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...empowering People

PEOPLE MANAGEMENT AND TEAM LEADERSHIP

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PROFESSIONAL TRAINING MANUAL

PEOPLE MANAGEMENT & TEAM LEADERSHIP

A Customised Leadership and Performance Programme
prepared for
emPLE GHANA

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OWNING YOUR ROLE AS A PEOPLE LEADER

1.0 Learning Objectives

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

a. Describe The Shift from Individual Contributor to People Leader and Diagnose Where They Personally Stand in That Transition.
b. Define The Two Mandates of the emPLE People Leader: Delivering Performance and Growing People.
c. Distinguish Responsibility from Accountability and Demonstrate Above the Line Accountability Language in Performance Conversations.
d. Apply The Four Stage Performance Leadership Cycle of Plan, Monitor, Review, And Develop to Their Own Team.
e. Explain The Specific Accountabilities That Leading in a Regulated Insurance Business Places on Supervisors and Managers.

1.1 The Shift: From Star Performer to People Leader

In insurance, as in most industries, people are usually promoted into supervision because they were excellent at the work itself: the agent who consistently topped the production league, the claims officer with the cleanest files, the underwriter whose judgement everyone trusted. Promotion then quietly changes the definition of excellence. The skills that earned the promotion, personal drive, technical mastery, and the instinct to do it yourself, are no longer the skills that deliver success. What delivers success now is the performance of other people.

Management thinkers have described this as the first and hardest passage in a leadership career: the move from valuing your own results to valuing results achieved through others (Charan, Drotter, and Noel, 2011). Drucker made the same point decades earlier: the manager's task is to make other people's strengths productive (Drucker, 2006). The transition fails, quietly and commonly, when a new supervisor keeps operating as the team's best doer. The symptoms are recognisable in any emPLE branch or department: the leader personally rescues every difficult case, answers every question rather than building the team's judgement, works the longest hours while team capability stands still, and measures the month by personal output rather than team output.

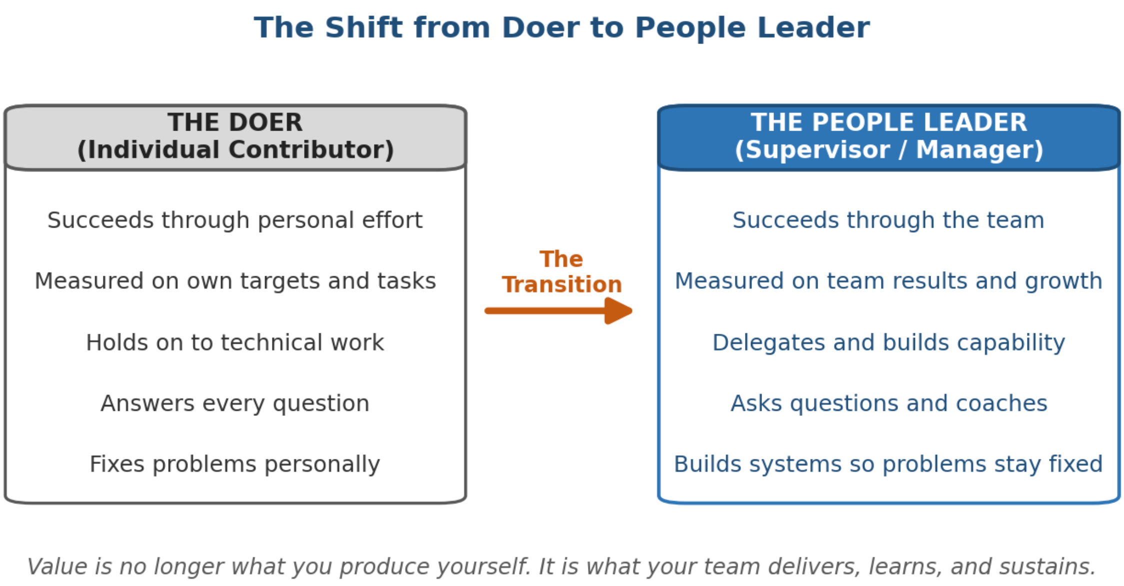


Figure 1.1: The shift from doer to people leader

The shift is not about abandoning technical excellence. An emPLE claims supervisor who understands claims deeply is more credible and coaches better. The shift is about where excellence is now applied: to setting direction, building capability, maintaining standards, and removing obstacles, so that ten people perform, not one. A useful self test: if you were away for two weeks, would your team's performance hold? If the honest answer is no, the work of this programme is the work of making the answer yes.

1.2 The Two Mandates: Performance and People

The people leader at emPLE carries two mandates at once, and the job is to hold them together rather than choose between them. The first is the performance mandate: your team exists to deliver defined results. In emPLE's world those results are concrete: new business production and persistency for sales and agency teams; turnaround time, accuracy, and fraud vigilance for claims and underwriting teams; contribution processing, compliance, and client retention for pensions teams; service levels and complaint resolution for client facing teams. The company's public promises, such as settling most claims within three to five working days and paying over ninety five percent of claims on time, exist only as the sum of these team level results (emPLE Ghana, 2026).

The second is the people mandate: the same team must be engaged, growing, and able to sustain performance over time. Global research is blunt about what happens when this mandate is neglected: Gallup finds that managers account for the largest share of variance in team engagement, and that disengaged teams show materially lower productivity and higher attrition (Gallup, 2024). In Ghana's competitive financial services talent market, where insurers compete with banks and fintechs for capable young professionals, a supervisor who burns people out or fails to grow them is destroying value even when this month's numbers look acceptable.

Weak leaders treat these mandates as a trade off, either driving numbers while people quietly disengage, or keeping people comfortable while standards drift. Strong leaders understand that the mandates reinforce each other: clear expectations, fair accountability, real development, and genuine care produce both performance and engagement. That combination is the definition of the high performing, engaged, and accountable team this programme exists to build.

1.3 Accountability: Living Above the Line

Accountability is the operating system of the people leader's role, so it is worth defining precisely. Responsibility is the obligation to perform a task; it can and should be delegated widely across the team. Accountability is ownership of the outcome; it concentrates in the leader and cannot be delegated away. When an emPLE agency unit misses its production target, individual agents were responsible for their pipelines, but the unit leader is accountable for the result, including the quality of planning, support, and early correction that surrounded those pipelines. Connors, Smith, and Hickman (2004) call this seeing it, owning it, solving it, and doing it, in contrast to the below the line behaviours of ignoring, blaming, and waiting.

Responsibility	Accountability
The obligation to carry out a task or activity	Ownership of the outcome, whatever happens
Can be shared and delegated across the team	Rests with the leader and cannot be delegated
Asks: who is doing this?	Asks: who owns the result and answers for it?
Example: an agent is responsible for completing client onboarding calls	Example: the team lead is accountable for the unit's persistency rate

Figure 1.2: The accountability ladder, with victim thinking below the line and ownership above it

The accountability ladder gives teams a shared language. Below the line sit the postures that feel safe but change nothing: being unaware, blaming others or the market, and manufacturing excuses. Above the line sit the postures that leaders model and expect: acknowledging reality without spin, owning the problem, finding solutions, and following through until the result is secured. The language matters. There is a world of difference between a supervisor telling a divisional head that clients in this economy simply do not keep policies, and the same supervisor saying that persistency fell, that skipped onboarding calls and unconfirmed deduction mandates contributed, and that a corrective plan with named owners and dates is already running. The facts may be equally uncomfortable; the second leader is trustworthy with bigger responsibility.

Two cautions keep accountability healthy. First, above the line is not self blame; it is ownership of the response. Ghana's economy, regulation, and market conditions are real, but the leader's question is always what is within my control and influence. Second, accountability must run on fairness: leaders who demand ownership from their teams while blaming upwards or sideways teach cynicism, not accountability. Module 2 examines the trust conditions that make accountability feel like respect rather than threat, and Module 4 addresses what to do when accountability conversations become conflict.

1.4 The Performance Leadership Cycle

Accountability needs a management rhythm to live in. The performance leadership cycle is that rhythm: a continuous loop of planning, monitoring, reviewing, and developing that turns annual targets into weekly leadership behaviour. It is deliberately simple, because at emPLE it must survive month end pressure, field realities, and a full inbox.

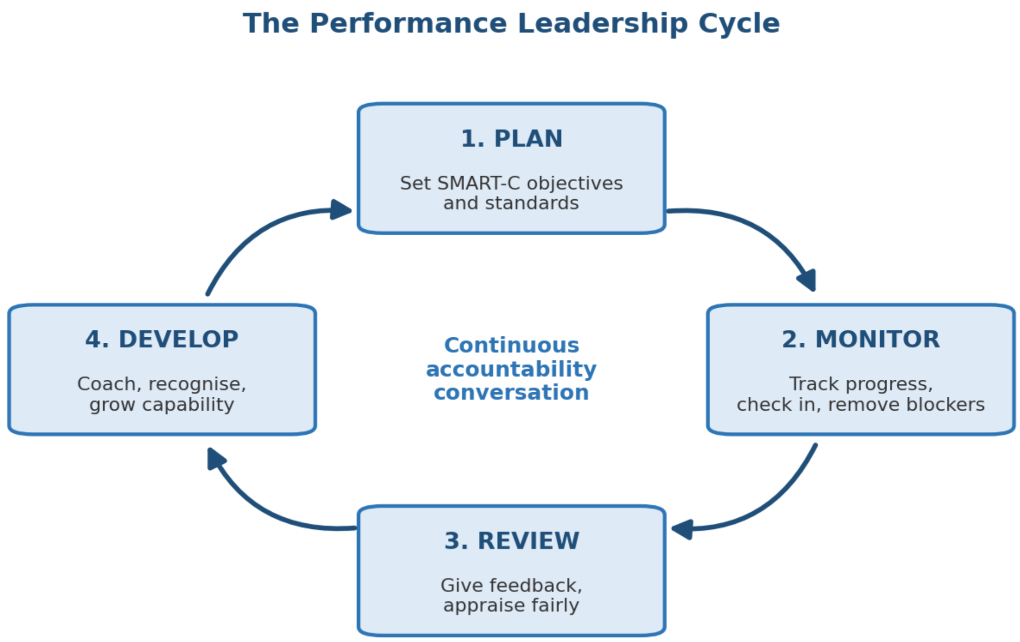


Figure 1.3: The performance leadership cycle

- Plan. Translate divisional targets into clear team and individual objectives and standards. Module 3 provides the SMART-C discipline and the cascading logic for this stage.
- Monitor. Track leading indicators, hold short regular check-ins, and remove obstacles while there is still time to change the month. Monitoring is support, not surveillance; the difference is examined in Module 3.
- Review. Compare results to commitments honestly, give feedback both ways, and run fair, evidence based appraisals. Module 5 equips leaders for these conversations.
- Develop. Coach, train, stretch, and recognise, so that each cycle leaves the team more capable than the last. Modules 5 and 6 carry this stage.

Most performance problems in insurance teams are cycle problems before they are people problems: objectives that were never specific, monitoring that only happened after the month closed, reviews that avoided the truth, or development that never followed the review. Before concluding that a team member is the problem, an accountable leader first audits the cycle they have built around that person.

