

CASE STUDY 1: THE BRANCH THAT IS BUSY BUT NOT GROWING

The Tema branch of a general insurer is one of the busiest in the network.

The branch manager, Ama, is proud of how hard her team works. Yet renewals are slipping, two large motor-fleet clients did not renew this year, and the branch has missed its premium target three quarters running.

When Ama asks why, she gets answers like:

- a. Underwriting is too slow
- b. Claims frustrated the client
- c. Marketing did not give us leads

Nobody mentions their own part. In team meetings, Ama does most of the talking; her staff nod and leave. One officer privately knew a fleet client was unhappy months before they left, but said nothing because the last person who raised a problem was publicly criticised.

The branch is busy, but it is not high-performing. Activity is high; trust, candour, and shared accountability are low.

Discussion Questions

1. Which of the five foundations are missing at the Tema branch, and what is the evidence for each?
2. Why did the officer stay silent about the unhappy client?
3. If you were coaching Ama, what is the first thing she should change?

