MGA Consulting Ghana Limited

NSIA INSURANCE

MTC LEADING HIGH-PERFORMING TEAMS FOR GROWTH AND PRODUCTIVITY

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MGA TRAINING CENTRE

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Learn. Lead. Grow.

PROFESSIONAL TRAINING MANUAL

Leading High-Performing Teams for Growth & Productivity

A Customised Leadership and Performance Programme prepared for NSIA INSURANCE COMPANY LIMITED

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FOUNDATIONS OF HIGH-PERFORMING TEAMS IN INSURANCE

1.0 Learning Objectives

By the end of this module, you will be able to:

a. Define What High Performance Means in an Insurance Team, In Terms of Results Rather Than Activity.
b. Describe The Five Foundations on Which Every High-Performing NSIA Team Is Built.
c. Explain Why Trust and Psychological Safety Are the Bedrock of Team Performance.
d. Recognise The Stage Your Team Is at and Adjust Your Leadership Accordingly.
e. Identify The Behavioural and Attitudinal Habits That Erode Productivity and Teamwork.

1.1 What "High-Performing" Really Means

Ask ten managers what a high-performing team looks like and many will describe a busy one: long hours, full diaries, lots of activity. But activity is not performance. In an insurance business, a high-performing team is defined by the results it produces and the way it produces them. For NSIA, those results are concrete: premium growth in its channels, strong policy retention and renewals, fast and fair claims service, accurate underwriting and documentation, and customers who stay and refer others.

A high-performing team produces these results consistently, not occasionally; it does so without constant rescue from the manager; and it does so in a way that protects NSIA's reputation and meets the conduct standards of the Insurance Act, 2021 (National Insurance Commission, 2021). In short, a high-performing team delivers more, with less drama, more reliably, and more professionally than an ordinary one.

> **Discussion Prompt**
> Think about the best team you have ever worked in. What made it different? Now think about the worst. Most people, when they reflect honestly, find that the difference was rarely about individual talent. It was about how the team worked together and how it was led.

1.2 The Five Foundations of a High-Performing Team

High-performing teams are not an accident. They rest on five foundations that build on one another. Each layer makes the next possible. Where a lower layer is missing, the layers above it collapse, no matter how talented the individuals are (Lencioni, 2002; Katzenbach & Smith, 1993).

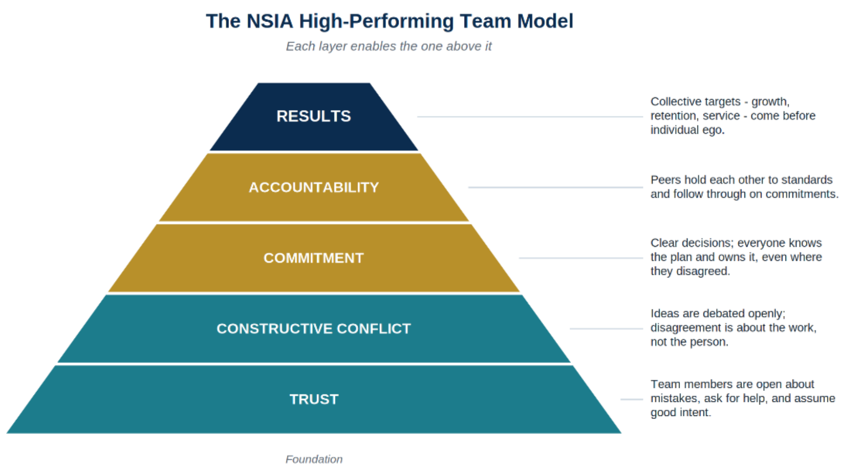

Figure 1 The NSIA high-performing team model

1.2.1 Trust

Team members are open about mistakes, ask for help, and assume good intent. Without it, people protect themselves instead of the customer.

1.2.2 Constructive conflict

Ideas, targets, and decisions are debated openly. Disagreement is about the work, not the person. Silence is not harmony; it is often fear.

1.2.3 Commitment

Once a decision is made, everyone owns it, even those who argued against it. People know the plan and pull in the same direction.

1.2.4 Accountability

Peers hold one another to the agreed standards. The manager is not the only person who notices when something slips.

1.2.5 Results

Collective targets come before individual ego. People care more about the team's numbers and the customer's experience than about personal credit.

As a leader, your job is to build from the bottom up. You cannot demand accountability or results from a team that does not trust you or each other. Start with trust.

1.3 Psychological Safety: The Bedrock

Underneath trust sits a specific, well-researched condition called psychological safety: the shared belief that it is safe to speak up, ask a question, admit a mistake, or challenge a decision without being humiliated or punished (Edmondson, 2019). It is not about being soft or lowering standards. High-safety teams actually hold higher standards, because people feel safe enough to raise problems early instead of hiding them.

When Google studied what made its best teams effective, psychological safety emerged as the single most important factor, ahead of who was on the team (Rozovsky, 2015). The reason is intuitive for insurance. If a junior underwriter is afraid to flag a risky policy, or an agent hides a customer complaint to avoid a difficult conversation, the organisation finds out only when the claim or the lost client arrives. Safety turns small, fixable problems into early signals rather than late disasters.

What psychological safety looks like at NSIA
- An agent can tell the ADC lead that a target is unrealistic without being labelled negative.
- A branch officer can admit a documentation error and get help fixing it, not just blame.
- A team member can say "I do not understand this product" and be taught, not mocked.
- Anyone can question how a claim was handled if it does not feel right for the customer.

1.4 How Teams Develop Over Time

Teams are not high-performing on day one. They grow through predictable stages, and a wise leader leads each stage differently (Tuckman, 1965). The mistake many managers make is using the same style at every stage, then wondering why the team stalls.

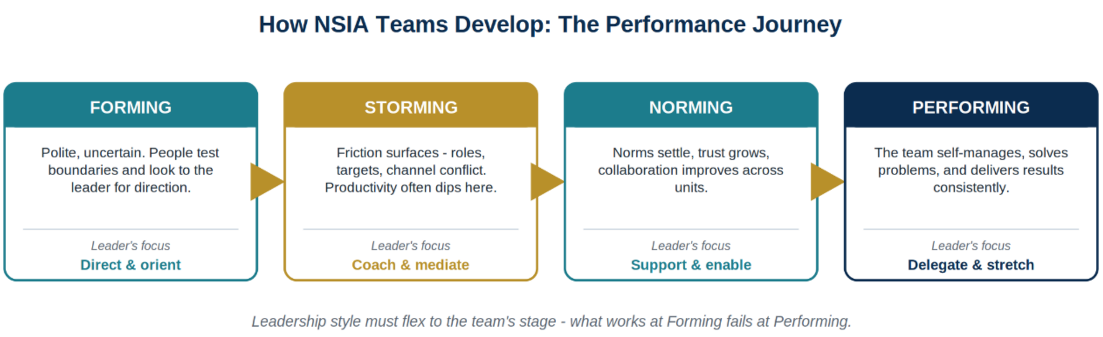

Figure 2 The team performance journey

1.4.1 Forming

A new branch or sales team is polite and uncertain. People look to you for direction. Give it clearly.

1.4.2 Storming

Friction surfaces. Roles, targets, and channel conflicts come into the open and productivity often dips. This is normal. Coach and mediate; do not panic or clamp down.

1.4.3 Norming

Norms settle, trust grows, and collaboration improves. Support the team and let it take more ownership.

1.4.4 Performing

The team self-manages, solves its own problems, and delivers consistently. Delegate, stretch them, and protect them from interference.

Reorganisations, new hires, and new targets can send a team back to storming. That is not failure; it is the cost of change. Expect it, and lead through it.