1.5 Leading in a Regulated Insurance Business

At emPLE, the people leader's accountability has a regulatory dimension that leaders in most industries never carry. The Insurance Act, 2021 (Act 1061) treats leadership itself as a supervised matter: directors, senior managers, and key persons in control functions may be appointed only with the prior written approval of the National Insurance Commission (Ndowuona and Company, 2021). The NIC's market conduct regime, the NHIA's oversight of private health insurance, and the NPRA's supervision of pensions all translate, at team level, into standards a supervisor must actively uphold: honest selling and full disclosure, premium received before cover, complete and accurate documentation, prompt and fair claims handling, and proper complaint escalation (Graphic Online, 2023).

This means three practical things. First, conduct standards are performance standards: an application obtained through overpromising is not a sale to celebrate but a lapse, a complaint, and a reputational injury in the making. Second, the leader is the culture carrier: teams calibrate what is really acceptable by watching what their supervisor tolerates under month end pressure, not by reading the compliance manual. Third, psychological safety is a control: a team member who feels safe to say I made an error on this claim, or this provider's invoices look wrong, protects emPLE's customers and licence. That is why Module 2 treats safety to speak up as core leadership work, not soft decoration.

CASE SCENARIO 1.1: The Star Who Could Not Stop Selling
Efua Mensah was, for three straight years, the top retail life sales officer in emPLE's Ashanti region. Promoted to Sales Team Lead in the Kumasi branch, she now leads nine tied agents and two client service staff. Three months into the role, her personal production is still the best on the team. Team production, however, is flat against target, two agents have gone quiet with no activity in six weeks, and the branch manager has noticed that agents route every difficult client question to Efua's phone, which she answers late into the night. At month end, Efua personally took over four

stalled applications and closed them herself to rescue the numbers. She is exhausted and privately proud; her manager is worried.

Efua's own account is that the team is not yet ready, that clients expect to deal with her, and that she cannot afford a bad quarter in her first year as a leader.

Discussion Questions:

1. Using Figure 1.1, identify the specific doer behaviours Efua is still practising, and what each one is costing the team.

2. How should Efua's success now be measured, and how does that differ from what she is currently proud of?

3. What should Efua stop, start, and continue in the next thirty days?

4. What above the line response would you expect from Efua regarding the two inactive agents?

1.6 Knowledge Check

Answer the following questions. The facilitator answer key is provided at the end of this manual.

1. The primary measure of a people leader's success is:

a) The volume of work they complete personally
b) The results, growth, and engagement of their team
c) Their technical expertise relative to the team
d) The number of hours they work

2. True or False: When a leader delegates a task, accountability for the outcome transfers to the team member.

3. A team lead who explains a missed target only by saying that the economy is hard and clients do not understand insurance is operating:

a) Above the line
b) Below the line
c) At level five delegation
d) Within the learning zone

4. Which of the following is NOT a stage of the performance leadership cycle?

a) Plan
b) Monitor
c) Punish
d) Develop

5. In one sentence, name the two mandates every emPLE people leader carries simultaneously.

6. True or False: Under the Insurance Act, 2021 (Act 1061), the appointment of senior managers and key persons in control functions in an insurer requires the prior written approval of the National Insurance Commission.

7. The clearest sign that a newly promoted supervisor has NOT yet made the doer to leader shift is that they:

a) Hold weekly one-on-one meetings with team members
b) Still personally close the hardest cases every month while team output stagnates
c) Ask questions before giving answers
d) Document team objectives in writing

8. It is the 27th of the month and your unit is fifteen percent behind target. The most accountable first move is to:

a) Quietly complete the outstanding work yourself
b) Prepare a report showing which agents underperformed
c) Review the plan with the team, own the gap, and agree specific corrective actions with named owners
d) Wait for next month and set a higher target

1.7 Practical Tasks

1. Write your role charter. On one page, define your role as a people leader: what your team must deliver, the standards you hold, and what your team members should be able to expect from you. Discuss it with your manager and share it with your team within two weeks.

2. Run an accountability audit. For one week, note every explanation you hear, or give, for a shortfall or delay. Classify each as above or below the line. Bring your observations, without names, to the next session.

3. Track your leadership time. For five working days, record how your time splits between doing the work yourself and leading (planning, checking in, coaching, reviewing, removing obstacles). Identify two doer tasks you will delegate using the Module 3 process.

1.8 Module Recap

a. Promotion changes the definition of excellence: your results are now your team's results.
b. The people leader holds two mandates at once, performance and people, and strong leaders make each reinforce the other.
c. Responsibility for tasks is delegated widely; accountability for outcomes stays with the leader.
d. Above the line language, reality, ownership, plan, is the mark of a leader who can be trusted with more.
e. The performance leadership cycle of plan, monitor, review, and develop is the rhythm in which accountability lives.
f. In a regulated insurer, conduct standards are performance standards, and the leader is the culture carrier who makes compliant performance the easiest path.

PRINCIPLES & COMPETENCIES OF PEOPLE LEADERSHIP

2.0 Learning Objective

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

a. State The Core Principles That Underpin Trusted People Leadership.
b. Describe The Six Competency Areas of the emPLE People Leadership Competency Framework and Self-Assess Against Them.
c. Explain Why Effective Leaders Flex Their Style to The Person and Situation Rather Than Using One Style for Everyone.
d. Select A Personal Development Priority for The Next 90 Days.

2.1 Principles Before Techniques

Tools and models fail in the hands of a leader whose underlying principles are wrong. Before this programme teaches a single technique, it asks participants to commit to five working principles that research and practice consistently associate with trusted leadership:

- **Clarity.** People perform to the standard they understand. Ambiguity is a leadership failure, not an employee failure.
- **Fairness.** Consistency between people, and between words and actions, is the raw material of trust. Perceived favouritism corrodes teams faster than low pay.
- **Respect.** Every team member, from the cleaner to the chief underwriter, is treated with dignity. In Ghanaian workplace culture, public disrespect is rarely forgiven and quietly repaid.
- **Accountability.** Leaders hold themselves to account first, own their mistakes openly, and follow through on commitments, however small.
- **Service.** The leader exists to make the team successful, not the reverse. Leaders who remove obstacles, secure resources and develop people earn discretionary effort (Greenleaf, 2002).

2.2 The MGA People Leadership Competency Framework

Competencies are the observable capabilities that turn principles into daily practice. The framework organises the people-leadership capabilities that this programme develops into six areas. Each maps to specific modules, so participants can locate their development priorities within the learning journey.

Competency area	What strong looks like	Developed in
Self-leadership	Composure under pressure; integrity; models the standards asked of others; manages own time and energy	All modules
Communication	Communicates clearly and listens actively; adapts message to audience; influences without force	Modules 3, 5, 8

Competency area	What strong looks like	Developed in
Performance enablement	Sets clear expectations; delegates at the right level; monitors without micromanaging; holds people accountable fairly	Modules 3, 4
Coaching and development	Gives specific, timely feedback; coaches with questions; mentors and builds successors	Module 5
Team building	Builds trust and engagement; manages conflict early; creates psychological safety	Modules 6, 7
Customer and ethical leadership	Leads for customer outcomes; upholds professional and regulatory standards; decides ethically	Module 8

Table 1 The people ledership competency

2.3 Style Flexibility: One Size Fits No One

Research on leadership styles converges on one practical conclusion: effective leaders vary their approach deliberately. Goleman (2000) identified six styles, from coercive and pacesetting to authoritative, affiliative, democratic and coaching, and found that leaders who master four or more achieve the best climate and results. Situational leadership reaches the same destination from a different route: match the amount of direction and support you give to the individual's competence and commitment for the specific task (Hersey & Blanchard, 1977).

For an emPLE Ghana supervisor this means a newly recruited agent needs high direction and high encouragement on prospecting; a fifteen-year claims veteran needs autonomy on routine assessments but perhaps close support on a new digital workflow. Using a directing style with the veteran insults them; using a delegating style with the recruit abandons them. Module 4 turns this logic into a practical delegation tool.

> **Insurance industry example: The pacesetting trap in sales leadership**
> Insurance sales leaders are usually promoted for personal production, and many default to the pacesetting style: set a punishing example, expect everyone to keep up, and take over deals that lag. Goleman's research found pacesetting, used alone, degrades climate faster than almost any other style because people feel perpetually inadequate and never develop. The best agency managers keep their personal standards high but lead through coaching: joint field visits, observed sales calls with structured feedback, and celebrating others' wins louder than their own.

Case study (illustrative): From star performer to struggling supervisor

Kwabena was the top-producing life advisor in his region for four consecutive years, and was promoted to supervise the team of nine he had been part of. Six months later, production is flat, two colleagues have requested transfers, and Kwabena is exhausted from personally rescuing every difficult case. His manner has not changed: he still competes, still closes deals himself, and still measures everyone against his own pace.

His regional manager reframes the role for him in one sentence: 'You are no longer paid for what you produce; you are paid for what your team produces.' Together they build a new week: two observed field visits with feedback, a Monday pipeline huddle he facilitates rather than dominates, and a rule that he may advise on a colleague's case but not take it over. Within two quarters, team production recovers and, for the first time, three advisors other than Kwabena exceed target.

Discussion Questions:

- Which competency areas from Figure 2 were missing in Kwabena's first six months?
- Why do organisations so often promote their best producers and then lose both a producer and a team?
- Where in emPLE Ghana's structure is the same risk present, and what would prevent it?

This case study is an illustrative composite created for training purposes. It does not describe real individuals, companies' internal events or actual claims.

2.4 Practical Exercise: Competency Self-Assessment and Development Priority

Honest self-assessment is the entry fee for development. This baseline will be revisited at day 90.

a. Rate yourself 1 to 5 on each of the six competency areas in Figure 2, using evidence from the last three months, not intentions.
b. Ask: which single competency, if improved, would most change my team's results? Mark it as your development priority.
c. Write one observable behaviour that would demonstrate improvement (for example: 'I give SBI feedback within 48 hours of an observed issue').
d. Transfer the priority and behaviour to your Personal Leadership Action Plan (Annex A) and share it with your accountability partner.

2.5 Knowledge Check

Answer individually, then compare with a partner. Suggested answers are provided in the facilitator's answer guide.

a. List the five working principles of trusted leadership and explain, in one sentence each, how a manager violates them in practice.
b. Name the six areas of the People Leadership Competency Framework and identify the two you consider your strongest and weakest.

c. A supervisor uses the same close-direction style with every team member. Using situational leadership, explain two problems this creates.

2.6 Module Recap

a. Principles (clarity, fairness, respect, accountability, service) come before techniques; without them tools fail.
b. The six-part competency framework locates every skill in this programme and anchors your self-assessment.
c. Effective leaders flex style to the person, the task and the moment; one style fits no one.

2.7 Action Points For The Workplace

- Complete your competency self-assessment and choose one 90-day development priority.

Identify one team member you are currently over-directing and one you are under-supporting; adjust this week.

SETTING CLEAR PERFORMANCE EXPECTATIONS & ACCOUNTABILITY

3.0 Learning Objectives

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

a. Explain Why Unclear Expectations, Not Unwilling People, Cause Most Underperformance.
b. Write Role Expectations and Goals That Meet the SMART-C Standard and Align to emPLE Ghana's Strategic Priorities.
c. Run The Five-Stage Performance Expectations Cycle as a Continuous Conversation Rather Than an Annual Event.
d. Hold A Fair Accountability Conversation When Expectations Are Not Met.

