



The Risk School courses have been designed as a result of feedback from advisers dealing with **the risk store** and its services. Our curriculum will always be devised with adviser feedback and need as the key drivers. While we will always obtain accreditation for you, for our courses, we are not driven by regulatory requirements and mandated curricula when developing our educational courses. They will always be *practical, translatable to your business and of a quality you will be delighted with.*

Course 1

The Face-to-Face Advice Process - Maximising Effectiveness and Results in Life Risk Advising

Chris Unwin (read about Chris [here](#)) joins with Sue Laing from the risk store to bring you a full day of sales and technical content which will take you to new heights of effectiveness in your life risk advising.

This course will have you thinking differently: about your communication of the concepts of wealth protection; about the fact finding and the needs analysis and presenting the recommendations so that you reach acceptance by the client; about what field underwriting is and how to manage the client's expectations from the beginning to a better and less stressful result; and about the final 'delivery' process which will pre-empt the next review.

Aims

This course aims, regardless of how experienced you already are, to fine-tune and improve all the client-facing segments of your life risk advice process, leading to:

- Reduction of 'lost' sales through lack of engagement from the client
- Increase in the portfolio size thus minimising clients driving down and destabilising their protection package
- Improvement in completion rates at underwriting
- The driving of more strength and stability in ongoing client relationships
- Increased professionalism in and success with more complex client situations
- Increase in the average revenue per client

Learning Outcomes

After participating in this workshop, advisers will be able to:

- Conduct an effectively engaging interview with a prospective client
- Easily obtain all the information necessary to construct a tailored and logical protection solution for the client
- Construct a tailored, plain English, concise, clear summary of the recommendations for the client's insurance portfolio
- Communicate those recommendations so that they are accepted and their validity is supported and endorsed by the client
- Negotiate with the client their price tolerance level for the premiums
- Secure a commitment for long term addressing of client's changing needs
- Manage the new business application, submission and underwriting follow-up processes to speedier outcomes with stronger client engagement
- Educate clients on the review process into the future and its role in increasing cover, where lower amounts have been taken as a price compromise

CPD Points 6.5