1.5 The Behaviours That Quietly Destroy Team Performance

Most teams are not damaged by dramatic events. They are eroded by small, repeated behaviours that managers tolerate. Part of leadership is naming and addressing these habits before they harden into culture. Watch for the following:

a. Silo thinking: "That is not my department." Underwriting, claims, branch, agency, and broker teams blame one another instead of serving the one customer they share.

b. Blame over problem-solving: When something goes wrong, energy goes into finding who is at fault rather than fixing the issue and preventing a repeat.

c. Quiet tolerance of low standards: Late reports, sloppy documentation, ignored leads, and missed call-backs are allowed to pass. The team learns that the standard is whatever you accept.

d. Hero culture: One or two stars carry the team while others coast. It feels like performance, but it is fragile and it breeds resentment.

e. Gossip and side conversations: Issues are discussed in corridors, not in the room. This is the clearest sign that psychological safety is missing.

Throughout this programme you will build the specific skills to replace these behaviours: collaboration in place of silos, structured problem-solving in place of blame, accountability in place of tolerated low standards, and honest conversation in place of gossip.

Case Scenario: 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 "Underwriting is too slow," "Claims frustrated the client," and "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. What is the likely real reason the officer stayed silent about the unhappy fleet client?
3. If you were coaching Ama, what is the first thing she should change, and why start there?
4. How would this branch look different six months later if the foundations were rebuilt?

1.6 Knowledge Check

1. In an insurance team, high performance is best measured by:
(a) How many hours the team works
(b) How busy the diaries look
(c) Consistent results such as growth, retention, and fair claims service
(d) How rarely the manager has to intervene only

2. According to the team model in this module, the foundation that everything else rests on is:
(a) Results
(b) Accountability
(c) Trust
(d) Commitment

3. Psychological safety means:
(a) Lowering standards so no one feels bad
(b) A shared belief that it is safe to speak up, admit mistakes, and challenge ideas
(c) Avoiding all conflict in the team
(d) Only senior staff being allowed to raise concerns

4. A team that has just been reorganised with several new agents is most likely in which stage?
(a) Performing
(b) Norming
(c) Forming or Storming
(d) None of these

5. Which of the following is a behaviour that quietly destroys team performance?
(a) Debating a decision openly before committing
(b) Tolerating late reports and ignored leads
(c) Coaching a struggling team member
(d) Sharing a customer complaint in the team meeting

1.7 Practical Task

Apply it on the job. Run a five-minute team-foundation diagnostic

Use the five foundations to take an honest reading of your own team. For each foundation, rate your team from 1 (weak) to 5 (strong) and note one piece of real evidence.

1. Trust: do people admit mistakes and ask for help, or do they cover up?
2. Constructive conflict: are decisions debated openly, or met with silence then corridor talk?
3. Commitment: after a decision, does everyone pull the same way?
4. Accountability: do team members hold each other to standards, or only you?
5. Results: does the team put shared targets and the customer ahead of personal credit?

Identify your single lowest-scoring foundation. That is where your leadership attention will have the greatest effect over the next 30 days.

Bring to the next session: Your scored diagnostic and the one foundation you will work on first, with one specific action you will take.

1.8 Module Recap

a. High performance is about consistent results and professional conduct, not activity or hours.

b. Every high-performing team rests on five foundations: trust, constructive conflict, commitment, accountability, and results. Build from the bottom up.

c. Psychological safety is the bedrock; it raises standards by surfacing problems early.

d. Teams develop through forming, storming, norming, and performing; flex your style to the stage.

e. Small tolerated behaviours, such as silos, blame, and low standards, destroy performance over time. Naming them is a leadership act.

LEADERSHIP EFFECTIVENESS: LEADING SO THAT LEADERS ALSO PERFORM

2.0 Learning Objective

By the end of this module, you will be able to:

a. Distinguish Managing from Leading, And Own Both Your Team's Performance And Your Own.
b. Flex Your Leadership Style to The Person and The Task Using Situational Leadership.
c. Hold An Effective Coaching Conversation Using the GROW Model.
d. Apply Practical Levers of Motivation and Engagement That Work in the Ghanaian Insurance Context.
e. Use Emotional Intelligence to Lead Under Pressure and in Difficult Conversations.

2.1 The Dual Job of the Insurance Leader

Many of NSIA's leaders were promoted because they were excellent individual performers: the best seller, the sharpest underwriter, the most reliable branch officer. That is a trap. The skills that make a great individual contributor are not the skills that make a great leader. The job has changed. Your output is no longer what you personally produce; it is what your team produces, multiplied by how well you lead them.

This is what we mean by **leading so that leaders also perform**. You carry a dual job. First, you must make your team perform: set direction, build capability, remove obstacles, and hold standards. Second, you must continue to perform personally in the parts of the role only you can do, such as key broker relationships, major-account decisions, and channel strategy. Weak leaders collapse one side into the other. They either disappear into their own deals and neglect the team, or they micromanage the team and stop doing their own strategic work. Effective leaders do both, deliberately.

The manager mindset	The leader mindset
"How do I get through my own tasks?"	"How do I get the best from each person?"
Answers every question	Asks questions that build capability
Takes back delegated work when it slips	Coaches the person to recover it
Measures activity	Measures results and growth
Protects own position	Develops successors and the pipeline

Table 1 The Dual Job of the Insurance Leader

2.2 Flex Your Style: Situational Leadership

There is no single best leadership style. The most effective leaders change their style to suit the person in front of them and the task at hand (Hersey & Blanchard, 1977). A new agent who has never sold a policy needs clear direction. A proven branch manager needs space and trust. Treating them the same way fails both.

Figure 3 Situational Leadership

- **Directing (S1).** High direction, low support. For someone new or struggling: give clear instructions and supervise closely.

- **Coaching (S2).** High direction, high support. For the keen but still-learning: explain decisions, build skill, and keep motivation up.

- **Supporting (S3).** Low direction, high support. For the able but unsure: share decisions, encourage, and listen.

- **Delegating (S4).** Low direction, low support. For the proven and motivated: hand over responsibility and get out of the way.

The common error is to lead everyone in your comfort style. A naturally hands-off leader under-directs new agents; a naturally controlling leader smothers strong performers. Diagnose first, then choose your style for that person, on that task, today.

DISCUSSION PROMPT

Picture your own team. Name one person who needs more direction than you currently give, and one who needs less. What will you do differently with each this week?

2.3 The Manager as Coach: The GROW Conversation

The fastest way to lift a team is to make coaching part of how you lead every day, not a once-a-year event. Coaching is not telling people what to do. It is asking the right questions so that they think, own the solution, and grow. A simple, reliable structure for any coaching or feedback conversation is the GROW model (Whitmore, 2009).

Figure 4 : The GROW coaching conversation

- **Goal.** What do you want to achieve, in this conversation, this week, this quarter?
- **Reality.** What is actually happening now? What have you tried? What do the facts and the numbers say?
- **Options.** What could you do? What else? What would a great agent or manager do here?
- **Will / Way forward.** What will you do, by when, and what support do you need from me?

Used well, a GROW conversation takes ten minutes and shifts ownership to the team member. They leave with a plan they chose, which they are far more likely to act on than one you imposed. Hold a short GROW conversation with each direct report every week and watch capability and accountability rise together.

2.4 Motivation and Engagement that Actually Works

Pay matters, but it is rarely the main driver of sustained performance in service teams. Once people are paid fairly, motivation is driven more by autonomy, mastery, and purpose: the freedom to do the work their way within clear boundaries, the chance to get better at something that matters, and a sense that the work means something (Pink, 2009). The single biggest lever, however, is the manager. Research consistently attributes the majority of the variation in team engagement to the immediate manager, not to company-wide policies (Gallup, 2015). In other words, your people's engagement is largely in your hands.

a. Recognise specifically and often: "Well done" is weak. "The way you handled that angry fleet client and saved the renewal was exactly right" is powerful and repeatable.

b. Connect work to purpose: Insurance protects families and businesses at their worst moments. Remind the team that a fast, fair claim is not paperwork; it is someone's livelihood restored.

c. Give autonomy with clarity: Be clear on the what and the standard; give people room on the how.

d. Invest in mastery: Coach, train, and stretch. People stay where they are growing.

e. Remove friction: Nothing demotivates a good performer faster than broken processes and slow internal service. Clearing obstacles is a core leadership act.