3.1 The Expectation Gap

Ask underperforming employees what is expected of them and their answer frequently differs from their manager's. Gallup's engagement research places 'I know what is expected of me at work' as the first and most foundational of its twelve engagement conditions, and finds that a large share of employees cannot strongly agree with it (Buckingham & Coffman, 1999). The cost in an insurance operation is concrete: an underwriter who believes turnaround speed matters most while her manager silently prioritises risk quality; a health-claims officer who thinks his job is processing forms when the company needs him managing provider relationships; an agent chasing new policies while management worries about persistency of the existing book.

Locke and Latham's decades of goal-setting research add the second half of the argument: specific, challenging goals reliably produce higher performance than vague 'do your best' instructions, provided the person accepts the goal and receives feedback on progress (Locke & Latham, 2002). Clarity is not bureaucracy. It is a performance intervention.

3.2 The Performance Expectations Cycle

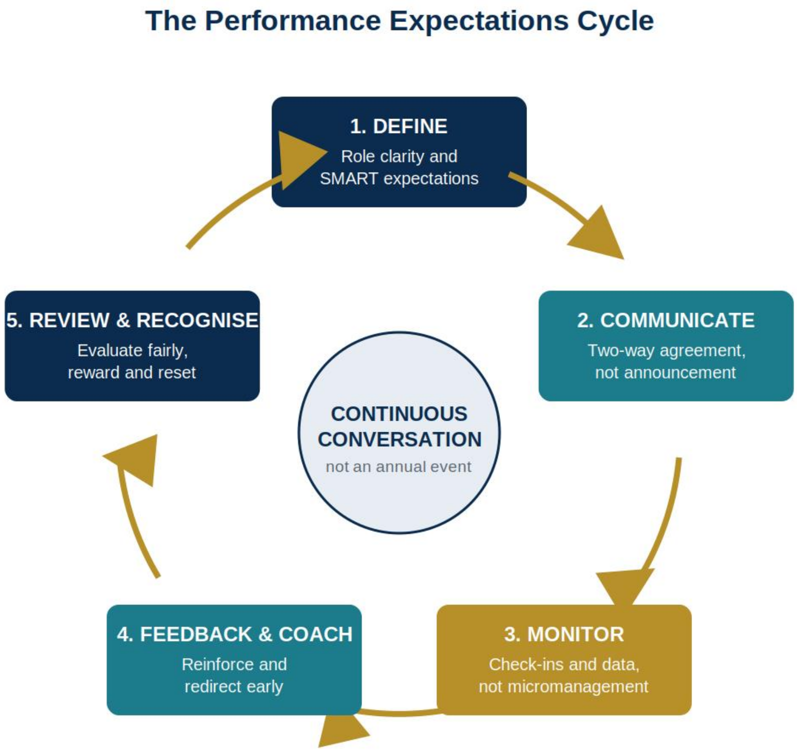


Figure 1 The performance expectations cycle

Figure 2 presents expectations management as a cycle of five stages. Most organisations are competent at stage 1 and stage 5 on paper, and weak at everything between. The stages are:
a. Define: Translate departmental objectives into role-level expectations: outcomes, standards, behaviours and boundaries. Distinguish the non-negotiables (compliance, ethics, service standards) from the stretch goals.

b. Communicate: Expectations are agreed in conversation, not announced by memo. Check understanding by asking the team member to play it back; commitment comes from dialogue.

c. Monitor: Track progress through data and observation at an agreed rhythm. Monitoring at the agreed rhythm is support; monitoring outside it, without cause, is micromanagement.

d. Feedback and Coach: Reinforce what is working and redirect what is not, close to the event (Module 5 provides the tools).

e. Review and Recognize: Evaluate fairly against what was agreed, recognise achievement specifically, and reset expectations for the next period.

3.3 Writing SMART-C Expectations that Mean Something

The SMART-C standard (Specific, Measurable, Achievable, Relevant, Time-bound, Challenging) is widely known and widely abused (Doran, 1981). The discipline is in the drafting. Compare:

Weak expectation	SMART-C expectation (illustrative)
Improve customer service	Resolve 90 percent of client-service requests within 48 hours from 1 August, measured weekly from the service log, with any breach escalated to me with a reason
Sell more policies	Close 15 new individual life policies per month for Q4 while maintaining first-year persistency of your book at or above the team standard
Be more careful with claims	Achieve zero documentation-related queries from the claims committee on your files for the next quarter, using the pre-submission checklist on every file

Table 2 Weak expectation and SMART-C expectation

Note: all figures above are illustrative for training purposes. Actual targets must come from emPLE Ghana's own performance framework and be validated with your line manager and HR.

Two additions make SMART-C goals work in practice. First, alignment: every expectation should trace visibly to a departmental and corporate priority (growth, persistency, claims quality, regulatory compliance, customer experience), so people see why it matters. Second, agreement: expectations imposed without voice generate compliance at best; expectations shaped in dialogue generate ownership (Locke & Latham, 2002).

3.3.1 The Expectations One-Pager

A practical tool for supervisors is a single page per team member, drafted together and revisited quarterly, capturing: purpose of the role in one sentence; three to five key result areas with SMART-C measures; the non-negotiables; the support the team member needs from the manager; and the agreed check-in rhythm. It takes one conversation to create and prevents a hundred misunderstandings. A template is provided in Annex A alongside the action plan.

3.4 Accountability Without Fear

Accountability conversations fail in two directions: avoidance (the issue is never raised and standards quietly collapse) and aggression (the person is attacked, learns to hide problems, and trust dies). The fair middle path follows a simple sequence: state the agreed expectation; describe the observed gap factually; ask for the person's account and listen genuinely, since the cause may be a system failure, a capability gap or a priority conflict rather than negligence; agree the correction and support; and confirm consequences transparently if the gap persists. Fair process matters as much as fair outcome: people accept difficult decisions far more readily when they understand the reasoning and had a genuine hearing (Kim & Mauborgne, 1997).

Insurance industry example: Persistency as a shared expectation

In life insurance, the quiet killer of value is lapse: policies sold but not sustained. When agents are managed only on new business, persistency is nobody's expectation and everybody's problem. Leading agency operations make persistency an explicit, measured expectation for both agents and supervisors, with defined standards for needs-based selling, premium-payment onboarding and early-lapse rescue calls. The lesson generalises: whatever is not explicitly expected and measured will be sacrificed to whatever is.

Case study (illustrative): The underwriting team that was 'slow'

A general manager at a West African insurer complains that her underwriting team is slow: brokers are threatening to move business over turnaround times. The team lead, Efua, is instructed to 'fix the speed problem'. Efua resists the urge to simply push harder. She first makes the expectation precise: what turnaround time, on which classes of business, measured from when to when? Discovery follows: no one had ever defined whether the clock started at first submission or at receipt of complete documents, and forty percent of delays traced to incomplete broker submissions bouncing back and forth.

Efua agrees a two-part expectation with her team and her GM: 24-hour turnaround on complete standard-risk submissions, and a same-day 'incomplete notice' to brokers listing exactly what is missing. She publishes a weekly dashboard, coaches the two officers whose files stall most often, and recognises the fastest accurate performer each month. Within a quarter, measured turnaround improves sharply and broker complaints fall, without anyone working longer hours. The problem was never effort. It was definition.

Discussion Questions:

- At which stage of the Performance Expectations Cycle had the original failure occurred?
- What did Efua's approach reveal that 'push harder' would have hidden?
- Which expectation in your own unit at emPLE Ghana is currently vague enough to cause this kind of problem?

This case study is an illustrative composite created for training purposes. It does not describe real individuals, companies' internal events or actual claims.

Workplace scenario: The missed standard

A normally reliable client-service officer has missed the agreed 48-hour resolution standard on six requests this month. You are about to meet her. You know the new policy-administration system went live three weeks ago.

Your move: Script your opening two sentences for the accountability conversation, following the fair sequence: expectation, observed gap, genuine inquiry.

3.5 Practical Exercise: Drafting Real Expectations

Work on a real role in your team, not a hypothetical one.

a. Choose one team member whose expectations are least clearly defined today.
b. Draft their Expectations One-Pager: role purpose, three key result areas with SMART-C measures, non-negotiables, support needed, check-in rhythm.
c. Swap with a partner and stress-test each measure: is it specific, is the data source real, is it within the person's influence, does it align to an emPLE priority?
d. Commit to holding the expectations conversation with that team member within ten working days.

3.6 Knowledge Check

Answer individually, then compare with a partner. Suggested answers are provided in the facilitator's answer guide.

a. Why do specific, challenging goals outperform 'do your best' instructions, and what two conditions must accompany them according to goal-setting research?
b. Name the five stages of the Performance Expectations Cycle and identify the stage most often skipped in your experience.
c. Rewrite this expectation to SMART-C standard: 'Handle claims more professionally.'

3.7 Module Recap

a. Most underperformance begins as an expectation gap, not an attitude problem.
b. Expectations are managed through a continuous five-stage cycle, not an annual appraisal.
c. SMART-C goals work when they are aligned to strategy and agreed in dialogue; accountability works when process is fair.

3.8 Action Points For The Workplace

- Create an Expectations One-Pager with each direct report this quarter, starting with the least clear role.

Fix the check-in rhythm with each person so monitoring is predictable support, not surveillance.

DELEGATION AS AN EMPOWERMENT TOOL

4.0 Learning Objectives

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

a. Explain The Difference Between Delegating to Empower and Dumping to Offload.
b. Use The Five-Level Delegation Ladder to Match Authority to The Person and The Task.
c. Conduct A Complete Delegation Briefing Covering Outcome, Context, Authority, Checkpoints and Support.
d. Recognise And Reverse 'Reverse Delegation' And Other Common Failure Patterns.

4.1 Why Managers Do Not Delegate, and Why They Must

Delegation is the most commonly praised and least practised management skill. The reasons managers give are familiar: it is faster to do it myself; the team is already stretched; the last time I delegated it came back wrong; and, unspoken but real, if someone else can do this, what is my value? Each reason has a short-term logic and a long-term cost. The manager becomes the bottleneck, the team stops growing, succession stalls, and the organisation pays a supervisor's salary for an officer's work.

Reframed properly, delegation is not workload distribution; it is capability manufacturing. Every task delegated at the right level, with the right support, does three jobs at once: it frees leadership capacity for the work only the manager can do, it develops the team member through genuine responsibility, and it signals trust, which research consistently links to engagement and discretionary effort (Kahn, 1990). For emPLE Ghana, which has publicly committed to an operating model of empowered people and digital efficiency, supervisors who hoard decisions are working against the strategy.

4.2 The Delegation Ladder

Figure 2 The delegation ladder

The single biggest cause of failed delegation is a mismatch of assumed authority: the manager thinks they delegated level 2 (research and report) while the team member heard level 4 (decide and inform), or vice versa. The Delegation Ladder in Figure 4 removes the ambiguity by making the level explicit at the moment of handover:

Level	What it sounds like	Best used when
1. Do as I say	'Follow these steps exactly and report back.'	Safety-critical, compliance-bound or brand-new tasks; genuine emergencies
2. Research and report	'Look into it and bring me what you find.'	Building knowledge; testing analytical skills on low-risk questions
3. Recommend	'Analyse the options and recommend one; I will decide.'	Developing judgement; decisions above the person's current authority
4. Decide and inform	'Decide and act; keep me informed.'	Proven capability; manager needs visibility, not control
5. Full ownership	'This is yours; involve me only if you need me.'	Trusted experts; recurring responsibilities; succession development

Table 3 Levels of empowerment

Two disciplines make the ladder work. First, agree the level out loud: 'I am handing this over at level 3; recommend, and I will decide.' Second, plan the climb: the goal for every capable team member is upward movement over time, level by level, with each promotion of authority named and celebrated. Standing still on the ladder is a signal worth examining on both sides.

