



فراخوان ترجمه کتاب



پژوهشکده بیمه، به منظور کمک به گسترش دانش بیمه‌ای، ترجمه کتاب

Customer service in insurance IF9

را در دستور کار خود قرار داده است. لذا از کلیه اساتید، پژوهشگران، صاحب‌نظران و کارشناسان دعوت می‌شود که در صورت تمایل به ترجمه کتاب مذکور، کاربرگ درخواست ترجمه پیوست را به همراه سوابق علمی و اجرایی خود و ترجمه صفحات ذکر شده با ذکر عنوان کتاب، حداکثر تا تاریخ ۱۴۰۵/۰۳/۲۰ به آدرس ایمیل nashr@irc.ac.ir ارسال فرمایند.

کاربرگ درخواست ترجمه کتاب

Customer service in insurance IF9

عنوان کتاب:

سال نشر: ۲۰۲۵

ناشر: Chartered Insurance Institute (CII)

الف - اطلاعات عمومی

نام و نام خانوادگی	
شغل و سمت فعلی	
مرتبۀ علمی (ویژه اعضای هیات علمی)	
آخرین مدرک تحصیلی و رشته	
آدرس	
شماره تماس ثابت	
شماره تماس همراه	
پست الکترونیک	

ب - سابقه تألیف/ترجمه (حداقل ۳ عنوان از آثار خود را اعلام بفرمائید)

ردیف	عنوان کتاب/ترجمه	سال انتشار	ناشر

ج - سابقه اجرایی

ردیف	محل خدمت	مدت زمان خدمت

Advantages	Disadvantages
<ul style="list-style-type: none"> • The sender can spend time thinking about exactly what they want to say and how to say it. • There is often a written record or audio version of what was communicated. • The message sent is consistent (even though how it is interpreted may differ). • May be time effective, e.g. sending everyone an email. 	<ul style="list-style-type: none"> • They offer little opportunity for judging the how the receiver of it has reacted to it. • There is no immediate feedback that the message has been understood. • Depend on the recipient reading them and the sender cannot influence the time or circumstances in which this is done. • There is a danger of the recipient reading between the lines. • They depend on the writing skills of the sender, who may find it difficult to convey their feelings or emotions in a written communication. • May not be appropriate for the circumstances. • It cannot be guaranteed that they are received, e.g. texts. • Documents, particularly through email, can be forwarded on to audiences that were never anticipated by the author and may be taken out of context. Therefore it is always important to ensure the message is factually correct.

Internet, intranet

These are worth a special mention as communication methods. The internet is open to everyone, often without restriction. An intranet, on the other hand, is basically a smaller version of the internet for use within a particular company or group of people with restricted access.

Websites are now used by all major organisations to promote their products and services. This is an ideal platform for organisations to present their brand through the style and format they choose to use.

In the business context, the intranet allows employees to access certain information, such as financial data, company guidelines (e.g. the staff handbook, training and competence (T&C) procedures) and company news. The benefits of this include:

- speed: information can often be made available almost instantly;
- savings: fewer documents need to be printed out so there are savings in publishing and update costs;
- access: information and documents (such as T&C forms and records) can be made available to all staff simultaneously;
- reduced training costs: resources can be made available online, such as e-learning modules; and
- the ability to test knowledge using online testing systems.

Reports and letters are less important in modern business.

The power of technology mean vast quantities of data can be processed and shared very quickly. Management information can be made available to as many people as needed and in a variety of different formats.

Email means that written communication can be much more immediate and informal. There is a danger in all of this, however. People can receive far more information than they need or can absorb. The skill lies in using technology to enhance communication, not hinder it.

C1B Methods of two-way communication

What distinguishes *two-way communication* from one-way communication is the ability to get instant or near instant feedback from the recipient. The sender can use this to clarify any points and confirm understanding.

Examples include:

- telephone calls;
- face-to-face meetings (including appraisals);
- team meetings;
- email,
 - although we considered email as a type of one-way communication it can be two-way as there is opportunity for clarification and questioning;
- video conferences and conference calls; and
- social media, such as Facebook and X,
 - although we listed these as a means of one-way communication, they can also be method of two-way communication, as customers can use social media to praise, or raise issues about, an organisation.

Again, these share a number of advantages and disadvantages.

Advantages	Disadvantages
<ul style="list-style-type: none"> • They are to be preferred if any sensitive or personal issues are to be discussed. • They allow instant exchange of views or ideas. • Immediate feedback can be obtained. • In the case of team briefings, everyone is certain of being given the same message (although this still does not mean that they will all interpret it in the same way). • They are more likely to encourage buy-in to action. 	<ul style="list-style-type: none"> • The message might not be received in the way intended if the personal skills of the communicator are not good. • There may not be a written record of what was discussed or agreed. • It can be time-consuming if several people have to be seen individually. • It is often difficult to implement if people are spread around many different geographical locations.

