MGA Consulting Ghana Limited

NSIA INSURANCE

BUILDING A SALES-ORIENTED ORGANISATION



Contact MGA Consulting Today:

training@mgaconsultingltd.com

www.mgaconsultingltd.com

mgaconsultgh

BUILDING A SALES-ORIENTED ORGANISATION

NSIA INSURANCE COMPANY LIMITED

MICHAEL ABBIW
MGA CONSULTING GHANA LIMITED | NO. 16, 22ND STREET ACHIMOTA PETROLEUM, ACCRA

Table of content

THE SALES-ORIENTED ORGANISATION 6
1.0 Learning Objectives 6
1.1 What a Sales-Oriented Organisation Really Means 6
1.2 Everyone Sells, Everyone Serves 6
1.3 Why This Is Urgent For NSIA 7
1.3.1 Three Questions for Your Own Role 7
1.4 Case Scenario 7
1.5 Assessment 8
1.6 Practical Task 8
1.7 Module Recap 9
THE BASICS OF SELLING: HOW EVERYONE CAN SELL 10
2.0 Learning Objectives 10
2.1 What Selling Really Is 10
2.1.1 Everyone is Already in Sales 10
2.2 Why People Buy, and Why They Buy Insurance 10
2.3 The Simple Steps: CLEAR 11
2.4 Spotting the Opportunity in Your Role 12
2.4.1 When to Hand Over to Sales 12
2.5 Case Scenario 12
2.6 Assessment 13
2.7 Practical Task 13
2.8 Module Recap 13
INTERNAL SERVICE EXCELLENCE AND THE INTERNAL CUSTOMER 15
3.0 Learning Objectives 15
3.1 The Internal Customer 15
3.2 Moments of Truth 16
3.2.1 What Good Internal Service Looks Like 16
3.3 Internal Service Standards: Turning "Prompt" Into A Promise 16
3.4 Supporting Sales and Marketing in practice 17
3.5 Case Scenario 17
3.6 Assessment 18
3.7 Practical Task 18
3.8 Module Recap 19
FROM INTERNAL SERVICE TO REVENUE 20
4.0 Learning Objectives 20
4.1 The Chain From Internal Service to Revenue 20
4.2 Why Retention is Where the Money Is 20
4.3 The Claims Experience: Insurance's Moment of Truth 21
4.4 The Hidden Cost of Poor Internal Service 21
4.5 Case Scenario 21
4.6 Assessment 22
4.7 Practical Task 22
4.8 Module Recap 23
CROSS-FUNCTIONAL COLLABORATION AND COMMUNICATION 24
5.0 Learning Objectives 24
5.1 Where the Work Really Happens 24
5.2 How Silos Form and What They Cost 24
5.3 The Three Habits of Good Collaboration 25
5.4 A Simple Tool: Who Does What 25
5.5 Building the Relationships That Make Collaboration Easy 25
5.6 Case Scenario 26
5.7 Assessment 26

5.8 PRACTICAL TASK 27
5.9 MODULE RECAP 27
FINDING AND FIXING INTERNAL BOTTLENECKS 28
6.0 LEARNING OBJECTIVES 28
6.1 SEE THE WHOLE CHAIN, NOT JUST YOUR STEP 28
6.2 THE COMMON BOTTLENECKS IN AN INSURER 28
6.3 A SIMPLE METHOD ANY TEAM CAN USE 29
6.3.1 Four Habits That Remove Most Delay, Starting Tomorrow 29
6.4 CASE SCENARIO 29
6.5 ASSESSMENT 30
6.6 PRACTICAL TASK 31
6.7 MODULE RECAP 31
BUILDING A CULTURE OF SHARED ACCOUNTABILITY 32
7.0 LEARNING OBJECTIVES 32
7.1 CULTURE IS WHAT PEOPLE DO WHEN NO ONE IS CHECKING 32
7.1.1 Shared Accountability 32
7.1.2 The Behaviours That Sustain the Culture 33
7.2 LIVING NSIA'S VALUES AT YOUR DESK 33
7.3 HOW SALES-ORIENTED ARE WE? A MATURITY LADDER 33
7.4 MEASURING WHAT MATTERS 34
7.5 FROM UNDERSTANDING TO ACTION 34
7.6 CASE SCENARIO 34
7.7 ASSESSMENT 35
7.8 PRACTICAL TASK 36
7.9 MODULE RECAP 36
CONCLUSION 37
IMPLEMENTATION GUIDE: THE 30-60-90 DAY PLAN 38
REFERENCES 40