2.5 Emotional Intelligence Under Pressure

Insurance leadership is emotional work. You manage frustrated agents, anxious customers at claim time, channel conflict, and your own pressure to hit targets. The leaders who keep teams steady are those with high emotional intelligence: self-awareness, self-management, social awareness, and relationship management (Goleman, 1998). The most effective leaders draw on a range of leadership styles and shift between them as the situation demands, rather than relying on a single default (Goleman, 2000).

Practically, this means noticing your own triggers before you react, staying calm when a target is missed so the team can think clearly, reading the room in a tense broker meeting, and handling difficult conversations with both candour and care. Emotional intelligence is not softness; it is the discipline that makes all your other leadership skills land.

Case Scenario: The New ADC Lead And The Mixed Sales Team

Kwesi has just been promoted to ADC lead after being the company's top-selling agent for three years. He inherits a team of eight: two seasoned high performers, three solid mid-level agents, and three new recruits who have not yet sold a single policy. Determined to prove himself, Kwesi runs the team exactly as he ran his own desk. He sets aggressive targets for everyone, sells alongside the team to "show them how," and gives the same blunt feedback to the new recruits as to the veterans. Three months in, his two best agents feel micromanaged and one is interviewing elsewhere; the new recruits are overwhelmed and demoralised; and Kwesi is exhausted because he is effectively doing two jobs.

Kwesi is a gifted individual performer who has not yet made the shift to leader. He is using one style for everyone and neglecting the dual job.

Discussion Questions

1. Using situational leadership, what style should Kwesi use with the veterans, the mid-level agents, and the new recruits, and why?
2. Where is Kwesi collapsing the dual job into one side, and what is it costing him?
3. Outline a GROW conversation Kwesi could have with one of his unsettled top performers.
4. What two changes would have the fastest positive effect on this team?

2.6 Knowledge Check

1. "Leading so that leaders also perform" means a leader should:
(a) Focus only on their own sales numbers
(b) Do all the team's difficult work themselves
(c) Make the team perform while still doing the strategic work only they can do
(d) Avoid personal targets entirely

2. A proven, highly motivated branch manager is usually best led with which style?
(a) Directing
(b) Coaching
(c) Delegating
(d) Constant supervision

3. In the GROW model, the "R" stands for:
(a) Results
(b) Reality
(c) Recognition
(d) Review

4. Research suggests that the largest share of variation in team engagement is explained by:
(a) Company-wide HR policy
(b) The immediate manager
(c) The office location
(d) The size of the bonus pool

5. Emotional intelligence in a leader is best described as:
(a) Avoiding all difficult conversations
(b) Being soft on performance
(c) Self-awareness and self-management that make other leadership skills effective
(d) Hiding your emotions completely

2.7 Practical Task

1. Apply it on the job. Plan and hold one real coaching conversation
2. Choose one direct report and a real, current performance topic. Plan a GROW conversation before you hold it.
3. Goal: write the one outcome you want the person to leave the conversation owning.
4. Reality: list two open questions you will ask to surface the real situation, including the numbers.
5. Options: prepare to ask "what could you do?" and "what else?" at least three times before offering your own idea.
6. Will: decide how you will close on a specific action, owner, and date.
7. Also decide, using situational leadership, which style fits this person on this topic, and lead the conversation in that style.

Bring to the next session: Your one-page GROW plan and a short note on how the conversation actually went, including what you would do differently.

2.8 Module Recap

a. Leadership is a different job from individual performance; your output is now your team's output.
b. Carry the dual job deliberately: make the team perform, and keep performing in the work only you can do.
c. There is no single best style; flex between directing, coaching, supporting, and delegating to fit the person and task.
d. Coach weekly using GROW; questions build ownership far better than instructions.
e. Motivation is driven by autonomy, mastery, purpose, and above all by you, the manager. Emotional intelligence makes it all work.

COLLABORATION AND COMMUNICATION ACROSS TEAMS

3.0 Learning Objectives

By the end of this module, you will be able to:

a. Explain Why Collaboration Across Functions and Channels Is a Direct Driver of NSIA's Growth and Service.
b. Map The Points in the Insurance Value Chain Where Poor Handovers Cost Premium, Time, And Trust.
c. Communicate Decisions and Expectations in a Way That Creates Clarity and Commitment, Not Confusion.
d. Handle Conflict Between Functions and Channels in A Way That Protects the Customer and the Relationship.
e. Lead Collaboration Through Change, So Improvements Actually Stick.

3.1 Collaboration is a Performance Issue, Not a Courtesy

In many insurance businesses, each function quietly optimises for itself. Sales pushes for volume, underwriting protects the loss ratio, claims controls cost, finance chases collections, and branches manage their own numbers. Each is doing its job. Yet the customer does not experience functions; the customer experiences one company. When a broker submits business that underwriting queries for a week, when a claim sits between the branch and head office, or when marketing runs a campaign that the frontline was never briefed on, the cost is real: lost renewals, slow growth, and a reputation that spreads faster than any advertisement.

For NSIA, whose people, leadership, and service stand at the centre of its stated vision, collaboration is not a soft value. It is the mechanism by which premium is written cleanly, claims are paid fairly, and customers stay. A manager who can only make their own unit perform has done half the job. The other half is making their unit work well with every unit it touches.

> **DISCUSSION PROMPT**
> Where does work most often get stuck between your team and another team? Whose problem is that gap, and who currently owns fixing it?

3.2 The NSIA Value Chain and Where It Leaks

To collaborate well, a team must first see the whole chain it sits in. A policy does not begin and end in one office. It flows from acquisition through underwriting, issuance, servicing, and, when needed, claims, then back to renewal. Value, and customer goodwill, can leak at every handover between these stages.

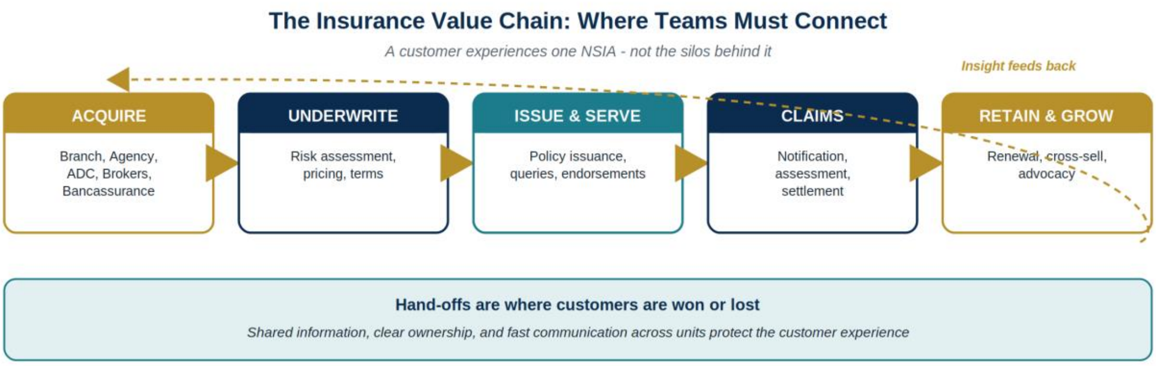

Figure 5 The NSIA insurance value chain

Read across the chain and the cross-functional dependencies become obvious. The Brands and Agency function and the broker unit feed business in; underwriting and the branches convert it into clean, well-documented policies; servicing and the ADC channel keep customers engaged; and claims, handled well, is the moment that either confirms or destroys every promise made at the point of sale. No single function controls the customer's experience. They share it.

a. Sales and broker handovers: Business submitted with incomplete documentation forces underwriting to chase, slows issuance, and frustrates the broker who placed it.

b. Underwriting and branch handovers: Decisions explained poorly to the frontline get communicated poorly to the customer, and disputes follow.

c. Marketing and frontline handovers: Campaigns and product changes that reach customers before they reach staff leave the frontline unable to answer basic questions.

d. Claims and everyone: A claim handled slowly or coldly undoes months of relationship-building and is the single fastest way to lose a customer and their referrals.