4.3 Choosing What and Whom: The Skill-will Lens

Not every task should be delegated, and not every task suits every person. Tasks that stay with the manager include confidential HR matters, formal performance evaluation and discipline, and decisions the regulator or policy explicitly reserves for the role. For everything else, assess the person on two dimensions: skill (can they do it, or learn it with support?) and will (are they motivated, and does this stretch or bore them?). High skill and high will invites levels 4 to 5. High will but developing skill invites level 2 or 3 with coaching. High skill but low will is a conversation about motivation, not a delegation problem. Matching stretch assignments to ambitious team members is also one of the most powerful retention tools a supervisor has.

4.4 The Delegation Briefing: Five Things to Hand Over

a. **Outcome:** Describe the result and the standard, not the method. 'A reconciled partner-branch production report the GM can rely on by the 5th of each month', not 'update the spreadsheet'.
b. **Context:** Explain why the task matters and where it fits. Purpose converts a chore into a responsibility.
c. **Authority:** Name the ladder level, the resources available, the boundaries and the escalation triggers.
d. **Checkpoints:** Agree the review moments in advance. Checkpoints agreed upfront are support; checkpoints invented mid-task feel like distrust.
e. **Support:** State how you will help: access, introductions, air cover, coaching time. Then keep the promise.

4.5 Failure Patterns to Watch

a. **Reverse Delegation:** The task quietly climbs back: 'I am stuck, can you just handle it?' The remedy is coaching, not rescue: 'What have you tried? What are your options? Which do you recommend?' The monkey stays where it belongs (Oncken & Wass, 1999).
b. **Dumping:** Only tedious tasks are delegated, with no context, development intent or recognition. Teams read this accurately and disengage.
c. **Seagull Supervision:** Delegate, disappear, then swoop in at the deadline with criticism. Destroys the confidence delegation was meant to build.
d. **Credit Capture:** The team member does the work; the manager presents it as their own. Nothing ends future volunteering faster.

Insurance industry example: Empowerment at the point of service

Some of the strongest customer-experience results in African insurance come from pushing small, bounded authority to the frontline: allowing client-service officers to resolve defined categories of complaint immediately, or empowering claims staff to fast-track settlements below an agreed threshold without committee referral, within clear audit rules. The delegation principle is identical at team level: authority moved closer to the action, inside explicit boundaries, speeds service and grows people, while the audit trail protects the institution. Any such thresholds at emPLE Ghana must, of course, follow the company's own approval matrix and compliance rules.

Case study (illustrative): Nana Ama and the bancassurance reviews

Nana Ama supervises bancassurance operations for an insurer partnered with a bank network. Every month she personally visits partner branches to review sales activity, a legacy of the days when the portfolio was small. The portfolio has tripled; the visits now consume nearly half her month, her strategic work with the bank's head office is suffering, and her two senior officers, both ambitious, are visibly under-stretched.

She delegates the branch reviews using the ladder deliberately. Officer one, experienced and confident, takes his branch cluster at level 4: conduct the reviews, decide routine corrective actions, send her a one-page summary. Officer two, capable but newer, starts at level 3: conduct the reviews and recommend actions for joint decision, with Nana Ama joining one visit a month as coach, not inspector. She briefs both on outcome, context, authority, checkpoints and support, and tells the partner branches directly that the officers now carry this authority. Two quarters later, review coverage has improved, both officers describe the assignment as the best development they have had, and Nana Ama has rebuilt her strategic agenda with the bank. At the year's end she raises officer two to level 4 and says so publicly.

Discussion Questions:

- Identify each element of the delegation briefing in Nana Ama's approach.
- Why did she set different ladder levels for the two officers, and what would identical levels have risked?
- What signals did informing the partner branches send, and why does delegated authority often fail without that step?

This case study is an illustrative composite created for training purposes. It does not describe real individuals, companies' internal events or actual claims.

> **Workplace scenario: The boomerang task**
> Last week you delegated a provider-network analysis at level 3 to a capable health-operations officer. Today he appears at your desk: 'The data is messy. It will be faster if you just do it; you know these systems better.' He is not wrong that you are faster.
> **Your move:** Write, word for word, the three coaching questions you will ask instead of taking the task back.

4.6 Practical Exercise: Your Delegation Plan for this Month

a. List every task you personally performed last week. Mark each: M (only the manager can do this), D (delegable now), or DD (delegable after development).
b. Choose one D task. Select the team member using the skill-will lens and set the ladder level.
c. Script the five-part briefing: outcome, context, authority, checkpoints, support. Include the exact sentence naming the ladder level.
d. Diarise the checkpoints now, and note in your action plan (Annex A) the date you expect to raise the person one level.

4.7 Knowledge Check

Answer individually, then compare with a partner. Suggested answers are provided in the facilitator's answer guide.

1. Distinguish delegation from dumping using at least three criteria.
2. Name the five levels of the Delegation Ladder and give an insurance-relevant example of a task suited to level 1 and to level 5.
3. A delegated task keeps returning to you half-finished. Describe the reverse-delegation dynamic and the coaching response that stops it.

4.8 Module Recap

a. Delegation manufactures capability: it frees leadership capacity, develops people and signals trust.
b. The Delegation Ladder removes ambiguity by making the authority level explicit and planning the climb.
c. A complete briefing hands over outcome, context, authority, checkpoints and support; the common failures (reverse delegation, dumping, seagull supervision, credit capture) are all preventable.

4.9 Action points for the workplace

- Delegate one genuine task this month at an explicitly named ladder level, with a full five-part briefing.
- Identify one person ready to move up a level and tell them so, publicly where appropriate.

COACHING, MENTORING & CONSTRUCTIVE FEEDBACK

5.0 Learning objectives

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

a. Distinguish Coaching, Mentoring and Directive Management, And Choose the Right Mode for The Moment.
b. Conduct A Coaching Conversation Using the GROW Model.
c. Deliver Reinforcing and Redirecting Feedback Using the SBI Structure, In A Culturally Intelligent Way.
d. Establish A Monthly One-To-One Rhythm That Makes Feedback and Coaching Routine Rather Than Exceptional.

5.1 Three Modes, One Purpose

Managers develop people through three distinct conversational modes, and confusion between them causes most development failures. Directing transfers instructions: appropriate for novices, emergencies and non-negotiables. Mentoring transfers experience: a senior professional shares knowledge, networks and career guidance, usually over a longer horizon. Coaching transfers ownership: the coach asks questions that help the person think better, so the solution, and the growth, belongs to them (Whitmore, 2017). The strongest supervisors move between the modes deliberately: direct the compliance procedure, mentor the career decision, coach the performance challenge.

5.2 Coaching with GROW

The GROW model (Whitmore, 2017) gives every manager a simple, repeatable structure for a coaching conversation, whether it lasts ten minutes at a desk or an hour in a review:

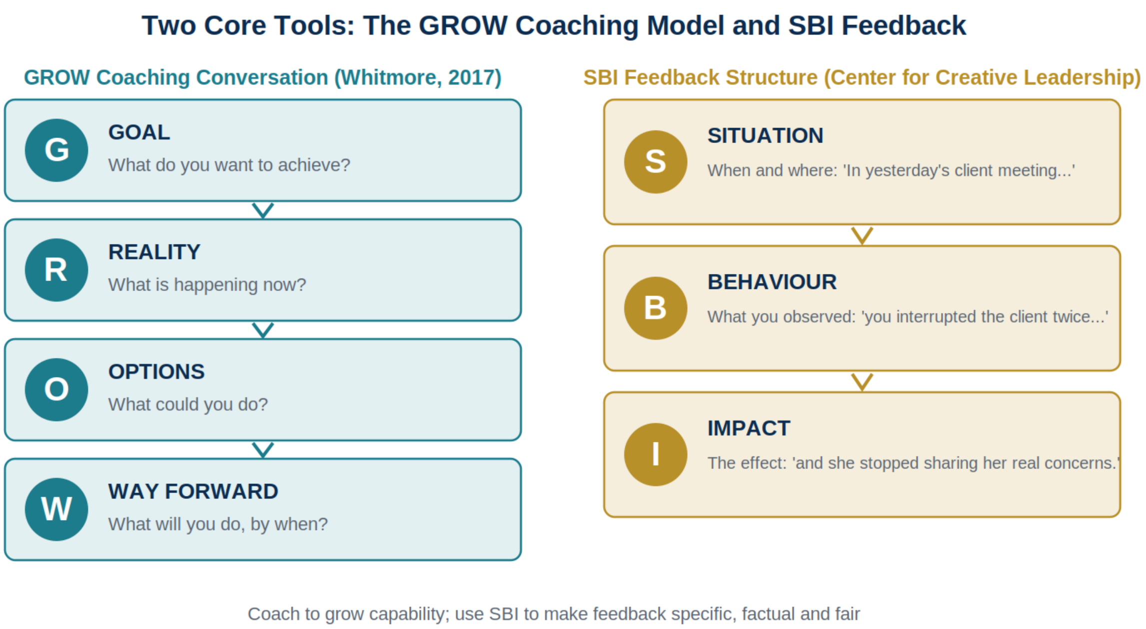


Figure 3 The GROW coaching model and SBI framework

- **Goal:** 'What do you want to achieve from this conversation? What would good look like by month-end?' Anchor on outcome, not complaint.
- **Reality:** 'What is actually happening? What have you tried? What results did you get? What is within your control?' Resist diagnosing for them.
- **Options:** 'What could you do? What else? What would you advise a colleague in this position? What would you try if the obstacle disappeared?' Push past the first answer; the third option is often the best.
- **Way forward:** 'What will you do? By when? What support do you need from me? How will we both know it worked?' End with commitment, not intention.

The discipline that makes GROW powerful is restraint. The manager's expertise constantly whispers 'just tell them'. Sometimes telling is right; but told solutions build dependence, while discovered solutions build capability. A practical ratio for development conversations is to ask far more than you tell, and to offer your own view only after theirs is fully on the table.

5.3 Feedback That Lands: The SBI Structure

Feedback fails when it is vague ('be more professional'), late (saved up for the appraisal), or personal ('you are careless'). The SBI structure, developed by the Center for Creative Leadership, keeps feedback specific, timely and factual: describe the Situation (when and where), the Behaviour (what you observed, factually, as a camera would record it) and the Impact (the effect on customers, colleagues, results or risk). Then stop and let the person respond (Center for Creative Leadership, 2020).

Type	Illustrative SBI example
Reinforcing	'In this morning's provider meeting (S), you presented the utilisation data before the provider raised billing concerns and offered a joint review (B). It changed the tone of the whole negotiation and protected the relationship (I). Do that in every renewal.'
Redirecting	'On Tuesday's client call (S), you quoted the exclusion clause without first acknowledging the client's situation (B). She escalated to a complaint that took two days to recover (I). Let us talk about how to handle the next one.'