List of Tables

Table 1 Steps and what you do 11
Table 2 Quality and what it means at Nsia 16
Table 3 Internal Service Standards 17
Table 4 Who does what 25
Table 5 The common bottlenecks in an insurer 29
Table 6 NSIA value 33
Table 7 What it looks like at NSIA 34

List of Figures

Figure 1 Business growth and retention 7
Figure 2 The CLEAR steps 11
Figure 3 The chain from internal service to business growth 15
Figure 4 Retained client base 21
Figure 5 From silos to shared service 24
Figure 6 The NSIA policy value chain 28
Figure 7 The sales-oriented culture 32

THE SALES-ORIENTED ORGANISATION

1.0 Learning Objectives

At the end of this module, participants will be able to:

a. Explain What a Sales-Oriented Organisation Is and How It Differs from Leaving Growth to One Department.
b. Describe How Each NSIA Department Contributes to Winning, Keeping and Growing Business.
c. Apply The Principle That, in a Service Business, Every Role Sells and Every Role Serves.

1.1 What a Sales-Oriented Organisation Really Means

A sales-oriented organisation is not one where everyone is pushing products on reluctant customers. It is one where the whole organisation is organised around winning and keeping clients. Marketing scholars call this a market orientation: the entire organisation, not just the sales team, generates intelligence about what customers need and responds to it together (Narver & Slater, 1990; Kohli & Jaworski, 1990). The behaviour that follows is simple to state and demanding to practise: everyone acts in a way that makes it easier for NSIA to win the business and keep it.

These reframing matters because two myths quietly weaken most insurers:

a. **"Growth is the job of Sales and Marketing."** In truth, Sales and Marketing open the door, but the client decides whether to stay based on what every other department does next.
b. **"Being sales-oriented means pressure selling."** In truth, the most powerful growth engine in insurance is a client who was served so well that they renew and refer others. That is produced by service, not pressure.

1.2 Everyone Sells, Everyone Serves

In a service business, selling and serving are the same activity seen from two sides. The frontline sells directly. The back office sells by making it easy for the client to buy again. Consider how an ordinary internal task becomes a sales act:

i. **An underwriter** who returns a clear quote within hours has done as much to close the sale as the agent who asked for it.
ii. **A claims officer** who settles a valid claim quickly and kindly has just secured next year's renewal and, often, the client's whole network.
iii. **A finance officer** who issues an accurate receipt the same day has removed a reason for the client to doubt NSIA.
iv. **An HR officer** who hires and develops service-minded people has shaped every client interaction that follows.
v. None of these people are in Sales. All of them are selling.

1.3 Why This Is Urgent For NSIA

In Ghana's under-penetrated market, where products look alike and clients are hard to win, the organisation that keeps its clients wins. A satisfied client in a low-penetration market is also NSIA's most credible advertisement, because insurance here is still bought largely on trust and word of mouth. Every department that serves the client well is, in effect, recruiting the next client. For NSIA, this is not a new idea imported from outside: it is simply the daily practice of NSIA's own values, above all a Customer-Focused culture and Performance.

1.3.1 Three Questions for Your Own Role

Whatever your department, you can connect your work to NSIA's growth by asking yourself three questions:

i. Who relies on my work in order to serve a customer?
ii. What does "excellent" look like in the outputs I hand to them?
iii. What small delay or error on my part would the customer eventually feel?
iv. A sales-oriented employee keeps these three questions close, because the answers turn an ordinary task into a contribution to NSIA's growth.



Figure 1 Business growth and retention

1.4 Case Scenario

The Quotation That Went Cold

A broker approached NSIA for a motor fleet quotation for a client with thirty vehicles, a sizeable piece of business. The Sales officer welcomed the request warmly and passed the details to Underwriting the same afternoon. Three days later the broker called to follow up and was told the file was "being worked on." On day five, Underwriting emailed the broker asking for the vehicle schedule, information the broker had in fact already provided to Sales at the start. The

broker resent it, frustrated. On day seven, the quote arrived. By then the broker had placed the business with a competitor who had returned a complete quote within one working day.
No one in NSIA was lazy. Sales was enthusiastic, Underwriting was careful, and the quote, when it came, was competitive. The client was lost in the spaces between the departments.