3.3 Communicating for Clarity and Commitment

Most collaboration problems are, at root, communication problems. People assume others know what they know, send instructions without context, or confuse having sent a message with having been understood. A leader of a high-performing team treats communication as a deliberate act with a purpose: not merely to inform, but to create shared understanding and genuine commitment.

3.3.1 Make the Message Land

- State the what and the why together. People execute better, and adapt more sensibly, when they understand the reason behind an instruction.

- Be specific about who does what by when. Vague requests produce vague results and quiet finger-pointing later.
- Confirm understanding, do not assume it. Ask the listener to play back what they heard and what they will do next.
- Match the channel to the message. A complex decision deserves a conversation; a routine update can be a written note.

3.3.2 Listen as a Leader

Communication is at least as much listening as speaking. The frontline and the broker partners hold information that head office does not: why a product is hard to sell, why customers hesitate, where a competitor is winning. Managers who listen first earn both better information and more commitment, because people support what they helped shape.

3.4 Handling Conflict Between Functions and Channels

Disagreement between functions is not a sign of a broken organisation; it is the natural friction of people pursuing different but legitimate goals. Underwriting will sometimes decline what sales wants to write. The branch channel and the broker channel will sometimes compete for the same client. Handled badly, these tensions become personal and corrosive. Handled well, they produce better decisions. The leader's task is to keep conflict about the work and away from the person (Lencioni, 2002).

A SIMPLE APPROACH TO CROSS-FUNCTIONAL CONFLICT

- Separate the people from the problem. Attack the issue, not each other.
- Surface the shared goal first: the customer and NSIA's results sit above any single function's target.
- Get the facts on the table before opinions: what actually happened, what does the policy or rule say, what does the customer need.
- Agree the decision, the owner, and the date, then communicate it the same way to both sides.

3.5 Leading Collaboration Through Change

Improvements in how teams work together rarely fail because the idea was wrong. They fail because change was announced rather than led. Kotter's work on change reminds leaders that people need a clear reason to change, visible early wins, and consistent reinforcement before a new way of working becomes the normal way (Kotter, 1996). When you ask two teams to collaborate differently, expect old habits to return under pressure, and plan to reinforce the new behaviour until it sticks.

- Create a felt reason to change: connect the new way of working to a problem the teams already feel.

- Win early and visibly: pick one handover to fix first, make the improvement obvious, and celebrate it.
- Reinforce relentlessly: recognise the behaviour you want every time you see it, until it becomes the default.

CASE SCENARIO

Illustrative scenario. The campaign nobody told the branches about

NSIA's marketing function launches an attractive promotion on a personal accident product, with a strong digital push and a short deadline. Customers begin calling and walking into the Tesano office and several branches within hours. The problem is that the frontline learned about the promotion from the customers, not from an internal briefing. Branch staff cannot confirm the terms, the ADC channel gives one answer while a branch gives another, and two brokers complain that they were undercut by the direct campaign on clients they introduced.

Within a week, the promotion has generated genuine interest but also a wave of confusion, a handful of public complaints on social media, and visible friction between the marketing, branch, and broker functions. Each blames the others. The Head of Marketing argues the campaign was a success on the numbers; the branches argue it damaged trust they spent years building.

Discussion Questions

1. Where exactly did the value chain leak in this scenario, and which handovers failed?
2. What should marketing, the branches, and the broker unit each have done differently before launch?
3. As a manager caught in the middle, how would you handle the conflict between the functions this week?
4. What one change to how campaigns are launched would prevent this from recurring?

3.6 Knowledge Check

1. In the insurance value chain, customer goodwill is most often lost:
(a) Inside a single well-run function
(b) At the handovers between functions and channels
(c) Only in the claims department
(d) Only when premiums rise

2. The purpose of leadership communication is best described as:
(a) Sending as many messages as possible
(b) Informing people that a decision was made

(c) Creating shared understanding and genuine commitment
(d) Avoiding difficult conversations

3. Constructive cross-functional conflict is one that:
(a) Is avoided at all costs to keep the peace
(b) Stays focused on the work and the shared goal, not the person
(c) Is always won by the most senior person
(d) Is settled privately without facts

4. When two teams are asked to collaborate in a new way, a leader should expect:
(a) The new behaviour to stick immediately
(b) No need for any early wins
(c) Old habits to return under pressure unless reinforced
(d) That announcing the change is enough

5. The fastest way to lose a customer and their referrals is usually:
(a) A small premium increase
(b) A delayed marketing campaign
(c) An internal disagreement the customer never sees
(d) A claim handled slowly or coldly

3.7 Practical Task

Apply it on the job. Map and fix one broken handover
Identify one handover between your team and another team or channel that regularly causes delay, error, or friction.

1. Map it: write the steps from the moment work leaves the first team to the moment the second team completes it.
2. Find the leak: mark the single step where things most often stall or go wrong, and note why.
3. Redesign it: propose one specific change to that step, including who does what by when and how understanding will be confirmed.
4. Align it: agree the change with a counterpart in the other team rather than imposing it.

Bring to the next session: A one-page handover map showing the current process, the leak point, and the agreed redesign with named owners.

3.8 Module Recap

a. Collaboration is a performance driver: most premium and goodwill are lost in the gaps between teams, not inside them.
b. See the whole value chain; value leaks at handovers between sales, underwriting, branches, servicing, claims, and channels.
c. Communicate to create shared understanding and commitment, and confirm understanding rather than assuming it.

d. Keep conflict about the work and the shared goal, not the person, and close on a decision, an owner, and a date.
e. Lead collaboration changes deliberately: give a real reason, win early and visibly, and reinforce until it sticks.

CUSTOMER-FOCUSED SALES AND MARKETING FOR GROWTH

4.0 Learning Objectives

By the end of this module, you will be able to:

a. Shift The Team's Mindset from Selling Individual Policies to Growing Customer Relationships Over Time.
b. Apply Practical Sales and Marketing Strategies Suited to NSIA's Channels and The Ghanaian Market.
c. Use The Customer Loyalty Loop to Find Where NSIA Wins, Loses, And Could Grow Customers.
d. Strengthen Customer Relationship Management and Retention So That Loyalty, Renewals, And Referrals Rise.
e. Lead A Frontline That Is Genuinely Customer-Focused In Everyday Behaviour, Not Just in Slogans.

4.1 From Selling Policies to Growing Customers

Ghana's insurance market is both a challenge and an opportunity. Penetration sits at roughly one percent of GDP, well below the level seen in peer markets, and a large majority of Ghanaians remain uninsured (Bank of Ghana, 2025; Oxford Business Group, 2024). For NSIA this means two things at once. The room to grow is enormous, but every customer won is hard-won and expensive to acquire, which makes keeping and growing each one the difference between profitable growth and a leaking bucket.

High-performing sales teams understand this. They do not measure success only by policies sold this month. They measure it by the lifetime value of the relationships they build: renewals retained, additional products taken up, claims experienced fairly, and referrals generated. Selling a motor policy is a transaction. Becoming the insurer a family and their business trust for everything is a relationship, and relationships compound.

4.2 The Customer Loyalty Loop

Customers do not move through a one-way funnel that ends at the sale. They move through a loop that either builds loyalty or breaks it at each turn. Understanding the loop helps a team see that the sale is the beginning of the relationship, not the end of it.