Table 4 Illustrative SBI example

Balance matters as much as structure. Teams that hear only correction learn to hide; teams that hear only praise learn nothing. High-performing teams experience substantially more reinforcing than redirecting feedback, and the reinforcement must be as specific as the correction. Praise that names the exact behaviour ('you called the lapsed client before the grace period expired') is repeatable; generic praise ('good job') is pleasant noise.

5.4 Feedback and Culture: Candour with Respect

Ghanaian workplace culture, like many others, carries strong norms of respect for seniority and sensitivity to public face. This is an asset for cohesion and a hazard for candour: junior staff may withhold bad news, and managers may soften redirecting feedback into invisibility, or deliver it publicly and cause lasting resentment. The working rules for this programme are: correct in private, recognise in public; separate the behaviour from the person's worth; invite their account before concluding; and never let respect become silence, because withholding feedback denies people the information they need to grow. Module 7 extends this into psychological safety.

5.5 Mentoring and the One-to-One Rhythm

Two structures convert these skills from occasional events into a management system. First, mentoring pairings: matching experienced professionals with developing staff for structured knowledge transfer, particularly valuable where deep technical craft (underwriting judgement, claims investigation, provider negotiation) lives in a few senior heads approaching retirement or promotion. Second, the monthly one-to-one: a protected thirty to forty-five minutes per team member with a standing agenda of progress against expectations, obstacles, feedback in both directions, development and wellbeing. Annex D provides the template. Managers who protect this rhythm rarely face year-end surprises, in either direction.

Insurance industry example: Coaching the field force

Across African life insurance markets, the highest-leverage coaching venue is the joint field visit: the supervisor observes a real sales conversation, then debriefs with GROW and SBI immediately afterwards while the detail is fresh. Observed practice with immediate, specific feedback is how skills actually transfer; classroom product training alone changes little. Agency leaders who commit to a fixed number of observed calls per agent per month consistently report better activity quality, faster ramp-up of new agents and earlier detection of compliance shortcuts.

Case study (illustrative): Coaching Kojo back to form

Kojo is a twelve-year veteran advisor whose production has fallen for three consecutive quarters. His supervisor, Adjoa, is tempted toward two easy errors: the sympathetic avoidance of saying nothing because he is senior and respected, or the directive lecture on activity discipline. She chooses a coaching conversation instead.

Goal: Kojo says he wants to finish the year at his historical average. Reality: as he talks, the picture sharpens; his referral network, built on a generation of teachers and civil servants, is retiring, and he is uncomfortable with the digital prospecting the younger advisors use. He has been masking embarrassment as indifference. Options: they generate several, including pairing with a digitally fluent junior advisor in a two-way mentorship (Kojo teaches needs-analysis craft, learns digital prospecting), targeting retirement-planning seminars for his ageing network, and a referral campaign into that network's adult children. Way forward: Kojo commits to the pairing and one seminar within six weeks; Adjoa commits to funding the seminar venue and joining his first two digital campaigns as support. His production recovers over two quarters, and the junior advisor's needs-analysis quality visibly improves.

Discussion Questions:

- What would the lecture approach have missed that the GROW conversation surfaced?
- Where did Adjoa use restraint, and where did she appropriately contribute her own resources and ideas?
- Which experienced team member of yours might be masking a capability gap as indifference, and what is your opening question?

This case study is an illustrative composite created for training purposes. It does not describe real individuals, companies' internal events or actual claims.

Workplace scenario: Feedback across the age gap

You are 34. A 55-year-old claims officer, respected across the company, has twice this month promised claimants settlement dates the process cannot meet, creating complaints. Your last supervisor avoided this conversation for years.

Your move: Draft your SBI feedback, and decide: where, when, and what will your first sentence after the Impact statement be?

5.6 Practical Exercise: Live GROW Practice in Triads

Real cases only; no role-play scripts. The realism is the training.

a. Form triads: coach, coachee, observer. The coachee brings a real, current work challenge (not confidential HR matter).
b. Coach runs a 12-minute GROW conversation. Observer tracks: question-to-statement ratio, which GROW stage was rushed, and the moment the coachee's energy changed.
c. Observer gives the coach two minutes of SBI feedback. Rotate roles until everyone has coached.
d. Individually, note the question that worked best; add it to your personal question bank in Annex A.

5.7 Knowledge Check

Answer individually, then compare with a partner. Suggested answers are provided in the facilitator's answer guide.

a. Distinguish directing, mentoring and coaching, and give one insurance-workplace situation where each is the right mode.
b. Write a complete SBI redirecting feedback statement for this situation: an officer sent a client's medical report to the wrong email address, which was recovered without breach.

c. What are the four stages of GROW, and why is the Options stage weakened by accepting the first idea offered?

5.8 Module Recap

a. Directing transfers instructions, mentoring transfers experience, coaching transfers ownership; choose deliberately.
b. GROW structures coaching; SBI structures feedback; restraint and specificity power both.
c. Correct in private, recognise in public, and make the monthly one-to-one the backbone of development.

5.9 Action points for the workplace

- Hold a GROW conversation on a real performance challenge with one team member this month.
- Deliver at least one specific reinforcing SBI and one redirecting SBI each week; start the one-to-one rhythm using Annex D.

MOTIVATING, ENGAGING & BUILDING HIGH PERFORMING TEAMS

6.0 Learning Objectives

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

a. Explain What Actually Motivates Knowledge and Service Workers, Beyond Pay.
b. Diagnose Your Team's Development Stage and Apply the Right Leadership Emphasis For That Stage.
c. Use Practical Engagement Tools: The Engagement Pulse, The Recognition Menu and The Stay Conversation.
d. Build The Foundations of a High-Performing Team: Trust, Healthy Challenge, Commitment, Accountability and Shared Results.

6.1 What Really Motivates People

Pay matters, and unfair pay demotivates powerfully. But decades of research converge on a finding every experienced manager recognises: beyond a threshold of fairness, money is a weak and short-lived motivator, while intrinsic drivers do the sustained work. Herzberg (2003) distinguished hygiene factors (pay, conditions, policies), whose absence causes dissatisfaction but whose presence does not create drive, from motivators: achievement, recognition, meaningful work, responsibility and growth. Self-determination theory sharpens the same insight into three needs: autonomy (meaningful control over how I work), competence (growing mastery) and relatedness (belonging and purpose) (Deci & Ryan, 2000).

The practical implication for supervisors is liberating: the most powerful motivational tools are within your control and cost little. Delegated responsibility (Module 4) feeds autonomy. Coaching and stretch assignments (Module 5) feed competence. Specific recognition, team identity and a line of sight from daily work to the customer feed relatedness and meaning. A supervisor who says 'I cannot motivate my team because I cannot pay them more' has misdiagnosed both the problem and their own power.

6.2 Engagement is a Leading Indicator

Engagement, the emotional commitment that makes people invest discretionary effort, predicts the outcomes insurance businesses live on: productivity, customer ratings, error rates and retention (Gallup, 2015; Kahn, 1990). It is also measurable at team level without waiting for the annual survey. A simple five-question pulse, asked quarterly in one-to-ones or anonymously, gives a supervisor an early-warning system:

- Do you know exactly what is expected of you this quarter?
- In the last month, have you received recognition for good work?
- Does your opinion count in how we do things here?
- Have you grown or learned something significant in the last three months?
- Would you recommend this team to a friend as a place to work?

The questions deliberately track the manager-controllable drivers (Buckingham & Coffman, 1999). A falling score is not an indictment; it is intelligence, and acting visibly on it is itself an engagement intervention.

6.3 Retention: Keeping the People Competitors Want

Ghana's insurance and broader financial-services market recruits aggressively from within itself, and periods of organisational change are when competitors call hardest. Two disciplines protect the team. First, the stay conversation: do not wait for the resignation letter to discover what your best people value. Ask them directly, once or twice a year: what keeps you here, what would tempt you away, what would make the next year great? Then act on what you hear. Second, visible growth: high performers stay where they can see their own future. Stretch delegation, named development priorities, mentoring pairings and honest career conversations are retention infrastructure. Exit interviews record why people left; stay conversations prevent the exit.

6.4 From Group to Team: Stages and Foundations

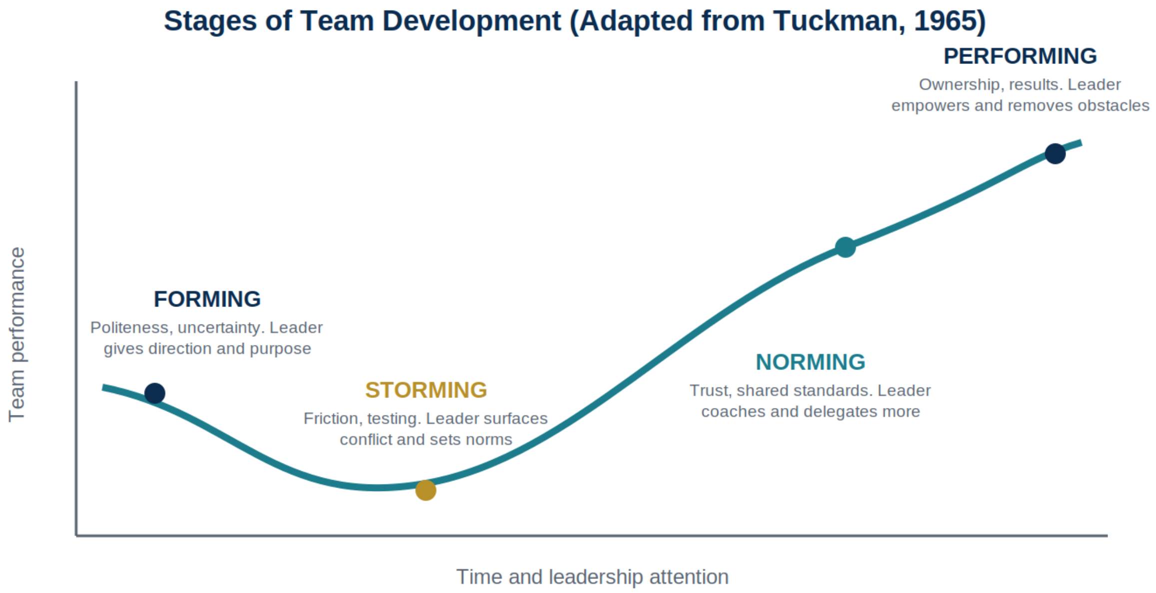


Figure 4 Stages of team development, adapted from Tuckman

Teams develop through recognisable stages: forming (politeness and uncertainty), storming (friction as differences surface), norming (trust and shared standards) and performing (ownership and results) (Tuckman, 1965). The stages are not a straight line; a reorganisation, a new leader, an acquisition or key departures can send a performing team back to forming. This matters directly for emPLE Ghana: the transition means many teams are re-forming even where the members are unchanged, and leaders should expect and manage a storming phase rather than be alarmed by it. The leadership emphasis shifts by stage: direction and purpose in forming; surfacing conflict and setting norms in storming; coaching and expanding delegation in norming; empowering and removing obstacles in performing.

