



MTC LEADING HIGH-PERFORMING TEAMS FOR GROWTH & PRODUCTIVITY

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ABOUT THE FACILITATOR



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- Marketing and Enterprise Development Expert, Strategist, Seasoned Trainer & Mentor, Consultant, Event Planner and HR Expert.
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- President & Chairman of the Governing Council - Chartered Institute of Marketing, Ghana, Chairman - SIB Limited, Member - eCrime Bureau, Built Technologies.
- Most Influential Corporate Leader of the Decade - 2025.

SCAN TO REGISTER FOR SESSION



LEARNING AGREEMENTS: GROUND RULES



- A two-day workshop works only with a shared discipline:

- ☐ Be Present

- ☐ Be Candid

- ☐ Confidentiality Holds

- ☐ Speak Up, Step Back

- ☐ Apply, Do Not Just Listen

- ☐ Punctuality After Breaks



“If your ACTIONS inspire others to dream more, learn more, do more, and become more, you are a leader.”

- John Quincy Adams -

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INTRODUCTION



- Being busy is not the same as growing.
 - Every customer is hard-won and expensive to acquire.
 - In the insurance market, the winners will not be those with the cheapest premium.
- They will be the organisations with the best-led teams: teams that serve customers well, keep them, and grow them.
 - Where leadership is weak, even good people underperform, customers drift away, and growth stalls.

LET'S DISCUSS: THE TEAM YOU REMEMBER



Picture the best team you have ever been part of, anywhere: a branch, a project, a committee, even outside work.

Now picture the worst.

Note down:

- **One word** for how the **best team** worked or felt.
 - **One word** for the **worst team**
- a. Which list is your team closer to? A or B?
 - b. **Who created the difference in your best team?** How?
 - c. What is **one key lesson** you learnt **from your worst team?**





FOUNDATIONS OF HIGH-PERFORMING TEAMS

THE CORE REFRAME:

ACTIVITY IS NOT PERFORMANCE

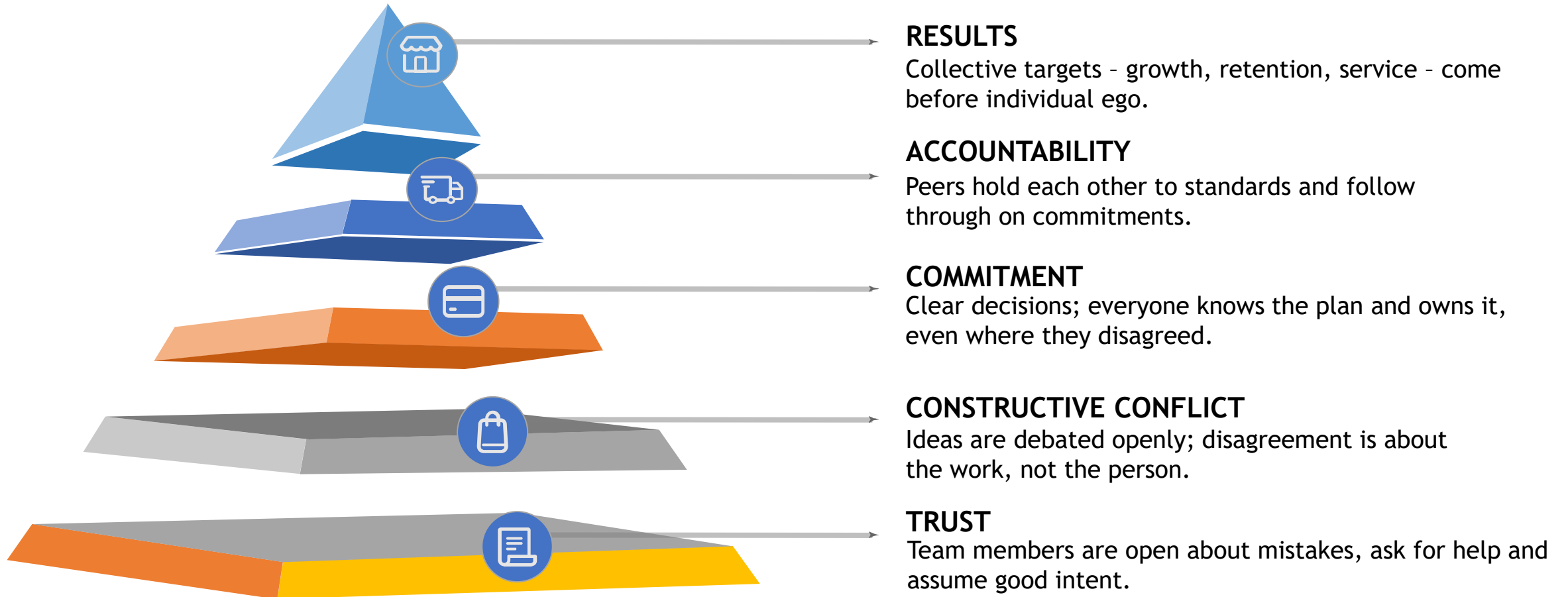
A BUSY TEAM

- Long hours and full diaries
- Lots of motion, constant firefighting
- Depends on the manager to rescue every problem
- Targets missed, renewals slipping
- Feels productive, but stands still

A HIGH-PERFORMING TEAM

- Consistent results: growth, retention, fair claims
- Solves its own problems without constant rescue
- Protects NSIA's reputation and conduct standards
- Delivers more, with less drama, more reliably
- Customers stay, and refer others

FOUNDATIONS OF A HIGH-PERFORMING TEAM



PSYCHOLOGICAL SAFETY: THE BEDROCK

Underneath trust sits psychological safety; It makes the team perform.

“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 -



An agent can tell the ADC lead a target is unrealistic without being called negative.



A branch officer can admit a documentation error and get help, 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.

GROUP DISCUSSIONS

CASE STUDY 1: BUSY BUT NOT GROWING



DISCUSS IN YOUR GROUPS

- Which of the five foundations are missing here, and what is the evidence?
- Why did the officer stay silent about the unhappy client?
- If you were coaching Ama, what is the first thing she should change?



LEADERSHIP EFFECTIVENESS

THE SHIFT : THE JOB HAS CHANGED

DOING THE WORK YOURSELF

- Your output is your own sales and tasks.
- Success is what you personally close.
- You are the best individual performer.
- You step in and rescue every problem.

