantage when it came to prospecting - every business buys insurance and understands the need for it. So every business of the right size is a prospect.

One of the simplest methods of finding suitable prospects is the "five left, five right" rule. Whenever you visit an existing client, particularly on a business park or industrial estate, check out the neighbouring firms to the left and right and opposite your client's premises.

"Being next door to your client, they are likely to be similar in size. You can assess

the premises and the trade immediately, and you have the advantage of a ready-made reference in the form of your own client who may be able to introduce you to these other firms."

Other ways of building a database include chambers of commerce, trade associations, and even Dun & Bradstreet's or Kelly's Directories.

COMPLIANCE IS AN OPPORTUNITY



THE NEW FSA compliance regime means better service for clients and can be used to CMIB's advantage in the sales process. This was the opinion of Paul Wisbey, CMIB's Compliance Officer.

Paul explained that CMIB was well on the way to preparing for the FSA take over from GISC next January. Many smaller brokers were not making the same progress and this placed their clients' renewal processes in jeopardy next year.

Unless a broker has submitted an application form to the FSA by mid-July this year it is unlikely to be considered by the FSA before the key date in January 2005, by when a broker must be registered in order to carry on trading.

Paul suggested that you might wish to raise this with prospective clients to sow seeds of doubt about their renewals with existing brokers.

The FSA compliance procedures incorporate a series of steps in the buying process which will ensure that all clients must be made fully aware of the broking process and provided with a high level of information about costs, processes and marketing of their risks. Paul's strong view is that this will reinforce the sales process, making it more professional.

Brokers will have to demonstrate that they have carried out a comprehensive fact find and are "honest and open" in regard to the broking process.

The whole process will become much more transparent and this will give firms like CMIB, with high professional standards and the proper resources, a selling advantage.

Compliance is really about good business practice and is not something to be afraid of or to believe that it will be detrimental to the business.

Paul explained that his role was to help everyone within CMIB to understand the compliance process and to be confident about dealing with it.

POWERFUL AGENCY STRATEGY TO GIVE MARKETING EDGE

IN UNVEILING the new Agency Strategy, Paul Chubbuck, Head of CMIB Insurer Relations, delivered a strong message to the conference. He declared; "I truly believe that we have an unrivalled opportunity to become a significant player in our chosen market and be the best at what we do. The key factor in achieving those goals is you, the staff!"

In the short term, Paul and his team have achieved two important results:

- **Enhanced the trading terms with major insurers**
- **Developed an holistic agency strategy.**

"We now have access to market-leading levels of commission and credit periods with key insurers. Our programme is to achieve close strategic and operational partnerships with the UK's top five insurers, become a top player with selected smaller and niche insurers, and ensure that all CMIB offices have access to the best terms."

Once these have been achieved it is vitally important that, in our day-to-day trading, everyone within CMIB supports our values and strategy. This means communicating effectively to overcome problems and avoid weakening our partnership arrangements.

Paul emphasised that only through a track record of delivering our promises to insurers will we be able to sustain the terms of trade we have negotiated.

"The only people who can make this happen is you. Your buy-in to these values and objectives is critical."

Segmenting Insurers

To achieve the partnership status required with insurers it will be necessary to segment them to provide best value to CMIB.

"Over time, the structure of our present account profile will change as we create the appropriate working relationships - there will be a more even distribution of our premium income across key insurers. This doesn't mean that the premium level will be reduced for an individual insurer - rather, that as we grow, so the percentage split will change between insurers."

With regard to NFU Mutual, Paul listed the key benefits of their markets:

- **AA rated for first class security**
- **Experienced and stable underwriting team**
- **Exclusive marketplace for CMIB**
- **Creative approach to larger exposures**
- **First class service delivery.**

He added; "I firmly believe that NFU Mutual offers us an exclusive facility in certain circumstances and we must take advantage of this."