Beneath the stages sit the foundations. Lencioni (2002) describes five, each depending on the one below: trust (the safety to be honest about mistakes and limits), healthy conflict (open debate of ideas), commitment (clear decisions people buy into even after disagreement), accountability (peers holding peers to standards, not just the boss policing), and attention to collective results (team outcomes above individual credit). The supervisor's fastest lever on trust is personal: going first with appropriate vulnerability, admitting your own mistakes and asking for feedback on your leadership.

Insurance industry example: The commission trap and collective results

Individually commissioned sales teams are structurally tempted toward the top of Lencioni's pyramid problem: individual results above collective ones. Symptoms include lead hoarding, client poaching disputes and veterans refusing to mentor recruits who might one day compete with them. Agency operations that beat the trap typically blend the scoreboard: individual commissions preserved, but team-level recognition, shared campaign goals and explicit rewards for mentoring recruits. The design lesson for any emPLE Ghana team is to check what the recognition system, formal and informal, is actually rewarding, because behaviour follows it.

Case study (illustrative): Rebuilding the merged operations team

After an insurer's acquisition, two policy-administration teams with different systems, standards and loyalties are merged under one supervisor, Yaw. On paper it is one team of fourteen; in reality it is two camps of seven, complete with separate lunch tables. Errors from handover gaps rise, and each camp blames the other.

Yaw recognises a team thrown back to forming and storming, and leads accordingly. Forming needs purpose: he opens with a working session that defines the merged team's single promise to internal customers, turnaround and accuracy standards agreed jointly, and pairs members across the old camps on the standards drafting. Storming needs surfaced conflict: he runs a facilitated session where each former team lists what the other does better, then what frustrates them, converting corridor grievances into process fixes. He installs cross-camp buddy pairs for the system cutover, a weekly errors-without-blame review focused on process, and celebrates the first joint win loudly. Six months later the lunch tables have mixed, error rates are below either team's historical level, and two cross-camp pairs have proposed process improvements adopted company-wide.

Discussion Questions:

- Map each of Yaw's actions to a Tuckman stage and a Lencioni foundation.
- Why did Yaw deliberately provoke the storming conversation instead of hoping friction would fade?
- Where in emPLE Ghana's integration might teams be quietly stuck in storming, and what would surface it safely?

This case study is an illustrative composite created for training purposes. It does not describe real individuals, companies' internal events or actual claims.

> **Workplace scenario: The quiet star**
> Your strongest claims analyst has gone quiet: still accurate, but no longer volunteering ideas, mentoring juniors or staying for team events. A competitor's recruiter has been active in the market. Her last one-to-one was three months ago.
> **Your move:** Plan your stay conversation: your opening line, your three questions, and the one thing you already suspect you will need to change.

6.5 Practical exercise: Team diagnosis and one intervention

a. Diagnose your team's current Tuckman stage, citing two pieces of observable evidence.
b. Score your team 1 to 5 on each Lencioni foundation: trust, healthy conflict, commitment, accountability, collective results.
c. Choose the lowest foundation and design one intervention you can run within a month (a norms session, an errors-without-blame review, a blended recognition change, cross-pairing).
d. Run the five-question engagement pulse in your next one-to-ones and record the baseline in Annex A.

6.6 Knowledge Check

Answer individually, then compare with a partner. Suggested answers are provided in the facilitator's answer guide.

a. Using Herzberg's distinction, explain why a salary increase alone rarely fixes a disengaged team, and name three motivators fully within a supervisor's control.
b. Your previously high-performing team has just been restructured. Which Tuckman stage should you expect, and what two leadership emphases does it demand?
c. What is a stay conversation, and why is it more valuable than an exit interview?

6.7 Module Recap

a. Beyond fair hygiene factors, motivation runs on autonomy, competence and relatedness, all within a supervisor's influence.
b. Engagement is measurable at team level and predicts performance and retention; the pulse gives early warning.
c. Teams develop in stages and stand on trust; emPLE Ghana's transition means many teams are re-forming and need stage-appropriate leadership.

6.8 Action points for the workplace

- Run the engagement pulse and one stay conversation with a key performer this quarter.

Diagnose your team's stage and lowest foundation, and run one targeted intervention within a month.

CONFLICT, DIFFICULT CONVERSATIONS & PSYCHOLOGICAL SAFETY

7.0 Learning Objectives

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

a. Distinguish Healthy Task Conflict from Destructive Relationship Conflict.
b. Choose Deliberately Among the Five Conflict-Handling Modes Instead of Defaulting to Habit.
c. Prepare And Conduct a Difficult Conversation Using a Structured Planner.
d. Build Psychological Safety So Problems, Risks and Ideas Surface Early, And Address Individual Challenges Before They Become Leader-Team Friction.

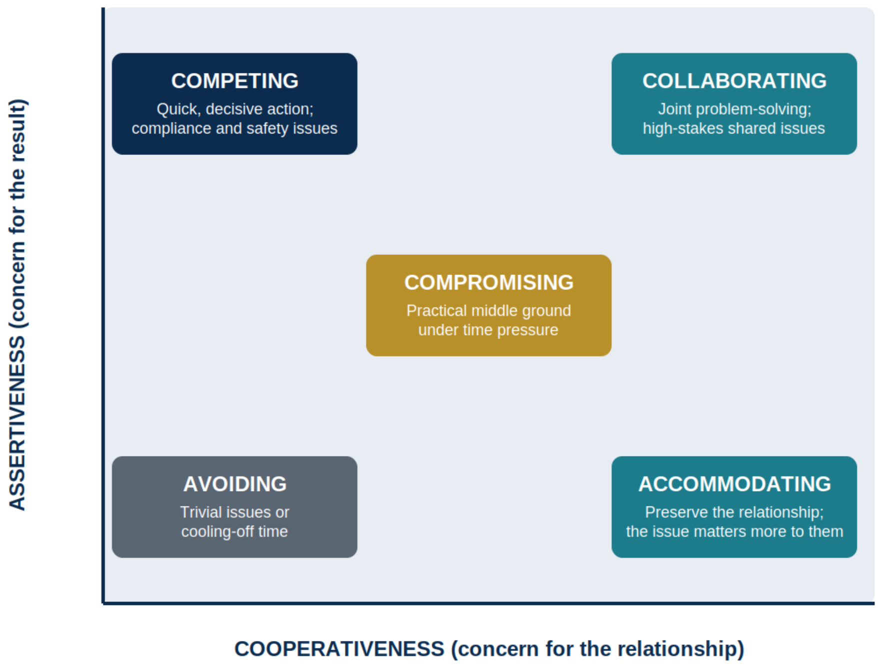
7.1 Conflict is Information

A team with no visible conflict is not necessarily healthy; it may simply be silent. Research on team effectiveness distinguishes task conflict, disagreement about ideas, methods and decisions, which in moderate doses improves decision quality, from relationship conflict, personal friction and hostility, which reliably damages performance and trust (De Dreu & Weingart, 2003). The leader's job is therefore not to eliminate conflict but to convert it: surface disagreements about the work early, keep them about the work, and prevent them from curdling into disagreements about people.

In insurance operations, unmanaged conflict has a compliance price as well as a human one. Friction between sales and underwriting suppresses the honest risk conversations that protect the book. Friction between claims and client service turns recoverable service failures into formal complaints. And friction between a team member and their leader, left unaddressed, ends in disengagement, grievance or resignation. This is why the programme brief specifically asks managers to address individual team challenges early: small, named, private conversations prevent large, public, expensive ones.

7.2 Five Modes, Chosen Deliberately

Five Conflict-Handling Modes (Adapted from Thomas & Kilmann, 1974)



No single mode is always right - effective leaders choose deliberately, then move toward collaboration

Figure 5 Five conflict handling modes

Thomas and Kilmann (1974) map five conflict-handling modes across two dimensions: assertiveness (concern for the result) and cooperativeness (concern for the relationship). Every mode is right somewhere and wrong as a habit:

a. Competing suits emergencies, compliance breaches and safety issues, where speed and standards outrank consensus. As a habit, it produces silence and malicious compliance.

b. Collaborating suits high-stakes issues where both the result and the relationship matter, such as a sales-underwriting dispute over risk appetite. It costs time and demands candour.

c. Compromising suits moderate issues under time pressure. As a habit, it splits differences that deserved real problem-solving.

d. Avoiding suits trivial issues and moments when tempers need cooling. As a habit, it is the most expensive mode of all: avoided issues compound with interest.

e. Accommodating suits issues that matter more to the other party, and building goodwill. As a habit, it teaches others that pressure works on you.

Self-awareness is the entry point: most managers have a default mode under pressure. Knowing yours, and the situations it fits poorly, is half the skill. The other half is a simple discipline: for anything important, move the conversation toward collaborating once the immediate heat has passed.

7.3 The Difficult Conversation, Structured

Difficult conversations, about performance, behaviour, interpersonal friction or bad news, go wrong at the start or never start at all. Stone, Patton and Heen (2010) show that every difficult conversation is really three: what happened (competing stories), feelings (usually unspoken but driving everything) and identity (what this says about me). A structured planner keeps all three in view:

Step	What to do	Illustrative language
1. Prepare	Define the issue factually; separate observation from story; clarify your purpose (fix, learn, agree) and check your own contribution	'What do I actually know versus assume? What is my goal for us both?'
2. Open	State the issue and your intent in two sentences, without ambush or accusation	'I want to talk about the missed handovers this week, because I value your work and I want us to fix this together.'
3. Listen	Invite their story first and listen to understand, not to reload; acknowledge feelings without surrendering the issue	'Walk me through how you see it. What was going on for you?'
4. Problem-solve	Move from stories to interests to options; contribute your view as one input, clearly	'So we both need the cutover covered and your workload sane. What are our options?'
5. Agree and follow up	Specific commitments, dates and a check-in; document where appropriate	'So you will X by Friday, I will Y, and we will review on the 15th. Agreed?'

Table 1 The difficult conversation

Cultural intelligence applies here as in feedback: privacy protects face and makes honesty possible; involving elders or respected peers as informal mediators can be effective in entrenched peer conflicts; and public confrontation, however justified, is usually remembered longer than the issue itself.

7.4 Psychological Safety: The Leader's Climate Responsibility

Psychological safety is the shared belief that this team is safe for interpersonal risk-taking: that one can ask a question, admit a mistake, flag a concern or challenge the boss without being punished or humiliated (Edmondson, 1999). It is not softness and it is not the absence of standards; the highest-performing teams combine high psychological safety with high accountability (Edmondson, 2019).

For an insurer, safety is a control mechanism: the early-stage disclosure of an underwriting error, a suspicious claim pattern, a data-protection slip or an impossible sales promise is worth many multiples of its late-stage discovery, and disclosure happens only where the messenger is safe.

Leaders build safety through visible, repeatable behaviours: responding to bad news by thanking the messenger before addressing the problem; admitting their own errors first; asking genuine questions and being changed by the answers; enforcing respect in meetings so no one is mocked for a question; and separating blameless review of process failures from accountability for negligence or misconduct, and being explicit about the difference. One hostile reaction to bad news can silence a team for a year.

Insurance industry example: Safety and the near-miss

Mature risk cultures in financial services borrow from aviation: they treat near-misses, the error caught before it reached the customer or the regulator, as free lessons and actively reward their reporting. A team that surfaces near-misses weekly is not a weak team; it is a team whose control environment is working. The supervisor's response in the first thirty seconds after a disclosure, curiosity or blame, decides whether the next near-miss is reported or buried.