LEADING THE TEAM

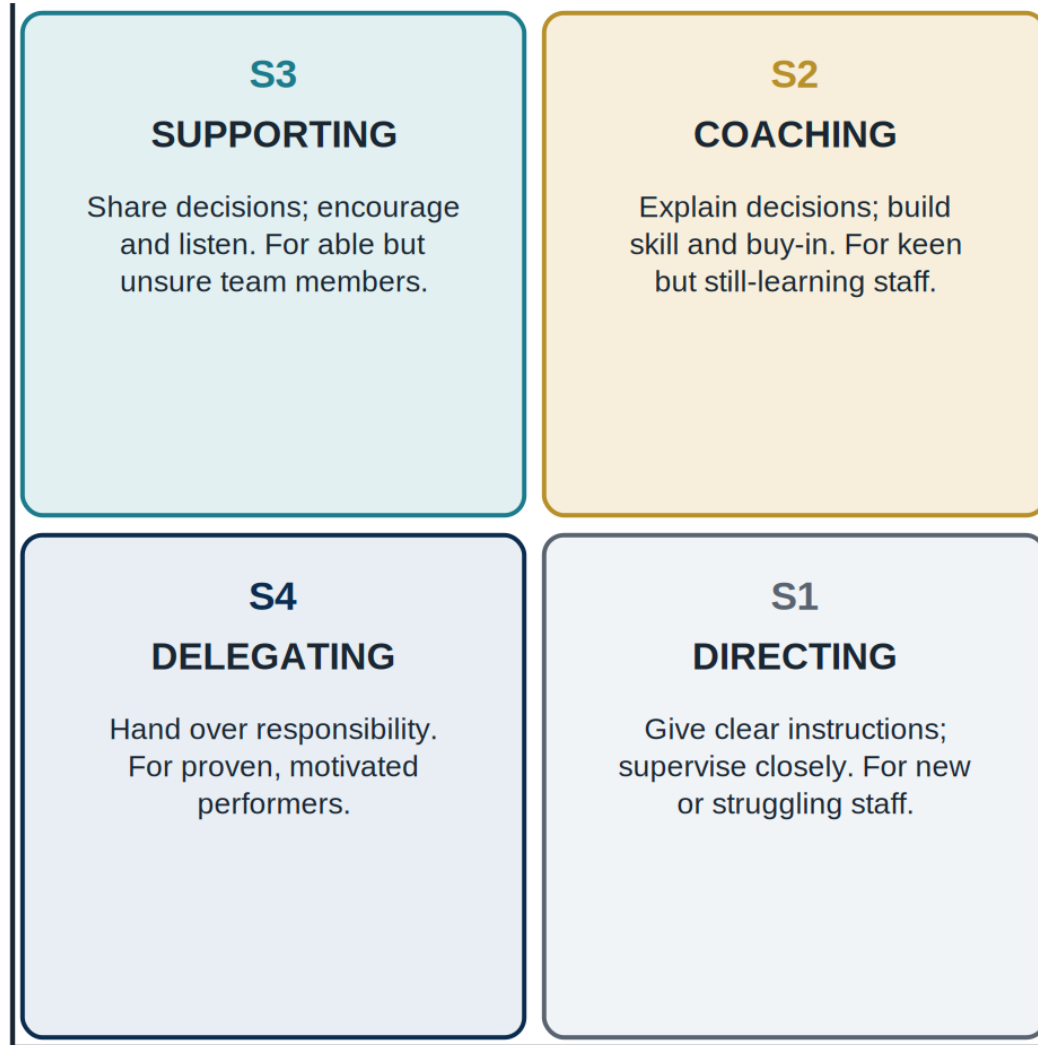
- Your output is now your team's output.
- Success is what the team delivers together.
- You build, coach, and stretch others.
- You still do the strategic work only you can do.

- You carry a dual job. **First**, you must make your team perform.
- **Second**, you must continue to perform personally in the parts of the role only you can do, such as key broker relationships and channel strategy.

THE SHIFT

- Match your style to the person and the task.
- 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.

SUPPORTIVE BEHAVIOUR (amount of encouragement)
Low to High



DIRECTIVE BEHAVIOUR (amount of guidance)

Low High

A QUICK QUESTION?

- 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?

THE MANAGER AS A COACH



COACH IN TEN MINUTES A WEEK WITH GROW

The GROW Coaching Conversation

A simple structure for a coaching or feedback session with a team member



GROUP DISCUSSIONS



CASE STUDY 2: THE NEW ADC LEAD AND THE MIXED SALES TEAM



DISCUSS IN YOUR GROUPS

- What single leadership style is Kwesi using, and where does it fail?
- Which style should he use with the veterans, and which with the recruits?
- How is Kwesi collapsing the dual job, and what is it costing him?



COLLABORATION & COMMUNICATION ACROSS TEAMS

COLLABORATION IS A PERFORMANCE ISSUE, NOT A COURTESY



- In many insurance businesses, each function **quietly optimizes for itself**.
- Yet the customer does not experience functions; **the customer experiences one company**.
- 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 premiums are written cleanly, claims are paid fairly, and customers stay.

THE NSIA VALUE CHAIN



The Insurance Value Chain: Where Teams Must Connect

A customer experiences one NSIA - not the silos behind it

Insight feeds back



Hand-offs are where customers are won or lost

Shared information, clear ownership, and fast communication across units protect the customer experience

WHERE IT LEAKS



SALES AND BROKER HANDOVERS

Business submitted with incomplete documentation forces underwriting to chase and frustrates the broker who placed it.

01



UNDERWRITING AND BRANCH HANDOVERS

Decisions explained poorly to the frontline are communicated poorly to the customer, and disputes follow.

02



MARKETING AND FRONTLINE HANDOVERS

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

03



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.

04

COMMUNICATING FOR CLARITY & COMMITMENT



State the What and the Why Together

People execute and adapt better when they understand the reason behind an instruction.