Paul concluded by saying that it is important that we have robust management systems in place to monitor the progress of our Agency Strategy. "Chris Greaves, CMIB Agency Manager, will be working closely with the Regional Sales and Broker Managers to ensure that our objectives are met.

"The detail of our agency arrangements will be cascaded down to all offices and all frontline staff over the next few weeks."

LAUNCH OF MARKETING TOOLKIT

BACKING the new sales effort will be the Marketing Toolkit launched at the conference by Vivien Roley who is responsible for Marketing within CMIB. Based on wide ranging consultation across CMIB, including 13 workshops and discussions with more than 75 people, the toolkit will provide practical assistance in promoting each CMIB office.

In addition, Vivien announced that the website (www.countrymutual.co.uk) had gone live and a revamped newsletter, **Business Matters**, was now available and would be published two or three times a year. Also, a prospecting flyer was now ready for mailing out.

These, she said, would provide an effective way of communicating with prospective and existing commercial customers.

Vivien outlined the basic objectives of the toolkit as being to increase awareness of the role of marketing, assist with systematic business planning in each office, improve the effectiveness of marketing implementation and, above all, to increase revenue and profitability, cost effectively.

She said; "The Marketing Toolkit is designed to be practical and relevant. Marketing jargon has been kept to a minimum. It provides advice, templates, checklists and examples - everything needed to implement a local marketing plan."

It includes key sections on the use of

marketing and how it can help the sales process. There is a step-by-step guide to creating a local marketing plan, ideas on targeting and segmenting the marketplace, and how to focus the sales effort for greater effect.

A key section is devoted to direct marketing - how to source mailing lists, tips on producing letters that sell and telemarketing.

Other sections cover advertising, sponsorship, seminars and networking, and using the local press for editorial publicity.

Workshops are being organised to help local marketing "champions" to make best use of the Toolkit. Vivien said; "I started on a mission 12 months ago to support you locally with marketing initiatives, to give you



more central support and to deliver usable marketing material. The Marketing Toolkit provides the basis. But please remember, it is organic - it will grow with you, we will add and change sections as necessary, but we need your feedback to tell us what you want and if anything is missing."

WHAT ARE WE SELLING?

WHAT CAN put CMIB ahead of the competition? This was the proposition John Fuller discussed at the Sales Conference based upon the extensive experience of The Beckett Group in differentiating itself successfully over a number of years.

He highlighted the concept of selling our professional services as insurance brokers and listed three major areas of performance which can make CMIB superior in the eyes of clients and prospects:

- **"Marriage broking"**
- **Transactional efficiency**
- **Consultancy services.**

John emphasised that we must demonstrate to the client or prospect high quality professional and consultancy services which, combined with our market strength, ensure that clients have access to markets and services which give us competitive advantage. This doesn't mean getting the cheapest deal. It means restructuring a client's insurance programme to get a better deal and give us a winning edge.

Marriage broking means matching the client to the best insurer for his needs. If we achieve this we ensure that the three way relationship between us, the client and the insurer is smoother and more effective.

It may result in extended policy wording which means the client has a better chance of a claim being settled through us compared to other brokers. Our leverage with insurers means, for instance, that we can pre-appoint the loss adjusters we want.

Transactional

This means getting the administration right - cover notes, processing routine claims, getting certificates issued on time. The huge investment in Sirius will bring enormous efficiencies which other brokers won't be able to match.

Consultancy

This is where we can add so much more value for the clients. We can offer the client substantial professional services which improve their risk position significantly through:

- **Risk profiling**
- **Programme design**
- **Risk Management**
- **Claims handling.**



Our aim must be to identify the risks precisely, work with the client to improve them, allocate the risks more effectively within the programme design and then present the client's profile to insurers more effectively.

Programme design is about taking the cover arrangements and structuring them in a better way for the client at lower cost - it's about using the premium spend to better effect in safeguarding the client's business.

Clearly the scale of NFU Mutual Risk Management Services gives us a superior market position, and with a large force of surveyors - many of whom specialise in particular industries - we can analyse risk more accurately.