For Discussion:

1. Where exactly did this business leak away, and whose responsibility was the delay?
2. What simple hand-off would have prevented the duplicated request for the vehicle schedule?
3. If you were the Underwriter, how would you have treated this request differently knowing the broker was judging all of NSIA?
4. Who, in the end, lost this sale: Sales, Underwriting, or NSIA?

1.5 Assessment

1. A sales-oriented organisation is best described as one where:
(a) The sales team works harder than everyone else
(b) The whole organisation is organised around winning and keeping clients
(c) Customers are persuaded to buy products they do not need
(d) Only the frontline interacts with clients

2. The strongest growth engine for an insurer in Ghana's market is:
(a) Aggressive advertising
(b) Lowering premiums below cost
(c) A well-served client who renews and refers others
(d) Hiring more sales agents

3. "Everyone sells, everyone serves" means that:
(a) Back-office staff must meet sales targets
(b) Every role either protects revenue or leaks it through the service it gives
(c) Only Sales and Customer Service matter
(d) Serving and selling are unrelated

4. In the case scenario, the business was ultimately lost because of:
(a) An uncompetitive price
(b) Weak hand-offs between departments
(c) A dishonest broker
(d) A faulty product

1.6 Practical Task

Working alone or in your team, map your own contribution to growth.

1. Write down three clients or intermediaries whose experience your work touches in a typical week, directly or indirectly.

2. For each, name one thing you do that helps NSIA keep that relationship, and one thing that, if done poorly or late, would damage it.
3. Complete this sentence and be ready to share it: "Even though I am not in Sales, my work helps NSIA grow by _____."

1.7 Module Recap

a. A Sales-Oriented Organisation Is Organised, End to End, Around Winning and Keeping Clients.
b. Growth Is Not Owned by Sales and Marketing; It Is Produced by Every Department Together.
c. In A Service Business, Every Role Sells by Serving the Client and The Colleague Down the Line.
d. In Ghana's Tight, Trust-Based Market, a Well-Served Client Is Both a Renewal and The Next Sale.

THE BASICS OF SELLING: HOW EVERYONE CAN SELL

2.0 Learning Objectives

At the end of this module, participants will be able to:

a. Explain What Selling Really is and Let Go of The Myths That It Needs a Special Personality or a Sales Title.
b. Apply The Simple, Repeatable Steps of a Good Selling Conversation.
c. Recognise Everyday Selling and Referral Opportunities in Your Own Role, And Act on Them or Pass Them Cleanly to Sales.

2.1 What Selling Really Is

Selling has a bad name it does not deserve. Many people picture pressure, smooth talk and persuading someone into a decision they will later regret. Real selling is almost the opposite. At its best, selling is simply helping a customer recognise a need and meet it with the right solution. It is service with a purpose. The strongest selling is built on understanding what the customer actually needs, not on clever persuasion (Rackham, 1988). For an insurer this fits perfectly: a client who is properly covered against a real risk has been served well, not pressured.

2.1.1 Everyone is Already in Sales

You may not have the word "sales" in your job title, but you are already selling every day. You persuade a colleague to prioritise your request, you represent NSIA to everyone you deal with, and you shape whether a client or broker trusts the company. Studies of modern work show that most people now spend a large part of their day moving others, that is, influencing, convincing and representing, whether or not they sit in a formal sales role (Pink, 2012). In insurance this is especially true: the client or broker who phones Finance, Claims or Customer Service is forming a view of NSIA with every word, and very often mentioning needs that are open selling opportunities.

Three myths hold capable people back. It helps to drop them now:

i. **"Selling is a born talent."** It is not. It is a set of simple steps anyone can learn and practise.
ii. **"Selling means being pushy."** Pushiness loses insurance clients. Helping them keeps them.
iii. **"Selling is only for the Sales team."** In a service business, every contact either advances the relationship or damages it.