Be Specific About Who, What, and By When

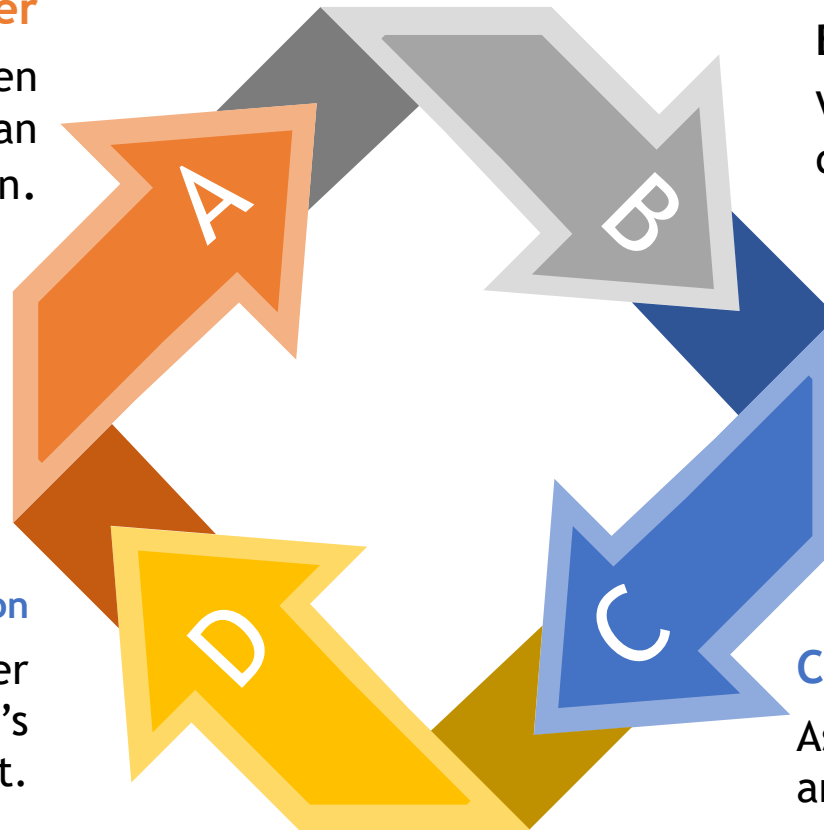
Vague requests produce vague results and quiet finger-pointing later.

Keep Conflict About the Work, Not the Person

Surface the shared goal first; the customer and NSIA sit above any one function's target.

Confirm Understanding, Do Not Assume It

Ask the listener to play back what they heard and what they will do next.



HANDLING CROSS-FUNCTIONAL CONFLICT



ATTACK THE ISSUE

Separate the people from the problem. Attack the issue, not each other.

AGREE AND COMMUNICATE

Agree on the decision, the owner, and the date, then communicate it the same way to both sides.



FOCUS ON THE SHARED GOAL

Surface the shared goal first: the customer and NSIA's results sit above any single function's target.

FOCUS ON THE FACTS

Get the facts on the table before opinions: what actually happened, what does the policy or rule say, what does the customer need.

GROUP DISCUSSIONS



CASE STUDY 3: THE CAMPAIGN NOBODY TOLD THE BRANCHES ABOUT



DISCUSS IN YOUR GROUPS

- Where exactly did the value chain leak, and which handovers failed?
- What should each function have done before launch?
- As a manager caught in the middle, how do you handle the conflict this week?



CUSTOMER-FOCUSED SALES & MARKETING FOR GROWTH

THE MINDSET SHIFT: FROM SELLING POLICIES TO GROWING CUSTOMERS

- **A Transaction:**

Selling one motor policy this month

- **A Relationship:**

Becoming the insurer a family and their business trust for everything: renewals retained, more products taken up, claims experienced fairly, referrals generated.

- Every **customer is expensive to acquire**, so **keeping and growing each one** is the **difference between profitable growth and a leaking bucket**.
- High-performing teams measure success by **lifetime value, not just policies sold this month**.

THE CUSTOMER LOYALTY LOOP



SALES & MARKETING STRATEGY FOR INSURERS



Each channel needs a tailored leadership and engagement approach.