C1C Communication methods: for and against

We will now review the arguments for and against the various methods of communication. Where we have the opportunity to choose our method, we can take these factors into account.

	Advantages	Disadvantages
Letters/memos	<ul style="list-style-type: none"> • Written record available. • Sender can compose message at leisure. • Good for long or complicated messages. 	<ul style="list-style-type: none"> • Slow. • No immediate feedback. • Receiver may misinterpret the message if sender's written skills not good. • Time consuming to produce and read.
Reports	<ul style="list-style-type: none"> • Written record available. • Good when large volumes of data involved. • Good for policy/strategy issues. 	<ul style="list-style-type: none"> • Recipients may not read it all. • Time-consuming to produce.
Minutes of meetings	<ul style="list-style-type: none"> • Written record available. • Good memory aid. • Ensure consistent view of what occurred at the meeting. 	<ul style="list-style-type: none"> • Usually a delay before they are produced.
Circulars/newsletters	<ul style="list-style-type: none"> • Reliable way of passing information throughout an organisation. • Economical way of contacting large numbers of staff or clients. • Provides written record of information passed on. 	<ul style="list-style-type: none"> • Recipients may not read properly. • Can be seen by recipients/audience as being of little importance. • Little opportunity for feedback.
Notice boards	<ul style="list-style-type: none"> • Cheap. • Visible. 	<ul style="list-style-type: none"> • Ignored by some staff. • No way of checking whether they have been read. • Information often becomes out of date.

For reference only

	Advantages	Disadvantages
Email	<ul style="list-style-type: none"> • Quick. • Cheap. • Good for sending large quantities of data quickly. • Good for communicating with large numbers of people simultaneously. 	<ul style="list-style-type: none"> • Depends on recipients having access to email. • May not be good for sensitive information. • May not be treated as important – ‘just another email’. • Depends on the email being read and understood by the recipient. • The reply all and CC facility can be used inappropriately, leading to information overload, or the email being sent to an unintended recipient.
Telephone	<ul style="list-style-type: none"> • Quick. • Generally low cost, depending on telephone systems. • Two-way communication possible, allowing for instant feedback. • Informal. 	<ul style="list-style-type: none"> • Can only contact at most a few people at a time (although conference calls can accommodate a good number of people, they can be less effective if the numbers are too large and it is quite difficult to keep all participants engaged). • No record of what was said or agreed, although many calls are now recorded. • Cannot pick up on body language.
Text/WhatsApp	<ul style="list-style-type: none"> • Quick. • Cheap. • Good for brief updates. • Good for quick communication within a group or team. 	<ul style="list-style-type: none"> • Requires the technology. • Limits on length of message. • Some people may not feel appropriate. • No guarantee received or read.
Face-to-face meetings	<ul style="list-style-type: none"> • Can communicate with lots of people at once. • Communication is at several layers – verbal, visual, body language. • Allows for interaction, feedback and two-way communication. • 1-2-1 meetings more appropriate for sensitive issues. 	<ul style="list-style-type: none"> • Can be time consuming. • Can be de-motivational if not done well. • It is more challenging to make a written record, leading to lack of clarity on what was decided. • Travelling time and costs may be involved. • Need good management to ensure remain focused on agenda.
Audio/Video meetings*	<ul style="list-style-type: none"> • Can communicate with lots of people at once. • Communication can be at several layers – verbal and visual – and include body language, depending on numbers and whether it is audio or visual. • Allows for interaction, feedback and two-way communication. • Save the time and cost of travel. • Can be quick to organise at short notice if team members are not in the same location. 	<ul style="list-style-type: none"> • Depending on the method used, may rely on good internet connections and the right equipment. • The quality of the discussion may depend on how well the attendees know each other. • The person leading the meeting needs good facilitation skills. • One-to-one meetings and sensitive issues may be better in face-to-face meetings.
Website – internet and intranet	<ul style="list-style-type: none"> • Good for making information available to a large audience. • Always available. • Feedback available via email. 	<ul style="list-style-type: none"> • Only available to those with internet connection. • Slow connection can frustrate recipients. • Generally one-way communication. • Need good systems for accessibility.
Social media: e.g. X, Facebook	<ul style="list-style-type: none"> • Reach large audience. • Instant way of communicating messages. • Receive feedback. • Can measure responses. • Raises profile of organisation. 	<ul style="list-style-type: none"> • Messages need to be controlled. • If content is inappropriate, can cause widespread damage to the brand. • Cannot control feedback messages. • May be a risk of Data Protection Act or General Data Protection Regulation breaches.