Figure 6 The customer loyalty loop

- **Engage.** Understand the customer's real need and reach them through the right channel with a clear, honest promise.
- **Advise.** Recommend the right cover honestly and make buying simple, so the customer takes the protection they actually need.
- **Deliver.** Issue cleanly, service promptly, and pay valid claims quickly. This is where the promise is kept.
- **Delight.** Exceed expectations at the moments of truth, above all at claim time. This is where trust is made or broken.
- **Retain.** Earn the renewal, then deepen the relationship by cross-selling the next relevant product.
- **Advocate.** A well-served customer becomes a channel, referring and recommending NSIA to family, colleagues, and partners.

4.3 Sales and Marketing Strategy for an Insurer

Strategy at the team level is simply a set of clear choices about who you serve, what you offer them, and how you reach them. A frontline team that makes these choices deliberately outperforms one that chases every lead the same way.

4.3.1 Know Your Segments

Not all customers are equal in value or in need. A growing SME, a fleet owner, a salaried professional, and a market trader need different cover, respond to different messages, and are reached through different channels. The team that segments its market, and tailors its approach, sells more with less effort and serves better.

4.3.2 Use the right channel for the right customer

NSIA reaches customers through several channels, each with its own strengths. Knowing the shape of the market helps a manager direct effort where it pays. In Ghana's non-life market, brokers account for the largest share of business, followed by agents and corporate or bancassurance arrangements, while digital channels are growing quickly (Oxford Business Group, 2024).

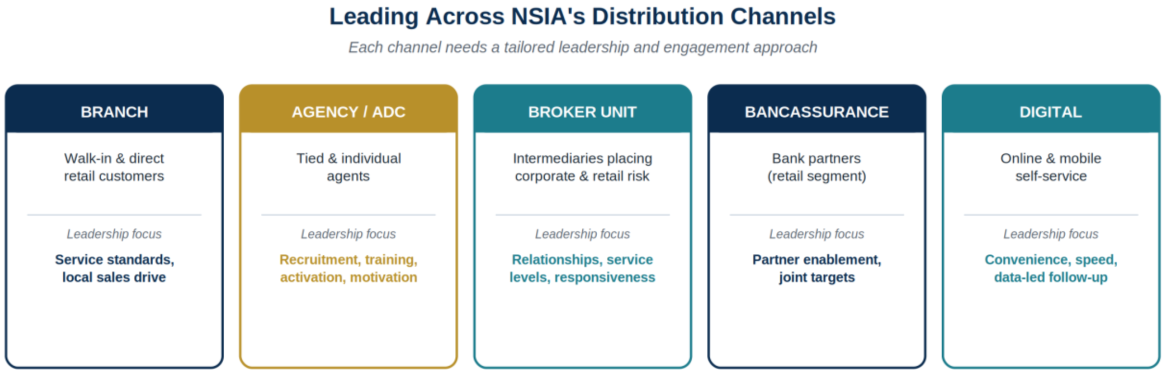

Figure 7: NSIA distribution channel

- **Brokers.** Relationship-driven and high-value. Treat brokers as partners: respond fast, keep promises, and make it easy to place business with NSIA.
- **Agents and the ADC channel.** The face of NSIA to many customers. Equip, coach, and motivate them; their professionalism is the brand.
- **Bancassurance and corporate.** Volume through partnerships. Protect the partner relationship and serve the end customer well.
- **Digital and direct.** Growing fast and ideal for simple products and younger customers. Make the journey genuinely simple, and brief the frontline before launch.

4.4 Customer Relationship Management and Retention

Acquiring a customer costs far more than keeping one, and loyal customers buy more, complain less, and refer others. This is why retention is one of the highest-return activities a sales team can focus on (Reichheld & Markey, 2011). Yet retention rarely happens by accident. It is the result of deliberate relationship management.

4.4.1 Manage Relationships, Not Just Records

- Know your customers: keep accurate records of cover, renewal dates, claims history, and key contacts, and use them.
- Reach out before the renewal, not at it: a proactive call weeks ahead signals care and catches problems early.
- Follow up after claims: a customer who was treated well at claim time is your most loyal customer; one treated poorly is your loudest critic.

- Look for the next need: a motor customer may need home, business, or personal accident cover. Growing the relationship serves the customer and NSIA together.

4.4.2 Measure Loyalty, Not Just Sales

What gets measured gets managed. A simple, widely used measure of loyalty is how willing customers are to recommend you to others (Reichheld, 2003). Tracking whether customers would recommend NSIA, and acting on why they would not, turns vague intentions to improve service into a concrete management tool. The aim is not the score itself but the conversations and fixes it prompts.

RETENTION IS CHEAPER THAN ACQUISITION

In an under-insured market, the temptation is to chase only new business. But a team that loses customers as fast as it wins them runs hard and stands still. Every retained customer protects the cost already spent to acquire them, and a retained, well-served customer is the cheapest source of new business through referral. Treat the renewal book as an asset to be grown, not a list to be re-sold each year.

4.5 Leading a Genuinely Customer - Focused Frontline

Customer focus is one of NSIA's stated values, and a value lives or dies in everyday behaviour, not on a wall. A manager builds a customer-focused team by making the customer real in daily work: bringing customer stories into team meetings, recognising staff who go out of their way, and treating complaints as gifts that reveal where the service breaks. The frontline takes its cue from what the manager notices and rewards. If only sales numbers are celebrated, only sales numbers will be served. If fair claims, retained customers, and referrals are celebrated too, the whole loop improves.

Case Scenario

Illustrative scenario. The branch that sells well but loses customers

A coastal NSIA branch is among the strongest in the network for new motor and SME business. Its manager runs an energetic sales floor and the monthly new-business numbers look excellent. Yet when the regional team reviews the figures more carefully, a pattern appears: the branch's renewal retention is among the weakest in the network. It writes a great deal of new business and quietly loses much of it within a year.

On closer look, the branch treats every renewal as a fresh sale, contacts customers only when the policy has almost lapsed, and rarely follows up after a claim. Customers report that NSIA was warm and quick when selling, but hard to reach afterwards. Two large fleet clients have moved to a competitor that called them a month before renewal. The branch is running hard to refill a bucket it keeps emptying.

Discussion questions

1. Using the loyalty loop, where exactly is this branch losing its customers?
2. What would you measure, beyond new-business volume, to make the real problem visible to the manager?
3. Design three concrete changes to how the branch manages renewals and post-claim contact.
4. How would you coach a sales-driven manager to value retention as much as acquisition?

4.6 Knowledge Check

Choose the best answer for each question.

1. In an under-insured market like Ghana, sustainable growth depends most on:
   (a) Selling as many one-off policies as possible
   (b) Competing only on the lowest premium
   (c) Winning and then keeping and growing each customer
   (d) Avoiding the claims process

2. The customer loyalty loop shows that the sale is:
   (a) The end of the customer relationship
   (b) The beginning of the relationship, not the end
   (c) Less important than the marketing campaign
   (d) Only relevant to brokers

3. The stage where customer trust is most often made or broken is:
   (a) The marketing campaign
   (b) The first phone call
   (c) How a claim is handled
   (d) The choice of office location

4. A practical, widely used measure of customer loyalty is:
   (a) The number of policies sold this month
   (b) The size of the marketing budget
   (c) The number of branches
   (d) How willing customers are to recommend you to others

5. Customer focus as an NSIA value lives or dies in:
   (a) A poster on the office wall
   (b) The wording of the mission statement
   (c) Everyday frontline behaviour and what the manager rewards
   (d) The annual report

4.7 Practical Task

Apply it on the job. Build a retention and growth plan for your book

Take your team's current book of customers, or one segment of it, and build a simple plan to keep and grow it.