BRANCH

Walk-in & direct
retail customers

Leadership focus

**Service standards,
local sales drive**

AGENCY / ADC

Tied & individual
agents

Leadership focus

**Recruitment, training,
activation, motivation**

BROKER UNIT

Intermediaries placing
corporate & retail risk

Leadership focus

**Relationships, service
levels, responsiveness**

BANCASSURANCE

Bank partners
(retail segment)

Leadership focus

**Partner enablement,
joint targets**

DIGITAL

Online & mobile
self-service

Leadership focus

**Convenience, speed,
data-led follow-up**

GROUP DISCUSSIONS



CASE STUDY 4: THE BRANCH THAT SELLS WELL BUT LOSES CUSTOMERS



DISCUSS IN YOUR GROUPS

- Using the loyalty loop, where is this branch losing customers?
- What would you measure beyond new-business volume?
- How would you coach a sales-driven manager to value retention?



PROBLEM SOLVING & DECISION MAKING FOR PERFORMANCE

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.
- **Solving treats the cause**, so the **problem stops recurring**, and the team is freed to do more valuable work.
- 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.**

THE STRUCTURED PROBLEM-SOLVING CYCLE



DEFINE

State the problem clearly. What exactly is wrong and why it matters?



ANALYSE

Find the root cause with data-not assumptions and ask 'why'.



GENERATE

Develop several options. Involve the team; do not latch onto the first idea.



DECIDE

Choose using clear criteria. Weigh impact, cost, risk and speed.



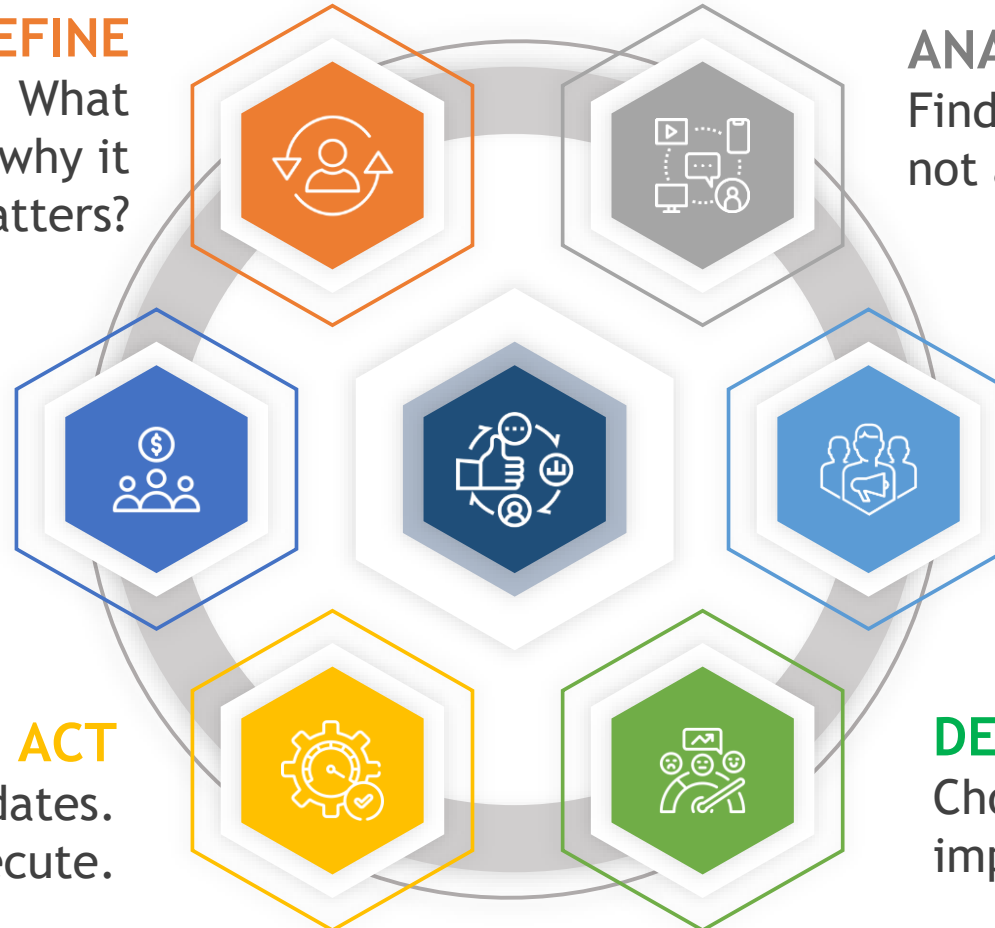
ACT

Assign owners and dates. Communicate the plan and execute.