For reference only

* During the COVID-19 pandemic, we saw organisations change their way of working significantly, with face-to-face meetings being replaced by audio and video calls. These

changes have continued in many organisations, to varying degrees, and for some are increasingly part of the normal working day.

Consider this...

In your role, which channel of communication do you use the most? Could you improve any of your communication by using some of these different options?



While we have identified the advantages and disadvantages of many different types of communication method here, the customer consultant may have no choice as to the type of method to use. For instance, they may feel a letter would be more appropriate, but time pressures or laid down processes mean that they have to use the telephone. Equally, for some, their roles dictate that they use only the telephone, such as people who work in contact centres.

Question 5.3

What are the advantages of using the telephone to communicate?



C2 Best way to communicate

Consider this...

Where there are options available, do you know which channel of communication your customers prefer? If not, is this something you have ever asked them?



So what is the best way to communicate? The answer is – whichever is most appropriate for that message at that time. Two-way communication is often the ideal method as it lessens the opportunities for misunderstanding, but it may be difficult to do because the other is too far away or time doesn't allow it.

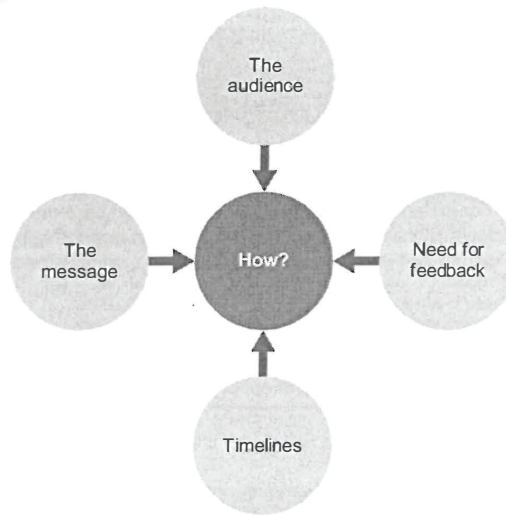
The nature of the information being communicated also matters. So for 'routine' or non-urgent information, one-way communication may be fine.

The information's importance also has a bearing. A manager thinking about sharing information with, e.g. their team, needs to decide if it is something they:

- must know;
- should know; or
- could know.

If the information to be shared is sensitive, then it must be two-way, preferably face-to-face. Examples include information on a person's performance or career prospects, if there is a disciplinary matter.

When considering which communication method to choose, the following should always be taken into account.



The message to be communicated	<ul style="list-style-type: none"> • Content – how complex is it. • Amount of information – is it large or small. • Is the information or topic sensitive.
The audience	<ul style="list-style-type: none"> • The number of people involved. • Where they are located. • Type – customers, colleagues, suppliers. • Current relationship. • Their preferences.
Feedback	<ul style="list-style-type: none"> • Is it required? • How do you want to receive it?
Timelines	<ul style="list-style-type: none"> • Urgency. • Response required by.

For reference only

Let's conclude this section by reminding ourselves why choosing the right method is important. Effective communication:

- enhances the brand and reputation of the firm;
- improves customer relationships;
- means data and knowledge is shared accurately, which can be helpful with both running the business efficiently day-to-day and for planning purposes;
- helps avoid misunderstandings;
- improves staff engagement;
- reinforces the relationship and trust between the supervisor and their colleagues; and
- enables the effective use of time, i.e. people know what they need to know and are not overloaded with information.

C3 Communication to a wider audience

A firm will also consider the different channels and methods it can use to communicate with a wider audience about its brand and reputation. This will be through:

- websites;
- advertising, such as on the television, in the press or other publications or on social media;
- brochures and literature; and
- social media.

These are now very powerful tools for building a company's brand. The whole look and feel of these communications will affect how a customer and its staff feel about, and engage with, a company.

Question 5.4

When considering which method to use, what four things should always be taken into account?



D Written communication

We have now established the importance of good communication, the barriers to it and the different methods of communication. In this section we will focus on one of those methods. Accurate and clear *written communication* is a key delivery for a professional organisation.

When we talk about written communication, we are including all forms, such as:

- letters;
- emails;
- text/WhatsApp messages;
- responses in chat boxes;
- social media platforms, e.g. X, Facebook, Instagram; and
- websites.

We will look at how we can be sure that our written communication is effective and achieves the goals for which it was written.

All who work in business need to be able to communicate in writing effectively. If they cannot, this will affect their ability, and their company's ability, to meet customer expectations and satisfy the regulator.

The benefits of clear and accurate written information are the same as for any other way of communicating. It enables the business to:

- make sure customers get a positive experience;
- deliver accurate information to its customers;
- achieve its objectives in a satisfactory manner;
- send out a consistent message about its brand; and
- treat its customers fairly and so comply with the demands of the Financial Conduct Authority (FCA).

