



袋 英语丛书

English

保险业

英语

*English for
Insurance*

Tony Yuen 著



世界图书出版公司

口袋英语丛书

保险业英语

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序

现代社会中,保险业的作用越来越显得重要。人们对保险业重要性的认识也随着保险业从业人员的宣传和游说而越来越清晰明了。因而,掌握熟练的英语,并将其应用于保险业的工作中,扩展客户队伍,让客户准确理解保险的意义和条款的含义,重要性不可谓不大。希望读者在阅读本书之后,对保险业中通行的英语基本语有更多更好的理解,从而增加从业人员和客户的沟通程度。

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I

寻找客户

P R O S P E C T I N G

A . Referred Lead

通过中间人介绍

Definition 定义

The seeking, qualifying of suspects. Creating a supply of names, addresses and qualifying information about people you want as your clients.

对准客户作出挑选。搜集大量准客户的名字、地址及取舍资料。

Situation 1: David Wong is an insurance agent. He is talking with a new friend at a private party. Naturally, their conversation is focused on their jobs.

情景一:王大伟是保险从业员,他在派对中与一位新朋友倾谈,他们的对话自然地集中在工作方面。

A: Agent J: John

A: What do you do, John?

约翰,你做哪一行?

J: I'm an engineer. And what do you do?

我是工程师,你呢?

A: I'm an insurance agent in ABC Insurance Company. My company's medical plans are among the most competitive in town.

我是 ABC 保险公司的从业员,我公司的医疗保险计划是全城中最优惠的。

J: Really?

真的?

A: Yes, in fact, many expatriates have coverage with our company. You may want to take a look at our plans too. In Hong Kong, medical expenses can be shockingly high. A friend of mine has recently spent all his savings on a surgery.

是的,其实很多外国人都向我公司买保险,你可能都会想知道多些关于我们的计划。香港的医疗费用高得令人吃惊,我有位朋友最近花了全部积蓄在手术方面。

J: You never know when things like that might hap-

pen.

你永远不知这些事会何时发生。

A: That's right. Do you want to go for a drink and I'll show you some of our plans? Say, tomorrow night?

对的,可否去喝杯东西,让我介绍我公司的计划给你,不如明晚好吗?

J: Sure.

好的。

A: By the way, do you know anyone who's new in town because I think they really need to know more about medical insurance here.

噢,你有没有认识一些来港不久的朋友,因为他们应该需要知道多些有关这儿的医疗保险。

J: You should talk to my room-mate Peter.

你可跟我的室友彼得一谈。

A: Why don't you bring him along?

何不和他一起来?

J: Yes, I'll ask him.

好的,我会问他。

Tips 提示

1. Always begin with medical insurance.
经常以医疗保险作开场白。
2. Suggesting going for a drink is rarely refused.
建议去喝一杯一般都被接受。
3. Arouse the intermediate's interest first, then ask for other names.
引起介绍人本身的兴趣,然后再询问其他人
名。

Handling objections 处理借口

O: Objection R: Response

O1: I'm not interested.

我没有兴趣。

R1: You should be because this is something that concerns your rights and benefits.

你应该有的,因为这是一些关于你的权利及利益的事。

R2: You probably will be after you've looked at our competitive rates and benefits. It doesn't hurt to

know more, does it?

当你看过我们较优惠的保费及利益后,便会有兴趣,多知道些也无妨,是吗?

R3: Oh, I don't mean to push you to get insurance cover or anything. I only want to keep you informed about the latest services our company provides. You may need them in the future.

噢,我并非强迫你买保险或任何事;我只想让你知道我公司最近所提供的服务,或许你将来有需要用到。

O2: *I've had coverage from my company already.*

我公司已为我购买了保险。

R1: Then you may want to look at our saving plans.

那么你可能想知道我们的储蓄计划。

R2: Then you may want to look at our accident compensation plans.

那么你可能想了解我们的意外赔偿计划。

R3: I understand that some companies provide expa-

triates with medical protection in a package. But other insurance needs are not included, such as accident and savings plans. I'm sure you'll be interested in knowing more if you plan to stay here long.

我知道一些公司只向海外雇员提供医疗保障,但并无包括其他保险在内,例如意外及储蓄计划。如你打算在这里长时期居留,我相信你会有兴趣多了解的。

Situation 2: David Wong is having a drink with friends. One of them is an expatriate who knows many people in his circle. (centre of influence) David wants to obtain some prospects from him.

情景二:王大伟正与朋友在畅饮倾谈,其中一人是外国人,他在他的圈子中认识很多人,大伟想通过他得到一些客户的资料。

A: Agent P: Paul

P: What do you do, David?

大伟,你从事哪一行?

A: I work for ABC Insurance Company which is one of the largest in the territory.

我在 ABC 保险公司工作,它在本区是最大的公司之一。

P: Are you an insurance agent?

你是否保险从业员?

A: Yes, and I specialize in medical insurance. My clients are mostly expatriates from the United

States and Britain.

是,而我专责医疗保险,我的客户多是美国人及英国人。

P: That sounds like an challenging job.

这看来是一份很富挑战性的工作。

A: It is. I like my job very much because I enjoy meeting and talking with people. By the way, do you know anyone I can talk to about medical insurance plans?

是的,我很喜欢我的工作,因为我喜欢与人见面及交谈。噢,你认为我可以跟你的朋友倾谈关于医疗保险计划吗?

P: Oh, I think you can talk to my friend Jennifer.

唔,我看你可以跟我朋友珍妮花谈谈。

A: Let's go for a drink together some time. How about this Saturday night at BB's?

改天一起去喝杯东西吧,这个星期六晚在BB's如何?

P: Okay.

没有问题。

Tips 提示

1. Emphasize that you specialize in dealing with expatriates.

强调你擅长与外国人接触。

2. Obtain names and phone numbers from new friends, then call them up one at a time.

取得新朋友的姓名及电话号码,然后尽快与他们逐一联络。

3. Never try to sell insurance to a group of people at one time.

不要尝试在同时间与一群人讲解保险。

Handling objections 处理借口

A: Agent O: Objection

R: Response

A: Do you know anyone who I can talk to about medical insurance plans?

我可以跟你的朋友倾谈有关医疗保险计划吗?

O1: Oh, I don't know. Most of them have coverage I suppose.