

Job Title:	Customer Product Advisors – Bancassurance Life	Reports to:	Head of Retail life Assurance
Unit:	NCBA Bancassurance Intermediary Ltd	Department:	NCBA Bancassurance Intermediary Ltd
Grade:		Date:	
Job holder:		Supervisor:	
Signature:		Signature:	

Job Purpose Statement

Responsible for the Sales, Distribution and Marketing of Life Assurance in the Bancassurance business through the development and execution of the strategy for business growth in given areas. The role will drive business growth through active selling to the existing bank customers from various business segments mainly Retail Banking as well as the general public. The role also involves establishing and managing business relationships for business growth and ensuring high customer experience standards are maintained in line with the overall strategic plan.

Key Accountabilities (Duties and Responsibilities)

Perspective	% Weighting <i>(To add up to 100%)</i>	Output
Revenue and Cost Management	65%	<p>Achieve Bancassurance Retail sales targets as per the set out performance targets.</p> <p>Ensure retention ratio of 90% of Retail Insurance businesses.</p> <p>Execute marketing programs in line with the Bancassurance strategy for business growth</p> <p>Sign up new insurance clients sourced from Retail and Workplace Banking.</p> <p>Upsell and cross sell insurance to existing customers as per stipulated targets.</p> <p>Conduct weekly client visits and prepare respective call reports. At least 3 visits per week.</p> <p>Monitoring the insurance market trends and giving continuous feedback to ensure we provide timely solutions and maintain product competitiveness.</p>
Customer Service Excellence	25%	<p>Ensure all client documents are dispatched to Finance team within 24hours.</p> <p>Ensure payments are collected within 90days TAT.</p>

		<p>Oversee quality control in all aspects of corporate business processing as stipulated in the procedure and product manuals.</p> <p>Ensuring that the insurance policies sold to customers match their long-term financial needs by providing effective advice, competitive quotes and ensuring compliance with the rules and guidelines as set by the underwriters and other providers.</p> <p>Prepare relevant production / activity reports i.e. Retail and Workplace Banking sales performance reports.</p>
People and Culture	10%	<p>Adequacy of personal competence to effectively perform relationship management tasks for Bancassurance.</p> <p>Employee Engagement Initiative</p> <p>Evidence of training/Learning (Internal& External/E-learning - 40 Hrs</p>

Job Dimensions

Reporting Relationships: jobs that report to this position directly and indirectly	
Direct Reports	None
Indirect Reports	None

Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.	
<p>Internal: Contact Center, Marketing, Bank branches (Sales officers and Retail managers), Corporate and Institutional Banking RM & Managers, Credit Risk, CRAG, Credit Ops, BRM and Trade Finance Managers, Credit Operations and BRM.</p>	<p>External: Customers, Service Providers, Bancassurance players and Insurers.</p>

Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i>
<ul style="list-style-type: none"> • Personal work plan for effective time utilization in achieving the objectives of the position. • Use customer need evaluation, experience and training to decide and recommend appropriate products. • Verification and acceptance of applications depending on completeness of the documentation. • Initiating promotion and marketing initiatives for the Bancassurance products.

Work cycle and impact: time horizon and nature of impact (Planning) <i>(e.g. Less than 1 week, 2 weeks, 2 weeks – 1 month, 1month – 3 months, 3-6 months, 6-12 months, above 1 year)</i>
Long Term Planning: Plan on how to continually improve the workflows to achieve optimal service delivery. 1 year
Short Term Planning: Plan how to effectively manage tasks related to designed workflows. 1-3 Months
<ul style="list-style-type: none"> A. Planning for weekly Sales Review meeting with Head of Retail Life Assurance. B. Planning for the Quarterly product review meeting with the service providers. C. Personnel product trainings. D. Planning for product sales and promotion activities.

Ideal Job Specifications
Academic: <ul style="list-style-type: none"> • Bachelor's degree required • Certificate of Proficiency required Desired work experience: <ul style="list-style-type: none"> • Two years of related life assurance sales experience.

Ideal Job competencies

Technical Competencies	
Sales Capability	Position the institution as the preeminent provider of Retail Life Assurance solutions within the bank's chosen markets. Open doors for sales opportunity.
Financial Acumen	Able to analyze and interpret financial data to make appropriate business suggestions and decisions. Understands the connection between operations and financial performance.
Customer Engagement	Engages customers and identifies their apparent and underlying needs from the engagement and anticipates future needs. Communicates information in various formats to best address the customer's needs. Captures relevant customer information and leads from the engagement so as to continually serve the customer in the most appropriate way.
Product Knowledge	Broad based working knowledge of all Bancassurance – Retail Assurance products offered by the bank (breadth and depth). Ability to combine different product offering to create a value-adding solutions for customers.

Technical Competencies	
Industry Knowledge	<p>Seasoned industry player through breadth and depth of exposure to diverse players, across multiple channels and platforms.</p> <p>Shares insights on industry trends; identifies opportunities that can be exploited and concerns to be avoided / mitigated against.</p> <p>Reference point and mentor for customers, colleagues and partners.</p> <p>Demonstrate an understanding of the insurance legal environment and compliance issues related to insurance.</p>

Behavioural Competencies	
Leadership	<p>Individual contributor –exercises self-leadership delivering assigned work in line with professional and technical standards within given time frames. Is reliable and works collaboratively.</p> <p>Has the cognitive intelligence to draw together contrasting strands of information and present a compelling position.</p> <p>Adheres to the company's values and policies and delivers to set objectives. Has high moral intelligence.</p>
Networking Skills	<p>Continuously builds and strengthens networks for the institution within all spheres of the economy within the region; at all levels of commerce, government, society, etc.</p>
Adhering to Principles and Values	<p>Upholds ethics and values; demonstrates integrity; promotes and defends equal opportunities and builds diverse teams.</p>
Negotiation Skills	<p>The ability to gain agreement and attain a middle ground solution when discussing with others.</p>

This JD is signed-off with reference having been made to the organisation's core values and aligned competencies against these values.