2.2 Why People Buy, and Why They Buy Insurance

People do not buy products; they buy solutions to a need or a worry. Once you understand what the person in front of you actually wants, recommending the right cover becomes natural rather than pushy. People buy insurance for a few very human reasons:

i. **Peace of mind.** to sleep at night knowing a vehicle, a home, a business or a family is protected.

ii. **To protect what they have worked for.** a new car, a shop, a building, goods in transit.
iii. **Because it is required.** motor cover, or a cover a bank or landlord demands.
iv. **Because someone they trust recommended it.** which is why a warm word from any NSIA employee carries weight.

When you listen for which of these is driving the person, you are already halfway to serving them well.

2.3 The Simple Steps: CLEAR

A good selling conversation, whoever is having it, follows five simple steps. They are easy to remember as the word CLEAR.

Step	What you do
C Connect	Be warm and human. Put the person at ease and show you are glad to help.
L Listen	Ask a question or two and listen for the real need behind the request.
E Explain	In plain language, recommend the NSIA product or action that fits the need.
A Address	Answer any concern or question honestly, without pressure.
R Resolve	Agree the next step: complete it yourself, or pass a warm, complete referral to Sales.

Table 1 Steps and what you do



Figure 2 The CLEAR steps

2.4 Spotting the Opportunity in Your Role

Opportunities to sell rarely announce themselves. They arrive as passing remarks: a client mentions a new vehicle, a shop, a building under construction, a child starting school, or a business that is growing. Each is a possible need, and most map to an NSIA product. The skill is simply to notice, ask one gentle question, and then either recommend or refer. A few examples by department:

i. **Finance or Accounts:** a client settling a premium mentions a second business; you note it and pass a referral to Sales.
ii. **Claims:** a client whose claim you handled well is, at that moment, more open than ever to additional cover; a warm word and a referral is natural.
iii. **Customer Service:** a caller asks about one product; you politely mention a related cover that genuinely fits their situation.
iv. **Operations or Administration:** a broker mentions a client need in passing; you make sure Sales hears about it the same day.

2.4.1 When to Hand Over to Sales

You do not need to close complex business or calculate premiums yourself. Your job is to spot the opportunity, serve the person well, and pass it on cleanly. A good internal referral carries just three things: who the client is, what need or interest they mentioned, and how to reach them. One warm, complete referral is worth far more to NSIA than a dozen vague notes that someone "might be interested."

2.5 Case Scenario

The Receipt Call That Became New Business

A client telephoned NSIA's Finance desk to query a premium receipt for a motor policy. The officer, Ama, resolved the receipt question quickly and warmly. As the call was ending, the client mentioned, almost in passing, that he had just taken delivery of two new vans for a growing distribution business and was "still sorting out a few things."

Ama could have simply said goodbye. Instead she asked one friendly question: were the new vans insured yet? They were not. She explained in a single sentence that NSIA could cover them and protect the new business, took the client's permission, and that afternoon sent a short, complete referral to a Sales colleague with the client's name, the two vans, the new business and a contact number. Sales followed up the next morning and placed the cover within the week.

Ama is not in Sales. She quoted nothing and closed nothing. She simply noticed, served and passed it on, and NSIA grew.

For Discussion:

1. Which of the CLEAR steps did Ama use, even in such a short call?
2. What would have been lost if Ama had treated the call as "just a receipt query"?
3. What exactly made her referral useful to the Sales colleague?
4. In your own role, what is one passing remark you often hear that could be a selling opportunity?

2.6 Assessment

1. Selling, properly understood, is best described as:
(a) Persuading people to buy things they do not need
(b) Helping a customer recognise and meet a need
(c) A talent only some people are born with
(d) Smooth talk and pressure

2. The idea that "everyone is in sales" means that:
(a) All staff must hit sales targets
(b) Every employee represents NSIA and can spot and pass on opportunities
(c) Only the Sales team speaks to clients
(d) Selling does not really matter

3. The CLEAR steps of a selling conversation are:
(a) Close, Lead, Earn, Ask, Reward
(b) Connect, Listen, Explain, Address, Resolve
(c) Convince, Lead, Enforce, Argue, Rush
(d) Call, Log, Email, Assign, Record

4. When a back-office officer spots a strong opportunity beyond a simple query, the best action is to:
(a) Try to close the deal alone
(b) Ignore it to stay in their lane
(c) Serve the client and pass a warm, complete referral to Sales
(d) Send the client to a competitor

2.7 Practical Task

Find and Practise Your Own Selling Moments.

