ABSTRACT

Panin Dai-ichi Life SO Bandung, West Java, was studied with the aim of analyzing the communication management implemented by insurance agents to improve interactions. Sales success is determined not only by product and price, but also by the agent's ability to adapt their communication style. This study applied the CAT (Competitive Communication Model) as the main framework. The research method used a qualitative case study approach. Data were collected through in-depth interviews with six agents, observations during management training for field agents, and analysis of the company's internal training results. The data analysis technique followed the Miles & Huberman reduction model, namely data reduction, data presentation, and conclusion drawing. The results showed that insurance agents engaged in convergence actions by adjusting vocabulary, intonation, and speech tempo to suit customer characteristics (age, educational background, and experience). Communication is a factor in agents' success in retaining and developing their clients. Interpersonal training in communication theory is needed to improve agents' skills to be more competitive. This strategy builds trust and minimizes misunderstandings. This study recommends ongoing CAT-based communication training for agents, including speaking style and body language management. Management is also advised to implement reflection sessions to monitor communication strategies in daily practice. These findings can strengthen CAT theory in the context of insurance agents in building relationships.

Keywords: Insurance Agent, Communication Accommodation Theory (CAT), Communication Management, Panin Dai-ichi Life, Sales Office