

<b>Job Title:</b>	Customer Product Advisors	<b>Reports to:</b>	Regional Manager, Business Development
<b>Unit:</b>	Bancassurance	<b>Department:</b>	Bancassurance
<b>Grade:</b>	Contract Sales Staff	<b>Date:</b>	
<b>Job holder:</b>		<b>Supervisor:</b>	
<b>Signature:</b>		<b>Signature:</b>	

<b>Job Purpose Statement</b>
<p>To market and sell the Bancassurance products to the internal customers and other suitable prospects through direct approach and referrals. The job function involves implementing of the Bancassurance sales strategy and marketing initiatives aimed at sustaining portfolio growth and achieving sales and income targets. The job includes supporting completion and processing of applications; administration of service delivery by the service providers; and providing customer services to optimize customer satisfaction. The incumbent will also provide product and process training to relevant customer-contact staff in all branches and business units</p>

<b>Key Accountabilities (Duties and Responsibilities)</b>		
<b>Perspective</b>	<b>% Weighting (to add up to 100%)</b>	<b>Output</b>
<b>Financial</b>	60%	<ul style="list-style-type: none"> <li>• Achieve individual Income generation target and a quality book</li> <li>• Develop clear, aggressive and updated sales pipelines</li> <li>• Ensure retention of all businesses within your portfolio</li> <li>• Continuously identify and develop new business opportunities</li> <li>• Cross-Sell to both bank and non-bank clients to ensure diversification of portfolio</li> <li>• In conjunction with the Regional Manager, conduct market research through constant market feedback, and periodically review insurance products</li> </ul>
<b>Internal business processes</b>	15%	<ul style="list-style-type: none"> <li>• Support branches achieve at least 100% of the Bancassurance targets. Conduct regular performance reviews with BMs and RMs</li> <li>• Ensure adherence to the Intermediary policies and procedures as stipulated in the Insurance Act and CBK guidelines.</li> <li>• Ensure overall delivery and quality of the products and service to customers.</li> <li>• Ensure quality control in all aspects of processing as stipulated in the procedures and product manuals</li> </ul>

<b>Customer</b>	15%	<ul style="list-style-type: none"> <li>• Deliver high level customer service and client satisfaction.</li> <li>• Develop and grow relationships with existing customers.</li> <li>• Identifying opportunities for business development and providing insightful feedback on products and solutions that help in the customisation and development of new products/solutions.</li> </ul>
<b>Learning and growth</b>	10%	<ul style="list-style-type: none"> <li>• Ensure that you achieve at least 50 hours of learning/training through E-learning, Internal &amp; External training activities.</li> <li>• Ensure compliance with the leave policy, block leave and minimum carry over for both self and direct report.</li> <li>• Maintain own high performance</li> <li>• Own up-to-date and actioned competency assessments and development plans.</li> </ul>

### Job Dimensions

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

<b>Stakeholder Management: key stakeholders that the position holder will need to liaise/work with to be successful in this role.</b>	
<b>Internal:</b> Asset Finance Retail Staff All Internal staff	<b>External:</b> Insurance Companies Clients

<b>Decision Making Authority /Mandates/Constraints: the decisions the position holder is empowered to make</b> <i>(Indicate if it is Operational, Managerial or Strategic). Please also highlight any budgetary control responsibility if applicable for the role.</i>
Operational

<b>Work cycle and impact: time horizon and nature of impact (Planning)</b> <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>
<b>2 weeks – 1 month</b>

<b>Ideal Job Specifications</b>
<b>Academic:</b>

<b>Ideal Job Specifications</b>	
Bachelor's degree in a business related field, preferable B.Com Insurance, Accounting, Finance and/or Actuarial Science	
<b>Professional:</b> Diploma in Insurance (Preferred) Minimum COP requirement	
<b>Desired work experience:</b> At least 3 years' experience in Business Development preferably in the insurance industry	

### **Ideal Job competencies**

<b>Technical Competencies</b>	
Data Analytical Skills:	Proficiency in Microsoft Excel
Communication & Presentation Skills:	Excellent written and verbal communication skills and presentation skills.

<b>Behavioural Competencies</b>	
Accuracy and organisation:	Must have a strong attention to detail and a "Get it Right First time" approach. Excellent organisational and time management skills
Goal driven and results oriented:	Enjoys being measured, and judged by performance targets.
Personal Ethics:	Must be honest, fair and just with self and others, and demonstrates integrity in work and business contacts.
Interpersonal Skills:	Must be a people's person, with ability to interact with key contacts in finance sector.

<b>Behavioural Competencies</b>	
Proactive Initiator:	Must be pro-active, a self-starter and have the ability to see, grasp and advice on opportunities.
Passionate on the job:	Staff willing to consistently exceed set objectives within and outside the current responsibilities highlighted in the JD.

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