REVIEW

Did it work? Learn, standardise what works, and share it.



MAKING SOUND DECISIONS



REVERSIBLE, LOW-STAKES

Decide quickly and move on.
Over-analysing small,
undoable-in-a-week calls
wastes the team's time.



IRREVERSIBLE, HIGH-STAKES

Slow down. Gather facts,
consult those affected, and
weigh the options deliberately.



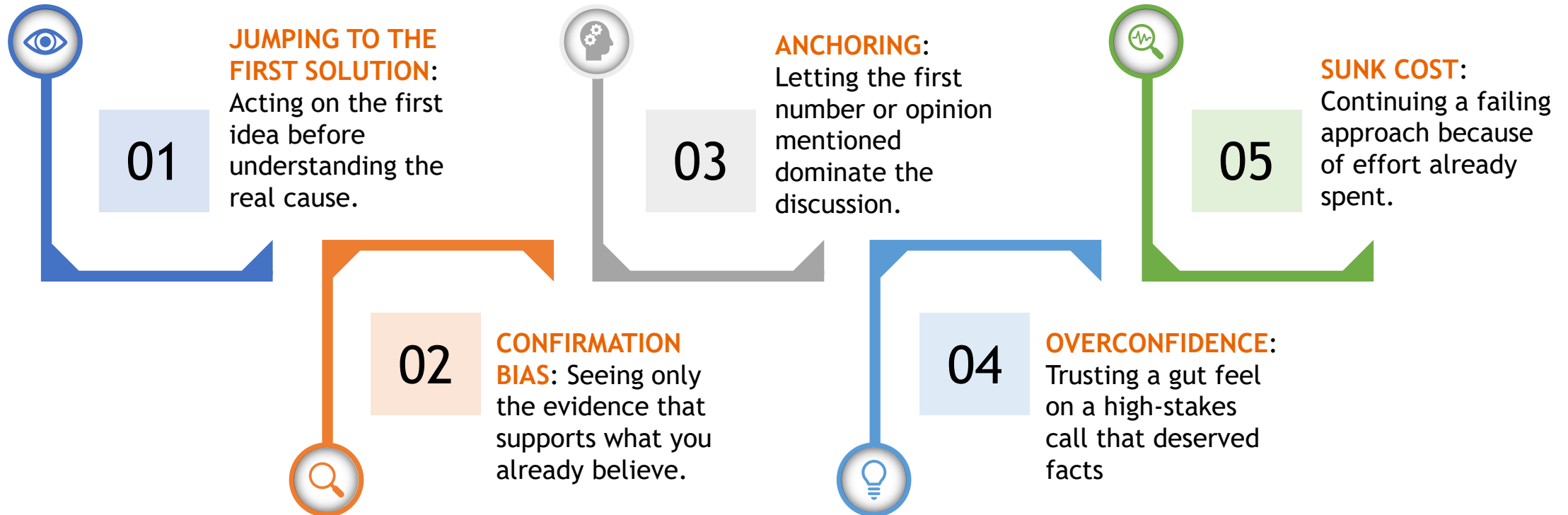
URGENT AND UNCLEAR

Decide with the best
information you have,
communicate it, and revisit as
you learn.

THE THINKING TRAP TO WATCH FOR



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



GROUP DISCUSSIONS



CASE STUDY 5: THE BRANCH THAT KEEPS MISSING ITS RENEWAL DEADLINES



DISCUSS IN YOUR GROUPS

- Write an evidence-based problem statement, free of any solution.
- Using the cycle, what are the likely root causes?
- How would involving the team produce a better solution and more ownership?



