



Job Responsibility

Nurture and grow franchisee allocated with support of team of direct reportees (ISM's) & LBS.
Key objective being growth in New Business and retaining existing business while ensuring adherence to quality standards and process, policies and guidelines defined by the organization.
As a TM individual will own the span of Branches within a Regional office in defined territory. He/she will be responsible for increase in Franchisee size by ensuring increase in number of Licensed Branch Staff and motivating convincing and influencing them to offer life insurance solutions to their customers for their financial needs. To achieve this he/she will need to understand channel dynamics in given territory and formulate strategies for garnering support and buy in from channel partner.
TM is also responsible for helping his ASM/RSM to maintain relationship with Senior management at Region offices however not required to coordinate directly with RO

Principal Accountabilities: Key activities and decision making areas	Typical Targets and Measures
Profitable franchisee.	<ol style="list-style-type: none"> 1. Achieving defined number of LBS in Franchisee 2. Activate Branch & LBS and achieve desired productivity from active LBS as per plan 3. Engagement & Activity Management –High engagement levels to be maintained at Branch levels with support from ISM. 4. APE – new business growth as per AOP 5. Renewal book/Persistency – maintain desired level of First Year and overall persistency across channels
Customers / Stakeholders Improve the quality of “Relationship Management” at a Branch Manager, Regional Head level	<ol style="list-style-type: none"> 1. Maintain healthy relationship with bank staff and ensure support for ISM at Branch level 2. Engage with Branches and influence and support them for driving insurance business. 3. Cross functional engagement within CANH with Business Development,EIMA, Training & operations for ensuring support to LBS and ISM's

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<p>Leadership & Teamwork</p> <p>Leadership Teamwork People Development</p> <p>Manage alignment between functions in the respective HUBs</p>	<ol style="list-style-type: none"> 1. Strategize and Plan to ensure business delivery through Activity management and other initiatives 2. Business Reviews with Channel and with team for understanding gaps and ensuring support for fixing these gaps 3. Industry/competition knowledge and countering with strengths that we have in CANH 4. Create an environment of ongoing personal, team learning and development, by being a Coach and Mentor and effectively building upon individual strengths. Invest in Staff Training & Development basis DAP for individual team member. <p>Provide opportunities to team members to take up additional responsibilities. Foster positive attitude & high levels of enthusiasm amongst all to deliver higher productivity</p> <p>Ensure effective people management, strong interpersonal skills and business reasoning to resolve every issue and minimize the scope for escalations</p>
<p>Operational Effectiveness & Control</p>	<p>Ensure Controls and Audit are in place as required by IRDA & CANH Compliance. Build a compliance culture and act as a change agent to uncover issues and implement innovative solutions to manage risk actively. Facilitate Quality Sales by ensuring, that each customer is made aware of the product details. Identify any trend / weak links in the early stages and ensure dialogue with Branch Manager, Regional Head to address such issues. Ensure NIL frauds for any case sourced / handled by the Branch</p> <p>Keep self and Team updated on all new and existing products of CANH, Sales Process, Underwriting norms and Compliance guidelines. Regular usage of ACT and analytics. Use of Bank intranet ATS and Distributor portal for customer service issues.</p> <p>Customer Service camps in conjunction with Banks</p>

Major Challenges *(The challenges inherent in the role that require a continual test of the role holder's abilities)*

- A) Influence without direct authority. Mindshare of channel partner in this competitive environment is a key challenge
- B) Maintaining a healthy portfolio by ensuring customer complaints are resolved and on-boarding process of customers is need based product offering and is transparent.
- C) Maintaining morale of and retaining key team members.