1. List the renewals due in the next ninety days and assign an owner and a contact date for each, ahead of expiry.
2. Identify five customers with a clear next need, and the relevant NSIA product for each.
3. Design a post-claim follow-up step the team will take on every claim from now on.
4. Choose one loyalty measure you will track, and decide how you will gather and act on it.
5. Bring to the next session: Your one-page retention and growth plan, with named owners and dates for the next ninety days.

4.8 Module Recap

a. In an under-insured market, growth depends on keeping and growing customers, not only on winning new ones.
b. The sale is the start of the relationship; the loyalty loop either earns the next renewal and referral or loses it.
c. Segment the market and use the right channel for the right customer; treat brokers and agents as valued partners.
d. Retention is cheaper than acquisition: manage relationships proactively and measure loyalty, not just sales.

PROBLEM-SOLVING & DECISION-MAKING FOR PERFORMANCE

5.0 Learning objectives

By the end of this module, you will be able to:

a. Distinguish Between Firefighting Symptoms and Solving the Root Causes of Recurring Performance Problems.
b. Apply A Structured Problem-Solving Cycle to Real Operational and Team Challenges At NSIA.
c. Use Simple Decision-Making Frameworks to Make Sound, Defensible Choices, Including Under Pressure.
d. Recognise The Common Thinking Traps That Lead Capable Managers to Poor Decisions.
e. Involve The Team In Problem-Solving In A Way That Builds Both Better Solutions and Stronger Ownership.

5.1 Firefighting Versus Solving

Every manager handles problems. The difference between an ordinary team and a high-performing one is whether problems get solved or merely survived. Firefighting treats the symptom: the urgent claim is pushed through, the angry customer is calmed, the missed target is explained away. The fire goes out, but the cause remains, and the same fire starts again next month. Solving treats the cause, so the problem stops recurring and the team is freed to do more valuable work.

Firefighting feels productive because it is visible and urgent. But a team that only firefights is a team standing still while working hard. The discipline of stepping back, even briefly, to ask why a problem keeps happening is one of the highest-return habits a leader can build.

> **Discussion Prompt**
> Name one problem your team has solved more than three times this year. If it keeps returning, the real cause has not been addressed. What might it be?

5.2 A Structured Problem-Solving Cycle

Under pressure, the instinct is to jump straight from a problem to the first available solution. A simple, repeatable cycle slows that instinct just enough to produce better results. It does not need to be elaborate; it needs to be used.

Figure 8 The structured problem-solving cycle

5.2.1 Define the Problem Clearly

State what is actually happening, with evidence, and why it matters. A problem well defined is half solved. Avoid smuggling a solution into the problem statement.

5.2.2 Find the Root Cause

Ask why the problem happens, and keep asking until you reach a cause you can act on, rather than stopping at the first convenient explanation.

5.2.3 Generate Options

Produce more than one possible solution before judging any of them. The first idea is rarely the best, and a team generates more options than an individual.

5.2.4 Decide

Weigh the options against what matters: impact, effort, cost, risk, and fit with NSIA's standards and conduct rules. Choose, and be able to explain why.

5.2.5 Act

Assign a clear owner, action, and date. A decision with no owner is a wish.

5.2.6 Review

Check whether the problem actually stopped. If not, return to the cause; you treated a symptom.

5.3 Making Sound Decisions

Managers make dozens of decisions a day, most of them small and fast. The few that matter most, where the stakes, cost, or risk are high, deserve a more deliberate approach. A simple framework prevents both paralysis and recklessness.

5.3.1 Weigh Options Against What Matters

When a choice is genuinely difficult, it helps to make the trade-offs visible rather than holding them in your head. List the realistic options, decide the few criteria that truly matter for this decision, and assess each option honestly against them. The point is not false precision; it is to think clearly and to be able to defend the choice afterwards.

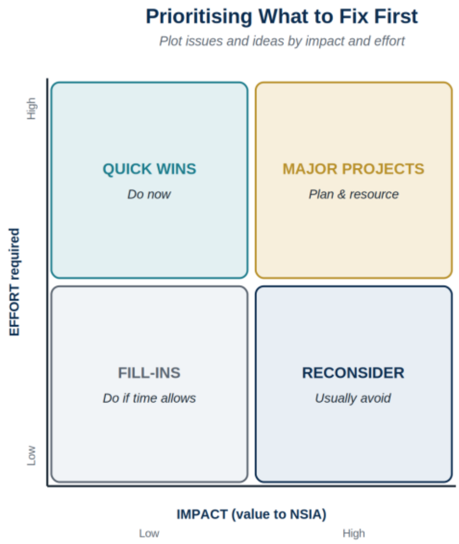

Figure 9 A simple decision matrix

5.3.2 Match the method to the decision

- Reversible and low-stakes: decide quickly and move on. Over-analysing small, undoable-in-a-week decisions wastes the team's time.
- Irreversible or high-stakes: slow down, gather facts, consult those affected, and weigh options deliberately.
- Urgent and unclear: make the best decision you can with the information available, communicate it, and revisit as you learn. Indecision is itself a decision, usually a poor one.

5.4 The Thinking Trap to Watch for

Even experienced, intelligent managers make predictable thinking errors, especially when tired, rushed, or under pressure (Kahneman, 2011). Knowing the common traps is the first defence against them.

Common Decision Traps

- Jumping to the first solution: acting on the first idea before understanding the real cause.

- Confirmation bias: seeing only the evidence that supports what you already believe.
- Anchoring: letting the first number or opinion mentioned dominate the discussion.
- Overconfidence: trusting a gut feel on a high-stakes call that deserved facts.
- Sunk cost: continuing a failing approach because of effort already spent.

The practical defences are simple: slow down on the decisions that matter, ask what evidence would prove you wrong, and invite at least one person to challenge your thinking before you commit. A leader who actively seeks disagreement on important calls makes better decisions than one who surrounds themselves with agreement.

5.5 Solving Problems with the Team, not for it

Managers often feel they must have every answer. They do not. Involving the team in solving a problem produces two gains at once: the people closest to the work usually see causes and options the manager cannot, and people commit far more readily to a solution they helped design. The leader's role is to frame the problem clearly, guide the cycle, and ensure a decision is reached, not to supply every answer.

Case Scenario

Illustrative scenario. The branch that keeps missing its renewals deadline

At an NSIA branch, renewal notices keep going out late, and a stream of customers lapse each month as a result. Every month the branch manager pushes the team to work late and clear the backlog, and every month the backlog returns. The manager has come to see late renewals as simply the nature of a busy branch and treats each month's rush as unavoidable.

When a regional colleague sits with the team and asks why the notices go out late, a different picture emerges. The renewal list is pulled manually and late; one officer holds all the customer contact details in a personal file; and underwriting queries on renewing policies are raised only at the last minute. The late notices are not the problem. They are the symptom of three fixable causes that no one had stepped back to examine, because everyone was too busy firefighting the symptom.

Discussion Questions

1. Write a clear, evidence-based problem statement for this branch, free of any pre-baked solution.
2. Using the problem-solving cycle, identify the likely root causes behind the late notices.
3. Generate at least three options to address the causes, then choose one and justify it.
4. How would involving the branch team in this process produce both a better solution and more ownership?

5.6 Knowledge Check

1. The key difference between firefighting and solving a problem is:
   (a) Firefighting is faster and therefore always better
   (b) They are the same thing
   (c) Solving addresses the root cause so the problem stops recurring
   (d) Solving means ignoring urgent issues

2. The first step in the problem-solving cycle is to:
   (a) Choose a solution immediately
   (b) Define the problem clearly with evidence
   (c) Assign blame
   (d) Inform senior management

3. A high-stakes, irreversible decision should be:
   (a) Made as fast as a routine one
   (b) Slowed down, with facts gathered and those affected consulted
   (c) Avoided entirely
   (d) Delegated without any guidance

4. Continuing a failing approach because of the effort already invested is an example of:
   (a) Good persistence
   (b) Confirmation bias
   (c) The sunk cost trap
   (d) Sound decision-making

5. Involving the team in solving a problem mainly helps because:
   (a) It removes responsibility from the manager
   (b) It is faster than deciding alone
   (c) It avoids the need for any decision
   (d) It surfaces better causes and options and builds ownership

5.7 Practical Task

Apply it on the job. Run the problem-solving cycle on a recurring problem
Select one problem your team has solved more than once this year and that keeps returning.