1. Write down two moments in a typical week when a client, broker or colleague mentions something that could be a need for an NSIA product.
2. For one of them, write out, in your own words, what you would say using the CLEAR steps.
3. Draft the three-line referral you would send to Sales: who the client is, what they need or mentioned, and how to reach them.

2.8 Module Recap

a. Selling Is Helping a Customer Recognise and Meet a Need; It Is Service with a Purpose, Not Pressure.
b. Everyone Is Already in Sales: Every NSIA Employee Represents The Company and Shapes Whether Clients Buy, Stay and Refer.
c. A Good Selling Conversation Follows Five Simple Steps: Connect, Listen, Explain, Address, Resolve (CLEAR).

d. Your Job Is to Notice the Opportunity, Serve Well, And Pass a Warm, Complete Referral to Sales.

INTERNAL SERVICE EXCELLENCE AND THE INTERNAL CUSTOMER

3.0 Learning Objectives

At the end of this module, participants will be able to:

a. Explain The Concept of The Internal Customer and Identify Your Own Internal Customers.
b. Describe What Good Internal Service Looks Like and Why It Determines the Client's Experience.
c. Demonstrate Practical Ways of Supporting Sales and Marketing Through Timely, Accurate and Responsive Internal Service.

3.1 The Internal Customer

Every person in NSIA has customers. Some are external, the policyholders, brokers and agents. But most staff spend their day serving internal customers: colleagues and departments who depend on their work to do their own. The idea that staff should treat colleagues who rely on them as customers was named decades ago and has anchored service management ever since (Berry, 1981). The quality of service between departments sets a ceiling on the quality of service the client ever receives.

A simple discipline captures this: **the next process is your customer.** Whatever you hand on, hand it on complete, correct and on time, exactly as you would want to receive it. When every internal hand-off meets that standard, the external client receives a seamless experience. When one hand-off is careless, the whole chain slows, and the client feels it as a delay, an error or a broken promise.

This is the heart of the service-profit chain, a well-evidenced model showing that internal service quality drives engaged and capable employees, who create value for customers, which drives satisfaction, loyalty and finally growth and profit (Heskett, Jones, Loveman, Sasser, & Schlesinger, 1994). The chain is only as strong as its first link. If internal service is poor, no amount of frontline effort fully recovers it.

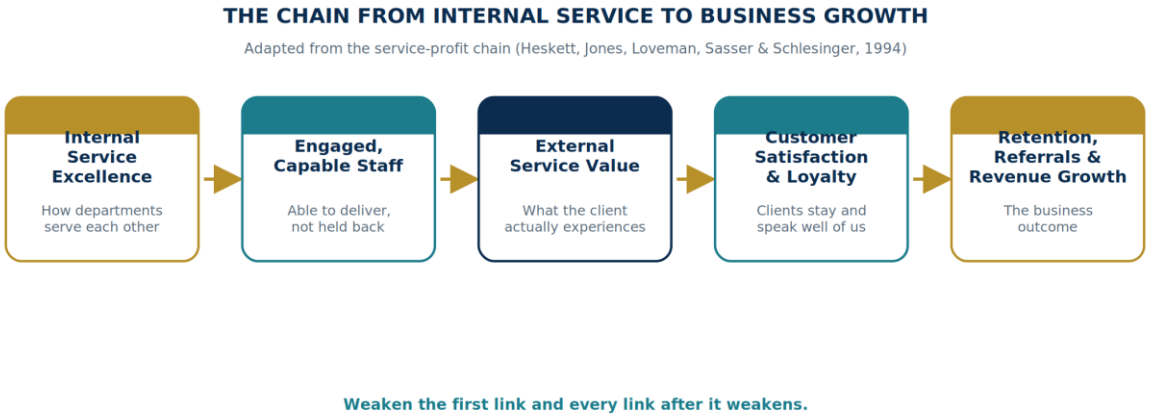

Figure 3 The chain from internal service to business growth

3.2 Moments of Truth

Every contact a client has with NSIA is a moment of truth, a single experience from which the client judges the whole company (Carlzon, 1987). Clients do not average out their experiences. One badly handled claim can undo years of quiet good service. The important insight for support staff is that most moments of truth are made possible, or made impossible, by work done far from the client. The warmth of the front desk cannot rescue a policy document that Underwriting issued with the wrong name and the wrong sum insured. The client does not experience NSIA's departments; they experience the sum of every internal hand-off as a single company, and form a single impression.