An individual will spend a lot of their time communicating with customers, suppliers and colleagues and some of this will be in writing.

Reasons for communication in writing can be:

- marketing the brand: in all branded materials such as brochures, documentation or websites;
- providing product information: brochures, proposals, policy documentation, claim forms; and
- providing general information: outlining any warranties and conditions, answering customer's questions, instructing suppliers, responding to complaints and claims correspondence including repudiations of claims.

Example 5.2

Zebedee Insurance produces a new brochure for one of its leading products and does work to improve its website. They are both well written, clear and easy to understand. Zebedee's brand is enhanced as the care taken gives the impression that it is a company that people can trust and one that will provide good customer service because people can clearly understand what the company can do for them.



D1 What is clear and accurate written communication?

It is not our intention to explain in detail how to do written communication well. However, we will explore some key aspects.

All written content should:

- be professional and polite;
- use language that is suitable for the audience;
- avoid using of jargon;
- use simple language;
- use correct grammar; and
- incorporate the standards of the company to reflect the brand and values.

D2 Preparation of written communication

There are a number of things that you can do before you start to write your communication to ensure that it is effective. The key is to ask yourself a number of questions.

- Why are you writing this?
- Who is it for?
- What information do you need?

Purpose – why are you writing?

The first thing to do is to think about what you want to say. Business correspondence is usually serving a purpose – we are seeking a result, so ask yourself:

- What do you want your document to do?
- What do you want your reader to do?

Who is it for – who is your audience?

It is important to shape your correspondence to your audience. A number of things to think about are:

- How well do you know them?
- What is their level of knowledge? This will influence the type of language and the level of explanation provided.
- What is the background behind this written communication? What has happened that means you need to write it?
- What will be the reader's priorities on receiving this communication? Will this influence the order of topics?
- What are their needs or concerns? Will they have some concerns still outstanding that you cannot help them with at this stage? Do you need to let them know when you can communicate on those topics?
- What is the corporate culture? If you are writing to an organisation, are you familiar with the culture? Do you know what style of communication they like?

What do you need? Gathering information

Think about and make a note of everything you need to include. You will also need to think about the following:

- Do you need to include any documents with your letter? If you do, you will need to explain what the documents are and what needs to be done with them.
- Is a response required and, if so, by what date? If it is, or if you need an urgent reply, make sure you explain when you need the response.

D3 The wording of the communication

The purpose of all written communication is to deliver a message and some will be more complex than others. By structuring the communication with a beginning, middle and end, it will improve the impact of the message.

D3A Beginning

Use the beginning of your communication to explain:

- in outline the purpose of the communication;
- the key points that will be covered; and
- the current position in outline, such as it is in response to a customer's letter, or it is about a visit by a loss adjuster/motor engineer.

Heading

All letters/emails should have a clear and informative heading that makes it clear what the letter is about. For example:

- 'Quotation for property insurance.'
- 'Claim for storm damage to roof.'
- 'Theft of motor vehicle.'

Addressee

If you are writing to a **company**, but not an individual within that company, your letter should begin 'Dear Sir or Madam'.

If you are writing to an **individual**, your letter should begin 'Dear Mr/Miss/Mrs/Ms...' etc.

If the married status of a female recipient is not known, then 'Ms' should be used. If you are writing to someone you know, and it feels appropriate, you can use their first name; for example: 'Dear Carol'.

Email – introductions

Emails are less formal than letters. However, it is still courteous and professional to start with an introduction:

- the person's name; and
- 'Hi' or 'Hello'.

Opening statement

The opening statements explain the reason for the letter and the latest activity. For example:

- 'Thank you for your letter dated 17 September'.
- 'The report from the surveyor has been received, his recommendations in respect of security are as follows...'

D3B Middle

The middle section of the letter contains the detail of the message you wish to communicate. This will include the information you require, what actions you are going to take and what, if any, actions you want the customer to take. Other things to consider are as follows.

- **Actions:** be clear about what action you are going to take and what action you need the reader to take.
- **Order:** start with your most important point and use a separate paragraph for each point you make, unless the points are linked.
- **Headings:** use headings to start paragraphs that talk about different types of information to break your letter or email down into smaller chunks. For example, you might have headings that say:
 - What the surveyor will do.
 - What happens next?
 - Any questions?
- **Asking questions:** if several questions are required, it is helpful to list them.
- **Contact details:** make sure that you include details of dates, times, contact names and numbers. For example:
 - 'I look forward to receiving your completed proposal form by 1 August.'

D3C End

If your letter contains lots of information, use the end of the letter to summarise key points and be clear about what is going to happen next. Always invite the customer to contact you if they need more information.