1. Define it: write a one-sentence, evidence-based problem statement with no solution hidden inside it.
2. Find the cause: ask why at least three times until you reach a cause you can act on.
3. Generate and weigh: list at least three options and assess them against impact, effort, cost, and risk.
4. Decide and assign: choose one option and set a clear owner, action, and date, then plan how you will review whether it worked.

Bring to the next session: Your completed problem-solving sheet: problem statement, root cause, options weighed, decision, owner, date, and review plan.

5.8 Module Recap

a. Firefighting survives problems; solving addresses root causes so they stop recurring and free the team for higher-value work.
b. Use a simple, repeatable cycle: define, find the cause, generate options, decide, act, and review.
c. Match the decision method to the stakes: decide fast on reversible calls, deliberately on irreversible ones.
d. Guard against predictable traps by slowing down on what matters and inviting challenge before you commit
e. Solve problems with the team, not for it; it produces better solutions and far stronger ownership.

ACCOUNTABILITY, PROFESSIONALISM & A PERFORMANCE-DRIVEN CULTURE

6.0 Learning Objectives

By the end of this module, you will be able to:

a. Define Accountability as a Positive System of Clear Expectations and Follow-Through, Not as Blame.
b. Build the Accountability Flywheel that Turns Expectations into Consistent Results.
c. Hold Professionalism and Ethical Conduct to the Standard Expected by NSIA And the Insurance Act, 2021.
d. Address Behavioural and Attitudinal Challenges Directly, Fairly, and Early.
e. Lead and Sustain a Performance-Driven Culture that Keeps Delivering After this Programme Ends.

6.1 What Accountability Really is?

Accountability has a bad reputation because it is often confused with blame. Blame looks backward and asks whose fault it was. Accountability looks forward and asks who owns what, and how we make sure it happens. A team with healthy accountability is not a fearful team; it is a clear one. People know what is expected, know how performance is measured, receive honest feedback, and see that good work is recognised and poor work is addressed (Patterson et al., 2013).

The opposite of accountability is not freedom; it is confusion and unfairness. Where expectations are vague and follow-through is inconsistent, the strongest performers grow resentful that poor performance carries no consequence, and the whole team drifts toward the lowest tolerated standard. Clear accountability, applied fairly, is one of the kindest things a leader can give a team.

6.2 The Accountability Flywheel

Accountability is not a single conversation; it is a system that, once turning, becomes self-reinforcing. Each element feeds the next, and a gap anywhere slows the whole wheel.

Figure 10 The accountability flywheel

6.2.1 Clear expectations
Everyone knows what good performance looks like, in specific and measurable terms, before the period begins.

6.2.2 Visible measurement
Performance is tracked openly and fairly, so there are no surprises and no hidden favourites.

6.2.3 Honest feedback
People hear how they are doing regularly, both what is working and what is not, while there is still time to act.

6.2.4 Fair consequences
Good performance leads to recognition and opportunity; sustained poor performance leads to support first, then to clear consequences.

6.2.5 Recognition
What gets recognised gets repeated. Celebrating the right results and behaviours keeps the wheel turning.

> **HOLD THE CONVERSATION EARLY, NOT LATE**
> Most accountability failures are not failures of courage at the big moment; they are failures to speak early. A small, specific, timely conversation about a slipping standard is far easier, and far kinder, than a large one months later when resentment has built and the pattern has hardened. Address the behaviour while it is still small.

6.3 Professionalism and Ethical Conduct
NSIA operates in a regulated industry where conduct is not optional. The Insurance Act, 2021 (Act 1061), administered by the National Insurance Commission, strengthened conduct-of-business and consumer-protection requirements across the market (National Insurance Commission, 2021). For a frontline manager, this is not a distant legal matter. It shapes everyday behaviour: selling customers cover they actually need, representing products honestly, handling customer information responsibly, and treating claims fairly.

Professionalism is the visible face of these standards. It shows in how the team dresses and speaks, how promptly it responds, how accurately it documents, and how it behaves when no one is watching. A leader sets the standard by living it. Teams do not rise to the standard a manager describes; they sink to the standard a manager tolerates.

- Represent NSIA's products honestly, and sell customers the cover that fits their real need.
- Treat customer information and money with care and integrity, in line with NSIA's values and the law.
- Handle claims and complaints fairly and promptly, remembering that the claim is the moment the promise is tested.

- Hold yourself to the same standards you expect of the team; credibility is built on consistency.

6.4 Addressing Behavioural and Attitudinal Changes

Some of the hardest performance problems are not about skill but about attitude and behaviour: the talented agent who is consistently negative, the officer who resists every change, the team member whose lateness or carelessness drags others down. Left unaddressed, these behaviours spread, because the team watches what the manager allows. Addressing them is uncomfortable but essential.

A fair, direct approach

1. Be specific and factual. Describe the actual behaviour and its impact, not your interpretation of the person's character. "You arrived after opening three times this week" is workable; "you are lazy" is not.
2. Listen for the cause. There may be a reason you do not know. Understand before you judge, but do not let the reason excuse the standard.
3. Agree the change and the consequence. Be clear about what must change, by when, and what will follow if it does not. Then follow through.
4. Recognise improvement. When the behaviour improves, say so. People repeat what is noticed.

6.5 Sustaining a Performance - Driven Culture

A two- or three-day programme can change intentions. Only consistent leadership afterwards changes culture. Culture is the set of behaviours a team treats as normal, and it is shaped far more by what leaders consistently do, tolerate, and reward than by any value statement. Sustaining the gains from this programme means turning new behaviours into habits before old ones return (Kotter, 1996).

- **Model it daily:** the team reads the manager's behaviour more than the manager's words.
- **Reinforce relentlessly:** recognise the behaviours you want every time you see them, until they become normal.
- **Measure what matters:** track not just sales, but retention, fair claims, collaboration, and professionalism.
- **Protect the standard:** address the first slip quickly, because the team's real standard is the worst behaviour the manager allows.

> **Case Scenario**
> **Illustrative scenario. The talented agent who drags the team down**
> An NSIA team includes a highly capable agent who consistently hits sales targets but is openly negative, dismissive of new initiatives, and frequently late to team meetings. Because

the agent performs on the numbers, the manager has long avoided the issue, reasoning that results are what matter. Over time, however, two newer team members have begun to copy the agent's dismissive attitude, meeting energy has dropped, and a recent service improvement effort quietly stalled because the agent undermined it in front of the others. The manager now faces a team whose culture is being set, in practice, by its most negative member, simply because that member is tolerated. The strong performers are frustrated that behaviour they would never get away with is overlooked for one person. The manager senses that addressing the agent risks losing a top seller, but not addressing it is costing the whole team.

Discussion Questions

1. What is the real cost of leaving this behaviour unaddressed, beyond the one agent?
2. How would you open a specific, factual conversation with the agent about the behaviour and its impact?
3. How do you hold a strong performer accountable for attitude without losing the performance?
4. What does this scenario reveal about the link between what a manager tolerates and the team's culture?