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Role Context <i>(The environment and operating conditions of the role including the extent of guidance and authority)</i> Would be responsible for sales in the territory as a Territory Manager and drive the company's sales strategy through LBS in Branches mapped to Region. Implement key business development initiatives in the territory under purview to achieve AOP & Retention targets. Drive Sales basis product mix to ensure profitability; ensure all business expenses and employee costs are within budgets as approved and in line with business performance to maintain desired Cost Income ratios. The job holder would also need to enhance customer convenience and improve productivity of channels by exceeding expectations and service standards; Relationship Management & regular engagement with Branch Heads, Branch Managers and Leadership teams to support sales growth. The job holder needs to constantly source, develop and grow distributor relationships in a highly competitive market. These Markets & Distributors are under different stages of development with different customer expectations and hence, it is critical to develop & implement creative and innovative local/regional level business development initiatives to support sales growth.						
Management & Leadership of Regulatory, Compliance & Operational Risk <i>(Operational Risk / FIM requirements)</i> Report any operational risk or operational risk loss to the line manager and the Risk & Sales Quality team immediately if the jobholder becomes aware of emerging or inadequately controlled operational risk or identify an operational risk loss in accordance with Company's Risk policy.						
Observation of Internal Controls <i>(Compliance Policy / FIM requirements)</i> Maintain and observe Company's internal control standards, implement and observe the Company's Compliance Policy, including the timely implementation of recommendations made by internal/external auditors and external regulators. Foster a compliance culture and implement the Compliance Policy by managing compliance risk and optimising relations with regulators						
Role Dimensions <i>(e.g. balance sheet size, lending/expenditure limits, size/volume of transactions, budget. in USD'000)</i> <div style="height: 50px; border: 1px solid black;"></div>						
Headcount reporting to this role <i>(All staff in the dept/section, including direct & indirect subordinates. Do not include dotted/functional reportees headcount here.)</i>		Direct:	8-10	Indirect:		Total:
Dotted/functional reportees to this role, if any <i>(state title of the job):</i>						
Knowledge & Experience / Qualifications <i>(For <u>the role</u> – not the role holder. Minimum requirements of the role.)</i>						
<div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;"> <input type="checkbox"/> A. Secondary School </div> <div style="width: 50%;"> <input type="checkbox"/> B. University (BA) or (BS) </div> <div style="width: 50%;"> <input type="checkbox"/> C. Post Graduate (Masters) </div> <div style="width: 50%;"> <input type="checkbox"/> A. Two years or less </div> <div style="width: 50%;"> <input type="checkbox"/> B. Two to five years </div> <div style="width: 50%;"> <input checked="" type="checkbox"/> C. Five to ten years </div> <div style="width: 50%;"> <input type="checkbox"/> D. Over ten years </div> </div> <p>Should have handled team management role for a period of 3-5 years. Should be aware of P&L aspects of business.</p>						

Competencies :-

Building & Leveraging Relationships : *Being able to connect with people naturally, shows genuine concern for others, focuses on meeting customer needs both internal & external, able to persuade & influence outcomes without direct controls, develops networks and builds alliances with a wide range of stakeholders to facilitate “win-win” situations, politically savvy, trustworthy, leverages existing relationships well and is mature in creating strong personal rapport and build long lasting relationships.*

Domain Expert: *Is knowledgeable of product, industry norms, financial markets, regulatory norms, channels, emerging trends, new developments and applies the knowledge to enhance business prospects, understand problems and provides proactive solutions basis his specialized knowledge, is a process & product champion, does best practice & knowledge sharing in the team, ensures adherence to policies and procedures to cultivate a compliance culture in the team.*

Building High Performance Teams: *Works to improve and reinforce performance of others, helps to remove obstacles that team members may face in achieving their targets, identifies specific development needs of each team member, spends time in coaching them in a manner that makes them competent and builds their confidence and self-esteem. Fosters a common vision and aligns the team to deliver desired results. Stays connected with the team and works alongside them always, leads by example. Focuses on motivating and engaging them by valuing and recognizing their contributions, celebrates wins and shares failures.*

Problem Solving: *Identifies and analyzes problems to build a logical approach towards problem solving; distinguishes between relevant and irrelevant information to make logical decisions; displays collaborative approach with various stakeholders to provides effective solutions to individual and organizational problems, able to draw on own and others’ knowledge and experience base to make decisions, looks beyond the obvious to find possible alternatives, Anticipates potential roadblocks and develops contingency plans to overcome them.*

Operational Agility: *Is able to plan proactively, establish key priorities, allocates resources efficiently, implements and monitors plans constantly to*

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track progress and makes adjustment basis need to accomplish desired goals. Establishes a systematic course of action for self and others. Is able to multitask and balance competing priorities effectively, understands the value of time and is able to get more done in less time than others, is able to do significant value addition in driving organization goals.

Ownership for results: *Perseveres for results on own initiative, drives a shared vision, demonstrates execution excellence, is action oriented, responsive, flexible, highly committed, proactive, displays high personal standards, is a go getter and can be counted on to deliver consistently and on time and steadfastly pushes self and others for results.*