ACCOUNTABILITY, & A PERFORMANCE-DRIVEN CULTURE

WHAT ACCOUNTABILITY REALLY IS



BLAME

- Looks backward: whose fault was it?
- Creates fear, defensiveness, and cover-ups.
- Lands on a person.
- Makes people hide problems until too late.

ACCOUNTABILITY

- Looks forward: who owns what, and how?
- Creates clarity, fairness, and follow-through.
- Lands on clear, agreed standards.
- Applied fairly, it is one of the kindest gifts to a team.

THE ACCOUNTABILITY FLYWHEEL



Honest Feedback

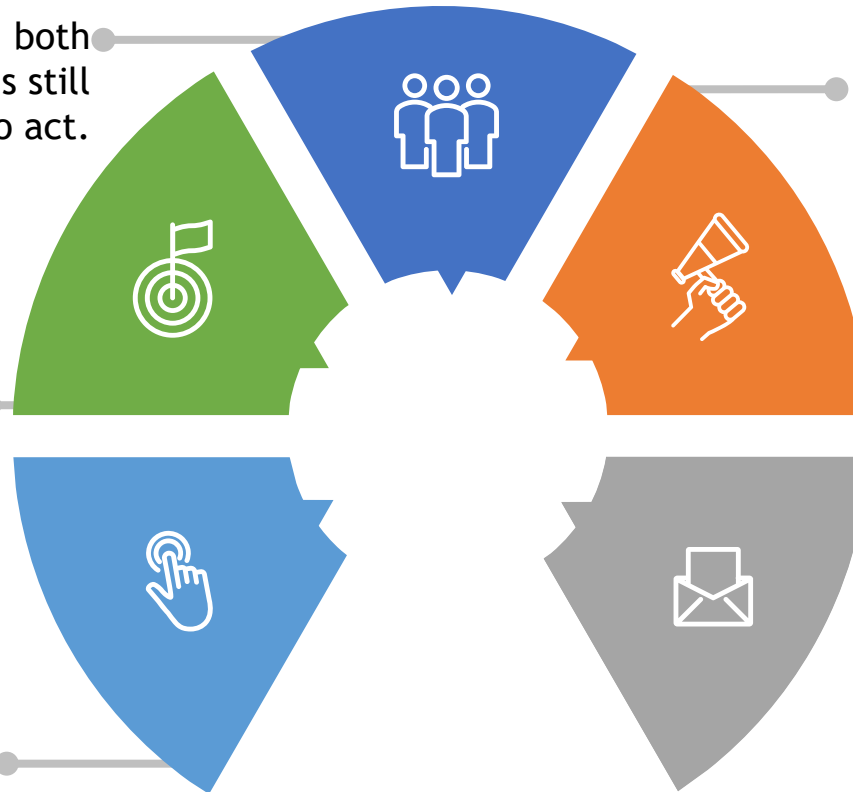
People hear how they are doing regularly, both what is working and what is not, while there is still time to act.