6.6 Knowledge Check

1. Accountability is best understood as:
(a) Finding out whose fault a problem was
(b) A forward-looking system of clear expectations and follow-through
(c) Punishing poor performers
(d) Avoiding difficult conversations

2. When expectations are vague and follow-through is inconsistent, the likely result is:
(a) A happier, freer team
(b) Higher performance automatically
(c) Strong performers grow resentful and standards drift downward
(d) No effect on the team

3. The best time to hold an accountability conversation about a slipping standard is:
(a) Months later, once a pattern is undeniable
(b) Early, while the issue is still small and specific
(c) Only at the annual review
(d) Never, to keep the peace

4. For a frontline manager, the Insurance Act, 2021 mainly shapes:
(a) Only head office paperwork

(b) Nothing relevant to daily work
(c) Everyday conduct such as honest selling, fair claims, and careful handling of information
(d) Only the marketing department

5. A team's real culture is set most by:
(a) The values printed on the wall
(b) The annual training programme alone
(c) The behaviours the manager consistently models, tolerates, and rewards
(d) The mission statement

6.7 Practical Task

Apply it on the job. Strengthen one element of your accountability system
Assess your team against the accountability flywheel and choose the one element that is weakest: expectations, measurement, feedback, consequences, or recognition.

1. Diagnose it: write down the specific evidence that this element is weak on your team.
2. Plan one behavioural conversation: identify one person and one specific behaviour or standard you have been avoiding, and plan a factual, fair opening.
3. Strengthen the element: decide one concrete change you will make to that part of the flywheel in the next thirty days.
4. Define how you will reinforce it, so the change becomes a habit rather than a one-off.

Bring to the next session: *Your accountability action plan: the weakest element, the planned conversation, the change, and how you will reinforce it.*

6.8 Module Recap

a. Accountability is clarity and follow-through, not blame; applied fairly, it is one of the kindest gifts a leader gives a team.
b. Turn the flywheel: clear expectations, visible measurement, honest feedback, fair consequences, and recognition.
c. Professionalism and ethical conduct are everyday behaviours, aligned to NSIA's values and the Insurance Act, 2021.
d. Address behavioural and attitudinal problems early, factually, and fairly; what you tolerate becomes the standard.
e. Culture is sustained by consistent leadership after the programme, not by intentions formed during it.

7.0 CONCLUSION

The ability to build and lead high-performing teams is one of the defining characteristics of successful leaders and high-performing organisations. High-performing teams do not emerge by chance. They are intentionally built through clear vision, purposeful leadership, mutual trust, open communication, continuous learning, and a shared commitment to excellence.

Leaders play a critical role in shaping the culture, behaviours, and systems that enable teams to thrive. By fostering collaboration, recognising individual strengths, encouraging innovation, and maintaining high standards of accountability, leaders can transform ordinary teams into exceptional ones.

Remember that every interaction with your team presents an opportunity to build trust, strengthen relationships, develop talent, and reinforce a culture of high performance. Small, consistent leadership actions often produce the greatest long-term results.

8.0 IMPLEMENTATION GUIDE: THE 30-60-90 DAY PLAN

Behaviour change sticks when it is sequenced and reviewed, not attempted all at once. The plan below breaks your first ninety days into three phases. It is deliberately modest: a few high-value actions done consistently will change your team more than a long list done once. Adapt it to your role, but commit to the rhythm.

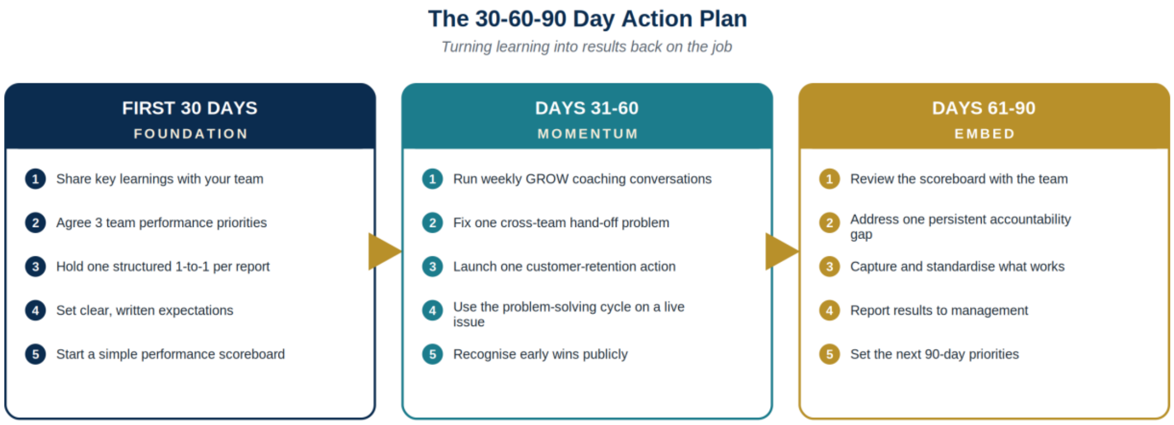

Figure 7.1: The 30-60-90 day journey from diagnosis to embedded, self-sustaining performance.

Phase	Focus	Priority actions for the manager
Days 1 to 30	Diagnose and set the foundation	Run the team-foundation diagnostic from Module 1. Hold a one-to-one with each team member to understand their reality. Set clear, specific expectations for the period. Begin weekly GROW coaching conversations. Fix one broken handover with a partner team, and start one proactive renewal or post-claim habit.
Days 31 to 60	Embed the new habits	Keep weekly coaching and team meetings that surface problems early rather than late. Strengthen the single weakest element of your accountability flywheel. Begin tracking retention, fair-claims, and collaboration measures alongside sales. Hold the one behavioural conversation you have been avoiding, factually and fairly.
Days 61 to 90	Consolidate and grow	Review what has actually changed against your day-one baseline. Recognise and reinforce the behaviours that worked, so they become normal. Lock the new routines in as standard practice for the team. Set the next quarter's performance and growth goals together with the team.

How to use the plan

- Write down a simple baseline at day one: your team's current foundation scores, retention, and the one habit you most want to change. Without a baseline you cannot see progress.
- Choose less, not more. Two or three changes practised every week beat ten changes attempted once.
- Put the reviews in your diary now, at day 30, 60, and 90. A plan that is never reviewed is a wish.
- Tell your team what you are working on as their leader. It models the accountability you are asking of them.

PARTICIPANT SELF-ASSESSMENT AND ACTION COMMITMENT

Honest self-assessment is the starting point of growth. Rate yourself against each capability from this programme as you are today, then set a realistic target for ninety days from now. There are no right answers and no one else needs to see this; its only purpose is to focus your effort where it matters most.

Where am I now?

Use a simple scale: 1 means this is a real development need, 5 means this is a clear strength.

Capability (from the programme outcomes)	Now (1-5)	90-day target (1-5)
Applying effective sales and marketing strategies to lift team performance		
Managing customer relationships and retention to build loyalty		
Strengthening collaboration and communication across teams and channels		
Using structured problem-solving and decision-making		
Leading, coaching, and engaging my team members		
Promoting professionalism, accountability, and customer focus		
Building a performance-driven team culture		
Addressing behavioural and attitudinal challenges directly and fairly		

QUIZ ANSWER KEY

Use this key to check your knowledge-check answers from each module. If an answer surprises you, return to the relevant section; the goal is understanding, not the score.

Module	Q1	Q2	Q3	Q4	Q5
Module 1: Foundations of High-Performing Teams	c	c	b	c	b
Module 2: Leadership Effectiveness	c	c	b	b	c
Module 3: Collaboration and Communication	b	c	b	c	d
Module 4: Customer-Focused Sales and Marketing	c	b	c	d	c
Module 5: Problem-Solving and Decision-Making	c	b	b	c	d
Module 6: Accountability and Performance Culture	b	c	b	c	c

The practical tasks in each module are not marked against a key. They are assessed by what you bring back and, more importantly, by the change they create in your team. Bring your completed tasks to the next session or your follow-up coaching conversation.

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