Case study (illustrative): The complaint that nobody escalated

At a health insurer, a corporate client's staff repeatedly experience card-rejection problems at accredited facilities. Frontline officers log the incidents individually; none escalates the pattern. When the client finally threatens non-renewal at the annual review, the account manager is blindsided. The post-mortem question is not 'who failed to escalate' but 'why did no one feel it was safe or worthwhile to escalate?'

The answers are uncomfortable: a previous supervisor had labelled escalations as 'bringing me problems instead of solutions'; officers had learned that raising systemic issues earned extra work and no thanks; and there was no simple channel for pattern-level concerns. The new supervisor, Efe, rebuilds deliberately: a weekly fifteen-minute 'what are we seeing?' huddle where patterns are the agenda; a visible tracker where raised issues get owners and dates; public thanks, by name, to the officer whose escalation saves the next account; and a personal rule of never criticising the raiser of a problem in the moment it is raised. Within months, three systemic issues are caught early, including one that would have breached a regulatory service commitment. The client renews.

Discussion Questions:

- Trace how the previous supervisor's 'solutions not problems' rule, which sounds reasonable, destroyed early warning.
- Which of Efe's rebuilding behaviours would transfer directly to your team, and which needs adapting?
- What is currently hard to say in your team, and what does that cost emPLE Ghana?

This case study is an illustrative composite created for training purposes. It does not describe real individuals, companies' internal events or actual claims.

Workplace scenario: The simmering pair
Two of your officers, once friendly, now barely speak. Work handed between them is deteriorating, and the rest of the team has started routing around them. Each has privately hinted the other is the problem. You have avoided it for a month, hoping it would settle. It has not.
Your move: Decide your approach: separate conversations first or joint session first, and why? Draft your opening two sentences for whichever you chose.

7.5 Practical Exercise: Planning a Real Difficult Conversation

Choose a real conversation you have been postponing. The plan is confidential to you.

a. Complete the five-step planner: the factual issue, your purpose, your contribution to the situation, your two-sentence opening, and your first listening question.
b. Identify your default conflict mode and check it fits this situation; if not, name the mode you will deliberately use.
c. In pairs, rehearse only the opening and first question; partner gives SBI feedback on tone and framing.
d. Set the date. Write it in Annex A. A planned conversation without a date is still avoidance.

7.6 Knowledge Check

Answer individually, then compare with a partner. Suggested answers are provided in the facilitator's answer guide.

1. Distinguish task conflict from relationship conflict and explain the leader's job with respect to each.
2. Name the five conflict-handling modes, your own default under pressure, and one situation where that default serves you badly.
3. Define psychological safety in one sentence and give two concrete leader behaviours that build it and one that destroys it.

7.7 Module Recap

a. Conflict is information: keep it about the work, surface it early, and convert it into better decisions.
b. Choose conflict modes deliberately; avoidance is the most expensive habit, and important issues deserve collaboration.
c. Psychological safety plus high standards is the performance and compliance sweet spot; the leader's reaction to bad news sets the climate.

7.8 Action Points for the Workplace

- Hold the difficult conversation you planned in this module, on the date you committed to.

Institute a weekly pattern-spotting huddle and thank, by name, the next person who brings you bad news early.

INFLUENCE, ETHICS & CUSTOMER-FOCUSED LEADERSHIP

8.0 Learning Objectives

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

a. Exercise Influence Across Functions and Upward, Beyond the Limits of Formal Authority.
b. Apply An Ethical Decision Filter to Everyday Leadership Choices, Aligned with Insurance Market-Conduct Expectations.
c. Model And Enforce Professionalism as A Leadership Standard, not an HR Slogan.
d. Lead The Team Behaviours That Drive Service Delivery, Customer Satisfaction and Client Retention.

8.1 Influence: Leadership Beyond the Reporting Line

Much of what a supervisor needs in order to serve their team and customers is controlled by people who do not report to them: IT queues, finance approvals, underwriting decisions, head-office policies, bank partners, healthcare providers. Influence, the ability to move others without command, is therefore a core leadership competency, and it rests on evidence-based foundations (Cialdini, 2007): credibility (expertise plus reliability; influence compounds for those who deliver what they promise), reciprocity (help others' priorities and they help yours), social proof and alliance (a proposal backed by respected peers travels further), consistency (small public commitments grow into large ones) and genuine liking built on real relationships cultivated before you need them. Used transparently, these are the mechanics of collaboration; used manipulatively, they are quickly detected and permanently punished.

A practical discipline is the Stakeholder Influence Map. For any goal requiring others' cooperation: list the stakeholders; rate each for impact on your goal and current disposition (champion, neutral, sceptic, blocker); identify what each cares about, in their language (a CFO hears cost and risk; an IT lead hears stability and workload; a compliance officer hears audit trail); and plan the sequence, often winning a respected neutral first so that sceptics meet a coalition rather than a lone requester. Influencing upward follows the same logic with one addition: bring your manager solutions with options and a recommendation, never bare problems, and frame requests in terms of their goals and their boss's goals.

8.2 Ethical Leadership in an Industry Built on Promises

Insurance sells a promise to pay a stranger, years from now, when they are at their most vulnerable. The entire industry therefore stands on conduct, and Ghana's regulatory framework makes the point formally: the Insurance Act, 2021 (Act 1061) strengthened market-conduct supervision, and fair treatment of customers, honest sales practices and timely claims handling are supervisory expectations, not aspirations (Republic of Ghana, 2021). For the health business, National Health Insurance Authority oversight adds its own conduct standards. A supervisor's ethics are not private virtue; they are transmitted daily to the team through what is rewarded, tolerated and ignored.

Team-level ethical risks in insurance are rarely dramatic frauds; they are quiet pressures: the sales shortcut that oversells an exclusion-laden product to hit month-end target; the claims delay that improves this quarter's numbers at a widow's expense; the 'small' data-privacy slip; the expense claim rounded up. Leaders protect against them with a simple, teachable decision filter. Before acting, ask four questions:

a. Is it legal and compliant with regulation and emPLE Ghana policy?
b. Is it fair to the customer, the colleague and the company, viewed from their side of the table?
c. Would I be comfortable if it appeared in the media or before the regulator with my name attached?
d. Would I be proud to explain it to the people I lead as an example to follow?

Any hesitation on any question is a signal to stop and consult. Just as important is the leader's response when a team member raises an ethical concern: the psychological safety disciplines of Module 7 apply with double force, because in conduct matters, silence is the catastrophic outcome.

8.3 Professionalism as a Leadership Standard

Professionalism is the observable everyday expression of ethics and respect: punctuality and preparation; accuracy and confidentiality with client information; courtesy under provocation; appropriate dress and communication; meeting commitments to colleagues as faithfully as commitments to clients; and representing emPLE Ghana consistently in public and online. Supervisors set this standard in only one reliable way: by modelling it without exception and addressing lapses privately, promptly and fairly. A standard tolerated once for a top producer is no longer a standard; it is a price list.

8.4 Customer-Focused Leadership: The Service-Profit Logic

Customer experience is a leadership outcome before it is a frontline skill. The service-profit chain research formalised what practitioners observe: internal service quality and employee engagement drive employee retention and productivity, which drive customer value, satisfaction and loyalty, which drive growth and profitability (Heskett, Jones, Loveman, Sasser & Schlesinger, 1994). Employees treat customers approximately as well as they themselves are treated and led. A supervisor who berates staff publicly and then exhorts them to delight customers is working against physics.

Customer-focused leadership behaviours for emPLE Ghana supervisors include: keeping the customer visible in team routines (open meetings with a customer story, a compliment and a complaint, not only production numbers); walking the journey (periodically experiencing your own team's process as a customer would, from the call queue to the claims form); empowering recovery (within policy, giving frontline staff clear authority to fix defined problems immediately, because a well-recovered failure often builds more loyalty than an error-free routine); and closing the loop (treating complaints and NPS-style feedback as free consulting, with visible fixes credited to the staff who surfaced them). In a market where most customers are buying insurance for the first time and public trust is fragile, every service interaction either builds or spends the brand emPLE Ghana is investing to establish.

Insurance industry example: Claims: the moment of truth

Nothing tests an insurer's promise, or its leadership, like a claim. Industry conduct reviews across African markets repeatedly find the same pattern: the insurers with the strongest reputations are not those with zero declined claims, but those whose declines are explained early, clearly and respectfully, and whose valid claims are paid visibly fast. That performance is manufactured by supervisors: through expectations (Module 3) on communication standards, through coaching (Module 5) on difficult claimant conversations, and through psychological safety (Module 7) so that a file heading for trouble is flagged on day two, not day thirty.

Case study (illustrative): Influencing a fix nobody owned

Selorm supervises client onboarding at a life insurer. New policies are taking too long to issue: sales blames operations, operations blames incomplete sales submissions, and IT's workflow change request has sat in the queue for months. Selorm has no authority over any of the other functions. He decides to lead anyway.

He builds his influence map. The head of sales (sceptic) cares about time-to-first-commission for agents; the IT lead (neutral) cares about a well-specified request and workload timing; the operations manager (potential champion) is embarrassed by the backlog but defensive about blame. Selorm starts with data, not accusation: he samples a hundred delayed files and categorises the causes, finding the top two account for most delays. He takes the analysis first to the operations manager, framing it as 'our shared fix', winning a champion. Together they approach sales with the agent-commission framing: cleaner submissions mean faster commissions, and a one-page submission checklist means less rework for everyone. With two functions aligned, the IT lead receives a precise, jointly signed change request and slots it into the next release. Issue times fall sharply. Selorm never had authority; he had credibility, preparation, framing in each stakeholder's language and sequence.

Discussion Questions:

- Identify each influence foundation Selorm used, and where the sequence mattered.
- Why did leading with data rather than blame change the politics of the problem?
- Choose a cross-functional obstacle your team faces at emPLE Ghana. Who is your first conversation with, and what is their language?

This case study is an illustrative composite created for training purposes. It does not describe real individuals, companies' internal events or actual claims.

Workplace scenario: Month-end pressure

It is the final week of the quarter and your unit is close to target. A senior advisor proposes booking a large corporate case now and 'sorting the outstanding medical requirements next week'. He notes, correctly, that a rival team did something similar last quarter and nobody objected.

Your move: Run the four-question ethical filter aloud. What do you decide, what do you say to the advisor, and what, if anything, do you escalate about last quarter's precedent?

Practical exercise: Building your influence map
Time: 30 minutes
1. Select one real cross-functional obstacle currently hurting your team's performance or service.
2. Map the stakeholders: impact, disposition (champion, neutral, sceptic, blocker), and what each cares about, in their language.
3. Plan your sequence: who first, with what framing, and what small commitment you will ask for.
4. Schedule the first conversation within two weeks and record it in Annex A.

8.5 Knowledge Check

Answer individually, then compare with a partner. Suggested answers are provided in the facilitator's answer guide.

a. Name four evidence-based foundations of influence and give one transparent, ethical application of each in a cross-functional insurance setting.
b. State the four questions of the ethical decision filter and apply them to the month-end scenario above.
c. Using the service-profit chain, explain to a sceptical colleague why how you lead your team this month will show up in customer retention next year.

8.6 Module Recap

a. Influence rests on credibility, reciprocity, alliances and consistent delivery; map stakeholders and speak their language.
b. Ethics is a leadership transmission system: the four-question filter, applied visibly, sets the team's conduct standard.
c. Customers are treated approximately as well as employees are led; service excellence is manufactured upstream by supervisors.