3.2.1 What Good Internal Service Looks Like

Good internal service is not complicated, but it is specific. It can be recognised by four qualities, easy to remember as the word TRAC:

Quality	What it means in practice at NSIA
Timely	You respond within an agreed, predictable time, and you tell the colleague when to expect the result
Responsive	You acknowledge the request, treat it as real work, and do not make the colleague chase you
Accurate	What you hand over is right the first time, so no one downstream has to redo or correct it
Complete	You provide everything the next person needs, so the work can move forward without coming back to you

Table 2 Quality and what it means at Nsia

3.3 Internal Service Standards: Turning "Prompt" Into A Promise

Reliable internal service depends on shared expectations. Departments that serve one another should agree, in plain terms, how quickly routine requests will be handled and what a complete request looks like. These are sometimes called internal service standards. They are not bureaucracy; they are simply a shared understanding of what "prompt" means, so that no request sits in an inbox for days because no one agreed it was urgent. The illustrative standards below show the idea. The targets should be confirmed against NSIA's own operational data before they are published.

Common Internal Request	Illustrative Standard	Owning Team
Acknowledge any internal request	Within 4 working hours	All teams
Return a standard motor quotation	Within a day	Underwriting
Confirm premium receipt to the branch	Same working day	Finance / Accounts

Common Internal Request	Illustrative Standard	Owning Team
Register a reported claim	Day of report	Claims
Resolve a routine customer query	Within a day	Customer Service

Table 3 Internal Service Standards

NSIA's own current turnaround figures, such as its average claim settlement time and quotation turnaround, should be measured and set as the baseline.

3.4 Supporting Sales and Marketing in practice

Because Sales and Marketing carry NSIA's promises to the market, every other department supports them most by making those promises true. Practical support looks like this:

i. Underwriting returns quotes and decisions within agreed times and explains any decline so Sales can manage the client.
ii. Claims keeps Sales informed on claims that involve their clients, so no agent is surprised by their own customer.
iii. Finance resolves premium, receipt and refund queries quickly, because money disputes destroy trust fastest.
iv. Customer Service and Operations close the loop on every query and keep documentation clean and findable.
v. Everyone treats a Sales request as a client request, because that is exactly what it is.

3.5 Case Scenario

Two Underwriters, Two Outcomes

Two agents each brought NSIA a similar commercial property risk on the same morning, routed to two different underwriters. The first underwriter acknowledged the request within the hour, flagged one missing document immediately rather than days later, and returned a clear quote with a short note the agent could read straight to the client. The agent closed the business that afternoon and mentioned NSIA warmly to two colleagues.

The second underwriter was equally skilled but silent. The agent heard nothing for two days, called twice, and eventually received a correct but bare quote with no explanation. The agent got the business over the line, but reluctantly, and privately decided to try a different insurer next time. Same company, same product, same price. The only difference was the internal service the agent experienced on NSIA's behalf.

For Discussion:

1. Which of the four TRAC qualities did the first underwriter demonstrate?
2. What did the second underwriter's silence cost NSIA beyond this one transaction?
3. In your own role, where does a colleague currently wait on you without knowing when to expect a result?

4. What one standard could your department promise its internal customers starting next week?

3.6 Assessment

1. An internal customer is:
(a) Any policyholder who buys directly
(b) A colleague or department who depends on your work to do theirs
(c) A member of the Sales team only
(d) An external broker

2. According to the service-profit chain, internal service quality is:
(a) Unrelated to customer loyalty
(b) The final result of good leadership
(c) The first link that shapes everything the customer later experiences
(d) Only relevant to the frontline

3. The TRAC qualities of good internal service are:
(a) Timely, Responsive, Accurate, Complete
(b) Tough, Rapid, Accountable, Careful
(c) Trained, Ready, Able, Committed
(d) Timely, Reliable, Affordable, Clear

4. The best way for a back-office department to support Sales is to:
(a) Attend sales meetings
(b) Set its own sales targets
(c) Make the promises Sales made to the client come true, reliably
(d) Contact clients directly

3.7 Practical Task

Build Your Internal Customer Map

1. List the three internal customers who most depend on your work. For each, write what they need from you and how fast they need it.
2. Rate your current service to each on the four TRAC qualities, honestly, out of 5.
3. Pick the lowest score and write one concrete change you will make this month to raise it. Name the colleague who will notice the difference.