All of these factors add up to a formidable armoury and by showing the client and prospect that we are selling high quality professional services we have a strong proposition against our competitors.

SELLING THE CONCEPT

Broker Selection Is The Key

THE CONCEPT outlined by John Fuller in the article above was picked up by Steve Seekings who demonstrated how it can be used to change a prospect's perception of buying insurance.

Explain to him that gone are the days when you picked up the register and touted it round the market. By showing the client exactly how the process works and why we can serve him better, we can beat the competition.

Make sure he realises that we don't have access to his existing insurer - you'd be surprised how many don't - and describe the process of closing down markets and how it can lead to less competition rather than more.

Show him that to get best value out of his insurance he needs to select the broker who he believes will represent his risks in the best possible light, using the consultancy services and approaches outlined above by John Fuller. Steve defined this as selling the concept of Broker Selection - a message the client may not have heard before.

Remember, don't wait until renewal dates to present such a conceptual report. The more time we can have, the better. It will also impress the client enormously that we are ready to report to him two or three months ahead of renewal!

And tell him that we want to be his broker! Make it very clear that we want to give him what he wants. Spend as much time as possible finding out what that is. Don't steam straight in and start asking him about his Machinery Sum Insured and Wages estimates or make too many assumptions!

Find Out Why You Are There

Is this a regular 3-year review? Has he been with his broker for 20 years and just wants to satisfy his boss that he has got an alternative quote? What are the chances of him actually changing supplier?

Find Out What He Wants

Find out what he likes and doesn't like about his current arrangements. Does he feel he has been well served? If he could change one thing about his current set-up, what would that be? Don't be afraid to tell him that we can do these things better than anyone else.

The first meeting or two with a prospect is where the hard work is done. Use open

questions like: How? Why? Who? to finish up with a list of requirements. Then make sure that he agrees that, if we adequately meet his requirements, he will appoint us. Be bold and confident.

Getting the brief right is essential. And we must adapt our subsequent reporting style to the prospect's needs and timetable.

Once you get back in front of the prospect to deliver your report remember to review the brief with him. Changes in the firm's circumstances might have happened in the interim! And regain his commitment that if we match up, we will be appointed. By doing this, any objections or queries will come out and can be dealt with at this stage.

By the end of the report meeting, it should be clear that the brief has been met. A good idea is to have your rough notes of the first meeting handy and tick off the list as you go through.

A Good Time!

This might be a good time to ask for the business! If you are not sure of the situation, a phrase like: "How would you like to go forward?" or "Where do you want us to go from here?" can be useful. And have a draft Appointment Mandate to hand!

CROSS SELLING MADE EASY

"CROSS SELLING is good for the business." This was the theme of the presentation by Paul Whittaker, MD of The Beckett Group. The reasons he gave to underline his view were that cross selling generates additional income for CMIB and it builds barriers to client defection.

"We all know that client loyalty is becoming increasingly difficult to maintain. Providing a wider range of services makes them less likely to move away and may just give you that extra opportunity to retain business.

"You don't have to be a sales expert to increase earning potential - what you need is a mindset that exposes opportunities and looks beyond the immediate task of renewing existing covers," said Paul.

When you are in front of the client it helps to broaden the discussion beyond his immediate general insurance requirements and adds interest to the meeting. It is good for the client because it reviews all his risks and eliminates any grey areas, reducing the possibility of an uninsured claim.

Examples of covers which extend our business on the general insurance side are D&O, Pl, Group Personal Accident, Travel, Excess Liability, Legal Expenses and Fidelity - just to name a few.

If we have not offered these to every client at each renewal we could be exposing



The cross sell presentation team. From left to right, Carol McCafferty, Paul Whittaker, John Lawson, Tracey Lane, Michael Cull and Caroline Robinson.

him to uninsured risks, exposing ourselves to criticism and potentially damaging our relationship with the client.