8.7 Action Points for the Workplace

- Run one influence campaign on a real cross-functional obstacle within a month.

Add a customer story, a compliment and a complaint to every team meeting agenda, and empower one defined recovery authority within policy.

9.0 CONCLUSION

Effective people management and team leadership are among the most important capabilities required for organisational success. While systems, processes, and technology contribute significantly to performance, it is people who ultimately drive results, innovation, customer satisfaction, and sustainable growth.

Leadership is not a title conferred by a promotion letter. It is a pattern of behaviour observed by a team. Make the pattern worthy of the promise on the door: empowering people, every step of the way.

The knowledge gained from this programme should serve as a foundation for practical action. Participants are encouraged to apply the concepts, tools, and strategies presented in this manual within their respective teams and departments. By doing so, they will not only enhance their own leadership effectiveness but also contribute to improved employee engagement, stronger team performance, and better organisational outcomes.

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

Training changes vocabulary; only application changes behaviour, and only changed behaviour changes results. This guide converts the eight modules into ninety days of deliberate leadership practice. It is designed around a principle from behaviour-change research: small routines, repeated on a schedule and reviewed against evidence, outperform grand intentions (and they survive busy weeks). Participants complete the plan on the final afternoon of the workshop, agree it with their line manager within two weeks, and review it formally at day 90.

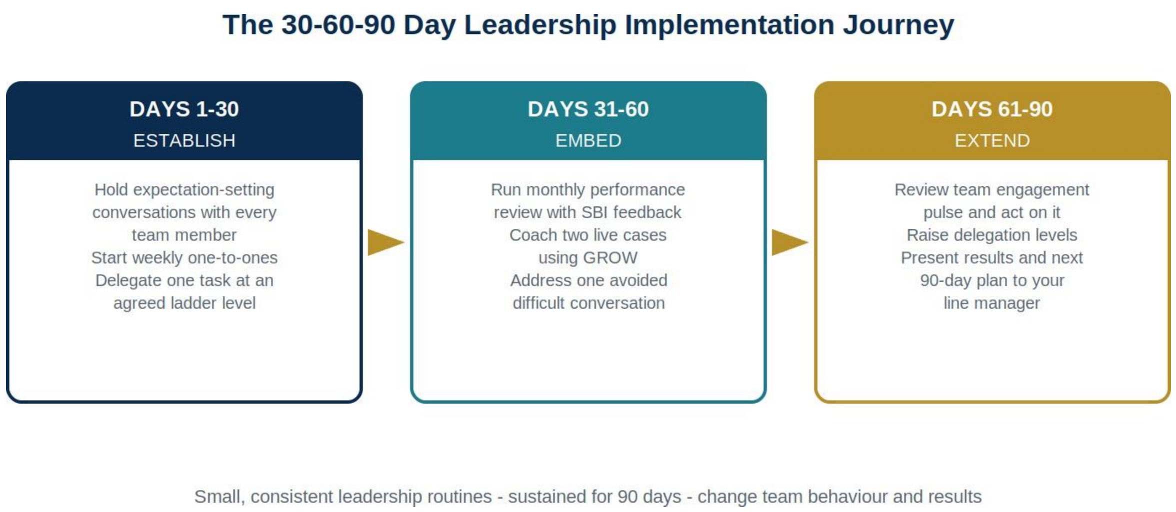


Figure 10: The 30-60-90 day leadership implementation journey: establish, embed, extend.

Days 1 to 30: Establish

The first month installs the foundations of clarity and rhythm.

- Write your role charter and share it with your manager and your team (Module 1).
- Complete or refresh an Expectations One-Pager conversation with every direct report (Module 3).
- Start the weekly or fortnightly one-to-one rhythm using the Annex D template (Module 5).
- Delegate one genuine task at an explicitly named Delegation Ladder level, with the five-part briefing (Module 4).
- Deliver at least one specific reinforcing SBI and one redirecting SBI each week (Module 5).

Days 31 to 60: Embed

The second month deepens the coaching and candour practices.

- Run a monthly team performance review using the performance leadership cycle of plan, monitor, review and develop (Modules 1 and 3).
- Coach at least two live performance challenges using GROW, resisting the urge to prescribe (Module 5).
- Hold the difficult conversation planned in Module 7, on the committed date.
- Run the five-question engagement pulse and one stay conversation with a key performer Module 6).

- Introduce a weekly pattern-spotting huddle and visibly thank the first bearer of bad news (Module 7).

Days 61 to 90: Extend

The third month expands authority, influence and review.

- Raise at least one team member a level on the Delegation Ladder and say so (Module 4).
- Execute the first two conversations of your Stakeholder Influence Map campaign (Module 8).
- Add the customer story, compliment and complaint to every team meeting; implement one defined service-recovery empowerment within policy (Module 8).
- Repeat the engagement pulse; compare with the baseline and act on one gap (Module 6).
- Prepare and present a one-page day-90 review to your line manager: what you practised, what changed in the team's behaviour and results, and your next 90-day plan.

Measuring What Changed

Each participant selects a small set of indicators at the workshop, with their line manager's agreement, drawn from measures their team already tracks. The principle is evidence over impression: pick indicators the routines above should plausibly move within a quarter.

Indicator family	Illustrative examples (select and adapt to your unit)
Leading indicators (leadership routines)	One-to-ones held versus planned; SBI feedback instances logged; GROW conversations held; delegation levels raised; difficult conversations completed
Team climate	Engagement pulse scores; issues raised proactively per month; near-misses reported
Performance	Unit KPIs already in use: turnaround times, error or query rates, sales activity and persistency, complaint volumes and resolution times
Talent	Regretted attrition; internal promotion readiness; cross-training coverage

Note: indicator examples are illustrative. Actual measures, baselines and targets must come from emPLE Ghana's own performance and HR frameworks.

The Support System

Application succeeds when it is socially supported. Three structures are recommended to emPLE Ghana and will be facilitated by MGA where agreed: accountability pairs formed at the workshop, checking in fortnightly for fifteen minutes; line-manager sponsorship, with the day-14 plan agreement and day-90 review conversations as fixed events; and an optional facilitated follow-up session at approximately day 90, where participants present their reviews, exchange lessons and set the next cycle. Sustained behaviour change is a habit system, not a memory of a good workshop.

ANNEX A: PERSONAL LEADERSHIP ACTION PLAN TEMPLATE

Complete during the workshop, agree with your line manager within fourteen days, and review at day 90. Keep it to one page in practice: specific, dated and visible.

1. My leadership baseline
Competency self-assessment summary (from Module 2): strongest area, weakest area, and my single 90-day development priority.

Development priority:

Observable behaviour that will demonstrate it:

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2. My Team Commitments

#	Commitment	Module	Target date	Evidence it happened
1	'What we know / do not know / does not change' team conversation	1		
2	Expectations One-Pager with each direct report	3		
3	Task delegated at a named ladder level (task and person):	4		
4	GROW coaching conversation (person and topic):	5		
5	Difficult conversation I have been postponing:	7		
6	Engagement pulse baseline and one stay conversation	6		
7	Influence campaign first conversation (stakeholder):	8		

3. My indicators
Two or three measures, agreed with my line manager, that these routines should move this quarter (with baseline values).
Indicator 1 and baseline:

Indicator 2 and baseline:

Indicator 3 and baseline:

4. My support
Accountability partner and check-in rhythm:

Support I need from my line manager:

Day-90 review date:

Signed (participant / line manager):

ANNEX B: PRE- AND POST-TRAINING KNOWLEDGE ASSESSMENT

Administered before Module 1 and again after Module 8 to measure knowledge gain. Circle one answer per question. Time allowed: 15 minutes. The scoring key is provided separately in the facilitator's answer guide.

1. According to Gallup's research, the largest single influence on team engagement is: (a) pay and benefits (b) the immediate manager (c) company brand (d) office environment
2. When a leader delegates a task: (a) accountability for the outcome transfers to the team member (b) responsibility is delegated but accountability for the outcome stays with the leader (c) both transfer fully to the team member (d) neither responsibility nor accountability can be delegated
3. In situational leadership, a newly recruited, enthusiastic agent most needs: (a) full delegation (b) high direction with high support (c) minimal contact (d) only financial incentives
4. An expectation that is 'specific, measurable, achievable, relevant and time-bound' also needs which two things to drive performance: (a) secrecy and pressure (b) acceptance and feedback (c) length and complexity (d) annual review only
5. 'Decide and act; keep me informed' describes which Delegation Ladder level: (a) 1 (b) 2 (c) 4 (d) 5
6. A delegated task returning to the manager half-finished, with the manager resuming it, is called: (a) escalation (b) reverse delegation (c) empowerment (d) succession
7. In the SBI feedback structure, 'B' stands for: (a) belief (b) behaviour, described factually (c) blame (d) background
8. In the GROW model, the correct sequence is: (a) Goal, Reality, Options, Way forward (b) Goal, Results, Orders, Warning (c) Group, Roles, Objectives, Work (d) Gap, Reason, Outcome, Wrap-up
9. According to Herzberg, salary is best classified as: (a) a motivator (b) a hygiene factor (c) irrelevant (d) the strongest long-term driver
10. A team recently restructured after an acquisition should be expected to return to which stage: (a) performing (b) norming (c) forming or storming (d) no change
11. Psychological safety is best defined as: (a) absence of performance standards (b) shared belief that interpersonal risk-taking is safe (c) physical workplace safety (d) conflict avoidance
12. The most expensive habitual conflict-handling mode is generally: (a) collaborating (b) avoiding (c) compromising (d) accommodating
13. The service-profit chain holds that customer loyalty is driven most directly by: (a) advertising spend (b) employee engagement and service value (c) office location (d) product count
14. When a team member raises an ethical concern, the leader's first response should be: (a) discipline the raiser (b) thank them and examine the issue (c) ignore minor issues (d) handle it only at year-end
15. The primary purpose of the 30-60-90 day plan is to: (a) test memory of the manual (b) convert learning into scheduled, reviewable leadership routines (c) satisfy HR records (d) rank participants

Scoring: one mark per question; maximum 15. A post-training score improvement is expected for every participant; results are used to evaluate the programme, not to rank individuals.

ANNEX C: MONTHLY ONE-TO-ONE MEETING TEMPLATE

Thirty to forty-five minutes, monthly at minimum, protected in both diaries. The team member speaks first at every item; the manager's role is to listen, coach and unblock. Notes belong to both parties.

Agenda item	Guide questions	Time
1. Check-in and wellbeing	How are you, genuinely? Anything outside work I should be aware of (share only what you wish)?	5 min
2. Progress against expectations	Where are you against your One-Pager measures? What is going well? What is stuck?	10 min
3. Obstacles and support	What is blocking you that I can remove? What decision are you waiting on?	5 min
4. Feedback, both directions	One reinforcing and any redirecting SBI from me; what should I start, stop or continue as your manager?	10 min
5. Development and growth	Progress on your development priority; delegation level review; coaching on one live challenge (GROW)	10 min
6. Commitments	What will each of us do before next time, by when?	5 min

Record of commitments

Team member commitments and dates:

Manager commitments and dates:

Carried forward from last meeting:

Next meeting date:

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