3.8 Module Recap

a. Most NSIA Staff Serve Internal Customers All Day; That Service Sets the Ceiling on The Client's Experience.
b. The Service-Profit Chain Starts with Internal Service Quality; The First Link Decides the Strength of The Rest.
c. Good Internal Service Is Timely, Responsive, Accurate and Complete (TRAC).
d. You Support Sales Best Not by Selling, But by Making the Promises Already Made to The Client Come True.

FROM INTERNAL SERVICE TO REVENUE

4.0 Learning Objectives

At the end of this module, participants will be able to:

a. Recognise The Connection Between Internal Service Excellence, Customer Experience, Client Retention and Revenue Generation.
b. Explain The Business Cost of Poor Internal Service in An Insurance Company.
c. Describe How the Claims and Renewal Experience in Particular Drives NSIA's Growth.

4.1 The Chain From Internal Service to Revenue

The link between internal service and money is direct, even though it is often invisible on a day-to-day basis. Internal service shapes the external experience. The external experience shapes satisfaction. Satisfaction shapes retention and referral. Retention and referral are, quite literally, revenue. Customer experience has become the primary basis on which service businesses compete, often ahead of price and product (Parasuraman, Zeithaml, & Berry, 1988).

4.2 Why Retention is Where the Money Is

Winning a new insurance client is expensive, especially in a market as thinly penetrated and competitive as Ghana's. Keeping an existing one is far cheaper and far more profitable. The classic evidence is striking: a five per cent improvement in customer retention can lift profit by between twenty-five and ninety-five per cent, because retained clients buy more, cost less to serve and refer others (Reichheld & Sasser, 1990). For an insurer, this plays out as renewals, additional policies on the same relationship, and the business that satisfied clients send through word of mouth.

The reverse is equally true and more painful. Every client lost to poor internal service must be replaced by a newly won one, at full acquisition cost, just to stand still. An insurer that leaks clients through slow claims or careless administration is running up a down escalator.

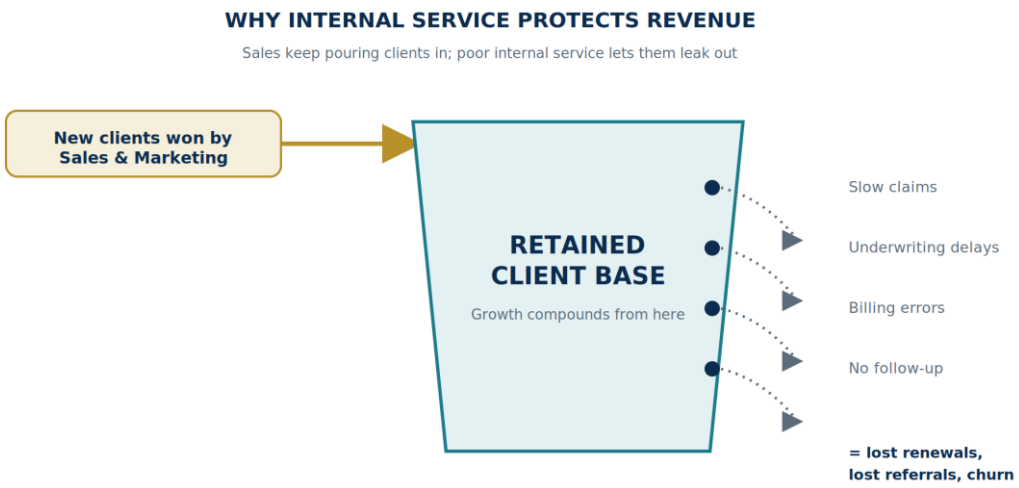

Figure 4 Retained client base

4.3 The Claims Experience: Insurance's Moment of Truth

For an insurer, the claim is the moment the client finds out whether the promise was real. A claim handled quickly, fairly and with clear communication does more for retention than any marketing campaign. A claim handled slowly or defensively undoes years of goodwill in a single file. This is why NSIA's claims experience, and the internal service that supports it from Finance, Underwriting, Operations and Customer Service, is not a cost centre. It is the single most powerful retention and referral engine the company has.