For example, when we are talking about asset protection under material damage, we can talk about other assets including key personnel. This can lead on to keyman or critical illness and also partner or shareholder protection.

Or when looking at Business Interruption, we can assess Gross Profit exposure which

can easily lead on to a discussion about protecting debtor balances or generating cash from invoice discounting. All of which are good credit insurance opportunities.

"Not everyone finds this easy," said Paul. "But it is important in terms of income generation and keeping competitors out. I urge you to consider these techniques as part of your everyday activity."

CROSS SELLING Credit Insurance

CREDIT INSURANCE offers clients another layer of protection, said John Lawson, Beckett's Credit Insurance Executive. Advice is also available to clients on their current credit management processes and the credit-worthiness of their customers, as well as debt collection services worldwide.

Debtors are often one of the biggest assets for a company and the effect of serious bad debts is easy to demonstrate - a non-payment of £10,000 comes straight off the bottom line as loss of profit. If the firm has a pre-tax profit margin of 10 per cent, they must generate another £100,000 of sales to cover this loss.

Also the possession of Credit Insurance strengthens the balance sheet of a company in the eyes of its banks.

Last year 43,000 UK companies went into insolvency or receivership. While this may not seem particularly large, what levers up the effect is that on average there are 100 creditors per failure.

There is a wide range of options available, tailored to individual needs. However, Credit Insurance covers buyer risks, including goods sold and invoiced, services, work in progress and political risks where exports are concerned.

Ring John Lawson on 01284 756565 for more information and assistance.

CROSS SELLING Healthcare

BECKETT HEALTHCARE is the longest established specialist intermediary in the UK with more than 20 years' experience of servicing clients ranging from multi-nationals to small family businesses. It also has a niche market in Premiership football and leading rugby clubs.

Caroline Robinson, Corporate Health Consultant, outlined the approach adopted by Beckett Healthcare which employs 11 staff. She explained that the prime objectives were to reduce premiums, manage client risk and improve scheme benefits. They saved the client staff time by administering the scheme and handling claims.

With healthcare premiums rising recently and the NHS under-performing, there was increased demand for quality healthcare provision which could be delivered cost effectively.

Caroline outlined several examples where significant savings had been achieved for new clients by rebroking their scheme or changing the basis of it. Beckett Healthcare has a strong negotiating position because of its reputation and experience. Often clients prefer to stay with their existing provider and the skill lies in negotiating the terms to exactly match each client's requirements.

In order to make a referral to Beckett Healthcare, Caroline asked delegates to pose one simple question - "Have you got a PMI scheme?" If the answer is positive, ask if Beckett Healthcare can show how they can help.

Based at Oakham, Caroline can be reached on 01572 755520.

CROSS SELLING Risk Management Services

TRACEY LANE set out the opportunities to increase cross selling of Risk Management Services. She pointed out that 2003 had been a very successful year with CMIB fee income of £175,775 against a target of £150,000. This provided the basis for building more business in 2004 and beyond.

CMIB is a key customer and this is fully recognised by RMS which has developed a flexible approach and identified and matched its surveyors' skill base to the individual requirements of CMIB clients. Tracey said; "Our management team is committed to product development to assist CMIB in responding to client requirements, demands from regulatory bodies (such as HSE) and to match competition.

"To date we have developed an extensive library of task specific risk assessments, and a revised CoSHH report has been drafted with a more pictorial format to aid practical application." She explained that RMS was widening the scope of its services and product portfolio to recognise the importance of additional project work. In particular, they are looking to target trade affinity schemes, buying groups and technical guidance committees where there has already been success for RMS.

In addition, RMS will be undertaking Type 1 asbestos surveys and additional training to key members of the Risk Reduction surveying team, dedicated to providing Type 2 asbestos surveys.

Marketing support and sales aids are also being developed which should help with client prospecting, mailshots and general sales activity. In addition, an instalment payment facility should be available in the second half of 2004.

