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# AXA GROUP | IMPLEMENTATION OF A COMPREHENSIVE ADVISORY APPROACH IN THE EXCLUSIVE SALES ORGANIZATION

## Initial situation

At the beginning of 2005, in an effort to more successfully manage the demands of a constantly changing market, AXA Deutschland decided to boost the sales position of its Exclusive Sales organization. Central to the success of accomplishing this goal, it was decided that a sales oriented, qualification concept for Exclusive Sales as well as an integrated advisory approach would be needed. The job of designing and implementing this new sales training package was assigned to zeb/.

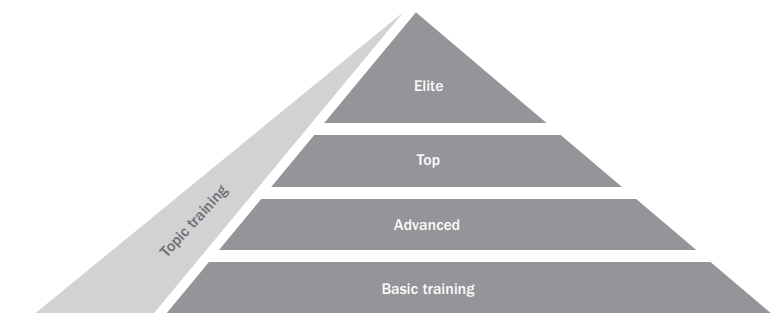
## Project implementation

To insure the comprehensive advisory philosophy could be combined with the qualification concept that was being developed, zeb/ began an examination, in cooperation with the AXA Academy, of the new AXA advisory software. It soon became evident that attaining the expected sales success would depend on the acceptance and use of the IT tools by the insurance agents and their customers. For this reason, an advisory logic was developed for the 2-phased sales approach of the Finances and Retirement Analysis (FiVA), in which the software used runs in the background to assist the two sales oriented discussions. The existing data collection questionnaire was systematized and integrated with sales support elements into a uniform advisory document.

This lets the agents concentrate during the first discussion on the advisory assistance tools and the collection of financial and insurance documents from the customer. Following the entry of the acquired data back at the agency, a comprehensive evaluation can be prepared for the customer. Supported by this evaluation and supplemental consulting documents, during the second discussion with the customer, recommended actions can be presented and contracts can be prepared and signed.

The FiVA 2-phased sales approach is also a central element in the new agents training concept for AXA Exclusive Sales. To increase the orientation on sales, a training pyramid has been defined that consists of four sequential qualification blocks (see fig. 1). First, the basic training has been redesigned in cooperation with the AXA Academy, for industry outsiders as well as for experienced brokers. The content includes sales training and special know-how as well as practical

exercises designed to reach a high level of qualification for the agent in addition to the rapid attainment of sales success. A successful pilot program for the new basic training as well as the FiVA 2-phased sales method was conducted by zeb/ trainers as part of the practical sales training. To insure the long term viability of the FiVA 2-phased sales approach, intense training for sales managers familiarized them with the new advisory approach and prepared them for the coming changes in management functions. As part of a specific qualification measure, zeb/ prepared the AXA Academy trainers to conduct the sales training on their own.



Source: AXA Academy, project: reorganisation of sales qualification

Fig. 1: Training pyramid, Exclusive Sales

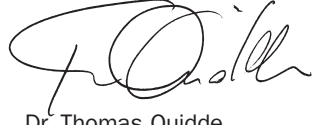
## Project results

The new training concept and FiVA 2-phased sales method are two major determinants that significantly improve the positioning of AXA as a quality and service oriented insurer and contribute to gaining a critical market advantage. In parallel, AXA has strengthened the reputation of its agents in the marketplace. The positive experience gained from the pilot project has given zeb/ the chance in 2006, in addition to the detailed planning of the three remaining training blocks: Advanced, Top, and Elite to conduct the FiVA qualification program for more than 2000 agents of AXA Exclusive Sales.

  
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