Visible Measurement

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

Clear Expectations

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



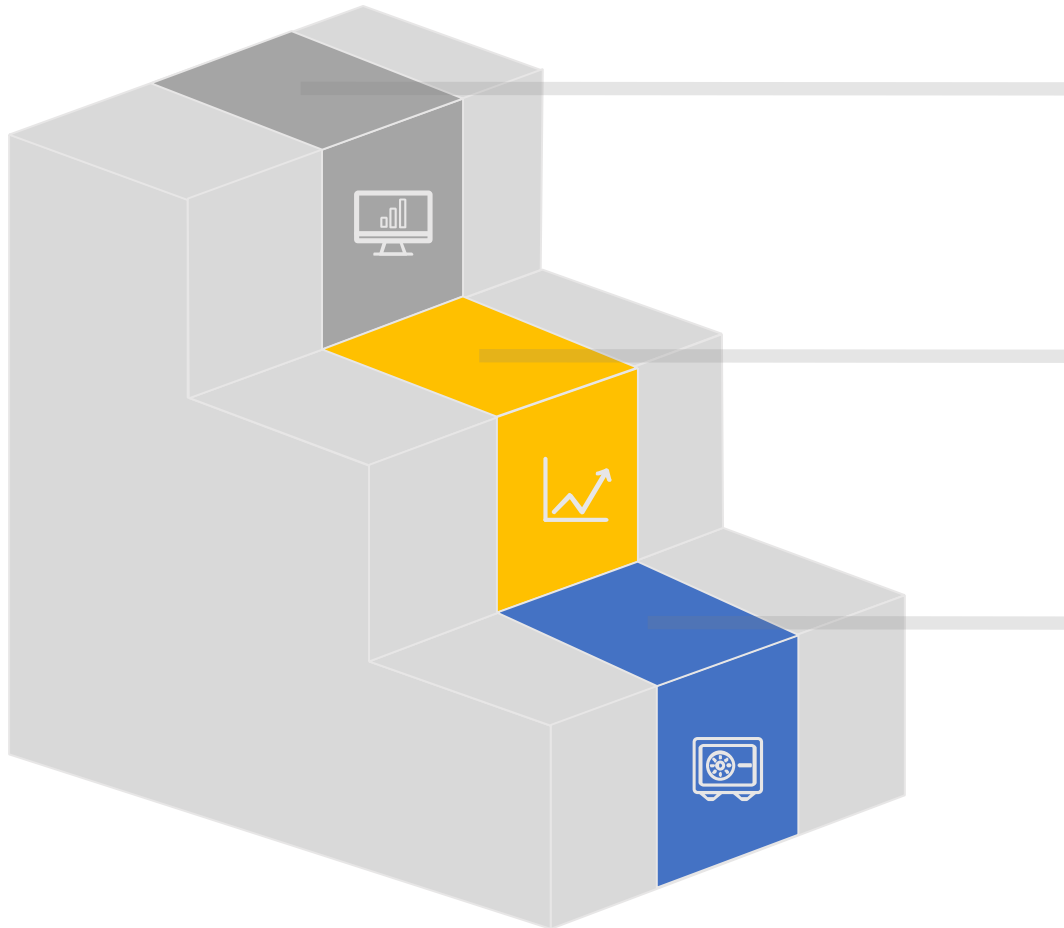
Fair Consequences

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

Recognition

What gets recognized gets repeated. Celebrating the right results and behaviours keeps the wheel turning.

PROFESSIONALISM AND ETHICAL CONDUCT



- 3** **Treat Claims And Complaints Fairly**
The claim is the moment the promise is tested; handle it promptly and fairly.
- 2** **Handle Money And Information With Care**
Treat customer data and funds with integrity, in line with NSIA's values and the law.
- 1** **Represent Products Honestly**
Sell customers the cover that fits their real need.

ADDRESSING BEHAVIOURAL AND ATTITUDINAL CHANGES



Be Specific And Factual

Describe the actual behaviour and its impact, not your interpretation of the person's character.



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.

Recognize Improvement

When the behaviour improves, say so. People repeat what is noticed.

Agree On The Change and The Consequence

Be clear about what must change, by when, and what will follow if it does not. Then follow through.

SUSTAINING A PERFORMANCE - DRIVEN CULTURE



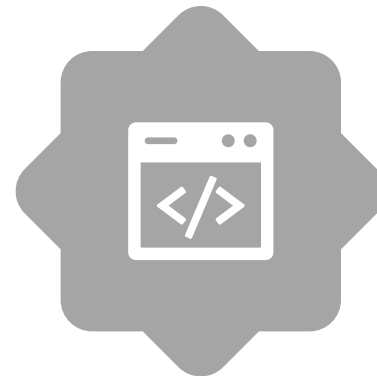
Model It Daily

The team reads the manager's behaviour more than the manager's words.



Reinforce Relentlessly

Recognize 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.

IN CONCLUSION...



- **High-performing teams do not emerge by chance.** They are **intentionally built** through clear vision, purposeful leadership, mutual trust, open communication, and a shared commitment to excellence.
- 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.**

30/60/90 DAY PLAN: TURNING LEARNING INTO RESULTS BACK ON THE JOB



*“Great things in business are never done by one person.
They're done by a team of people.”*

- Steve Jobs-

**SCAN CODE
TO EVALUATE
SESSION**



THANK YOU



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