Finally, the new back office IT system, Athena, will provide automated quotation facilities on-line for smaller commercial ventures which fall within pre-determined business description fields. This will allow CMIB offices to generate quotations directly. The roll-out date has not been set for this facility but details will be issued when known.

Tracey ended by saying that all these innovations provide a variety of mutually beneficial development opportunities for CMIB and RMS.

CROSS SELLING Financial Services

"CROSS SELLING Financial Services is an important element in the joint success of NFU Mutual and CMIB," said Carol McCafferty. She added that NFU Mutual was committed to innovating and expanding their product range and to giving quality performance and low charges.

Rather than extol the merits of Financial Services herself she introduced Michael Cull from Bolton as someone with a successful track record of introducing clients.

Michael said it was essential to plan regular campaigns with the Financial Consultants to create opportunities.

Having been an IFA in the past, Michael understood the reluctance his colleagues had in introducing the topic of pensions and investments. However, a consistent approach, targeting a number of potential leads each month and using fairly simple sales promotion aids would reap results.

His approach included producing flyers to keep clients informed and printed stickers which he attached to outgoing letters, promoting various products or what he called NFU Mutual's "flavour of the month" policies. These regularly flourish in enquiries from clients for more information.

Michael said; "You don't need in depth knowledge. For example, I have produced laminated prompt cards for my colleagues

to encourage them to ask key questions of clients on the telephone or face-to-face, which can lead to referrals. The client's date of birth, a change of address, arrival of a new child - all these provide opportunities to ask about pension arrangements, life assurance or mortgage protection, and school fees saving plans.

"Once you get a positive response, then record it and pass it to your Financial Consultant."

Michael emphasised the importance of telling clients about the national position of CMIB and the tremendous financial strength of NFU Mutual and its successes in terms of investment returns and policies. He added; "Use examples of other clients' satisfaction - for example I have a client who invested £20,000 at the end of last October and today it is worth £23,000 - that client is very impressed with NFU Mutual."

Michael ended by offering to visit any office to help instil confidence in making referrals.

GOODBYE TO David Buckland

DAVID BUCKLAND is leaving CMIB having been appointed NFUM's Regional Manager North East Region.

He has been with CMIB since 1998, when he took up his new position, looking after just two brokerages - North Walsham and Northampton, plus Thatching Advisory Services (a franchise thatching company). He said; "My first job was to make a speech, at the Globe Theatre, London, which we had thatched. It was the 1st April and my first day - I thought I had been set up!

"It is fantastic to see how CMIB has successfully grown and it has been a privilege to have been a part of it.

"I am sad to be leaving in what is a very challenging but equally exciting time. I genuinely believe that CMIB is well placed to take advantage of market opportunities. Also a great thank you to all my colleagues who have assisted me over the last five years."

& Kedric Rhodes

KEDRIC has been Broking Manager for the past two years. His company, Sceptre Insurance Services Ltd., was purchased by CMIB (NFUM Insurance Services as it was then) in May 2000.

At the end of a two year contract as Manager of the Risborough and Alperton offices, he was invited to join the Management Team of CMIB as Broking Manager - responsible for starting to lay the foundations of many of the Insurer relationships we have today.

Kedric says; "After the acquisition of The Beckett Group I have had the opportunity to concentrate on the London Market and hope, prior to my departure at the end of August, to have put in place a structure and operation that will stand the test of time, will make CMIB unique within the London Market and make our reputation second to none - no small order!

"I am pleased to say that my leaving is amicable. With others, I am starting a new company which will be involved in broking (but not as we know it - to coin a phrase) - London Market placing service, consultancy and provision of covers through our Underwriting Agency. Heaven knows how we shall find the time to do all that!

"So how do I see Country Mutual progressing? I believe that we are an excellent company to work for, and that we have many great challenges ahead which we are better placed than our competitors to deal with. CMIB is a long term player and will be successful, providing we all keep aligned to our Values."