4.4 The Hidden Cost of Poor Internal Service

Poor internal service is expensive long before anyone cancels a policy. It shows up as rework when inaccurate hand-offs must be corrected, as wasted time when colleagues chase one another, as complaints that must be resolved, and as the slow erosion of trust among brokers and agents who quietly steer their best business elsewhere. None of these costs appear on a single line in the accounts, which is exactly why they are allowed to grow.

4.5 Case Scenario

The Claim That Decided a Renewal

A loyal commercial client of six years suffered a fire loss at a warehouse. The claim was valid and well documented. Internally, the file moved slowly: it waited for a surveyor's report that sat unassigned for a week, then for a finance approval that was delayed because a figure needed re-checking, then for a payment that missed its promised date because no one had told Finance it was urgent. Throughout, the client was told only that the claim was "in process."

The client eventually received a full and fair settlement, but the experience left them shaken. At renewal, three months later, they moved two of their three policies to another insurer and told

their business association why. NSIA had paid the claim in full and still lost the client, the renewal and the reputation, all to internal delays that no single person intended.

For Discussion

1. The claim was paid in full, so why was it still a failure?
2. List every internal hand-off in this story where better service would have changed the outcome.
3. What did the phrase "in process" cost NSIA, and what should the client have been told instead?
4. Estimate, in plain terms, what this one experience cost NSIA beyond the claim itself.

4.6 Assessment

1. The chain from internal service to revenue runs:
(a) Price, product, promotion, profit
(b) Internal service, external experience, satisfaction, retention, revenue
(c) Sales, marketing, advertising, growth
(d) Claims, complaints, cancellation
2. Reichheld and Sasser (1990) found that a 5% improvement in retention can lift profit by:
(a) 1% to 5%
(b) 5% to 10%
(c) 25% to 95%
(d) Exactly 50%

3. In insurance, the "moment of truth" for retention is usually:
(a) The first advertisement the client sees
(b) The claims experience
(c) The premium payment
(d) The renewal notice

4. The hidden cost of poor internal service includes all of the following EXCEPT:
(a) Rework and corrections
(b) Time lost chasing colleagues
(c) Lower reinsurance rates
(d) Erosion of broker and agent trust

4.7 Practical Task

Trace One Real Experience from the Inside

1. Recall one client or claim experience you were part of, good or bad. Working backwards, list each internal hand-off that shaped how the client felt.
2. Mark the single hand-off that mattered most to the outcome.
3. Write one sentence describing how a small improvement at that point would have changed the client's decision to stay or leave.

4.8 Module Recap

a. Internal Service Shapes Experience, Experience Shapes Retention, and Retention Is Revenue.
b. Keeping A Client Is Far Cheaper and More Profitable Than Winning a New One; A 5% Retention Gain Can Lift Profit By 25% To 95%.
c. The Claims Experience Is Insurance's Moment of Truth and NSIA's Strongest Retention Engine.
d. Poor Internal Service Is Expensive Long Before a Policy Is Cancelled; Most of Its Cost Is Hidden.

CROSS-FUNCTIONAL COLLABORATION AND COMMUNICATION

5.0 Learning Objectives

At the end of this module, participants will be able to:

a. Explain How Departmental Silos Form and How They Damage Service and Growth.
b. Strengthen Cross-Functional Collaboration and Communication to Improve the Speed, Quality and Consistency of Service.
c. Build Stronger Working Relationships Across Departments That Improve Trust, Productivity and Support for Growth.

5.1 Where the Work Really Happens

The real work of serving a client almost never happens inside a single department. It happens in the spaces between them, in the hand-offs. Management thinkers describe this as the white space on the organisation chart, the gaps between the boxes where responsibility is unclear and where most service failures actually occur (Rummler & Brache, 1995). NSIA's organisation chart shows departments; the client experiences the connections between them.

5.2 How Silos Form and What they Cost

Silos are rarely created on purpose. They form naturally when departments optimise for their own goals, measure only their own performance, and communicate mainly within their own walls. Over time, each department becomes efficient at its own task and blind to the whole. The result is predictable: hand-offs are dropped, information is hoarded, and when something goes wrong the energy goes into deciding whose fault it was rather than fixing it for the client. Organisational silos are one of the most common and most costly barriers to performance (Lencioni, 2006).

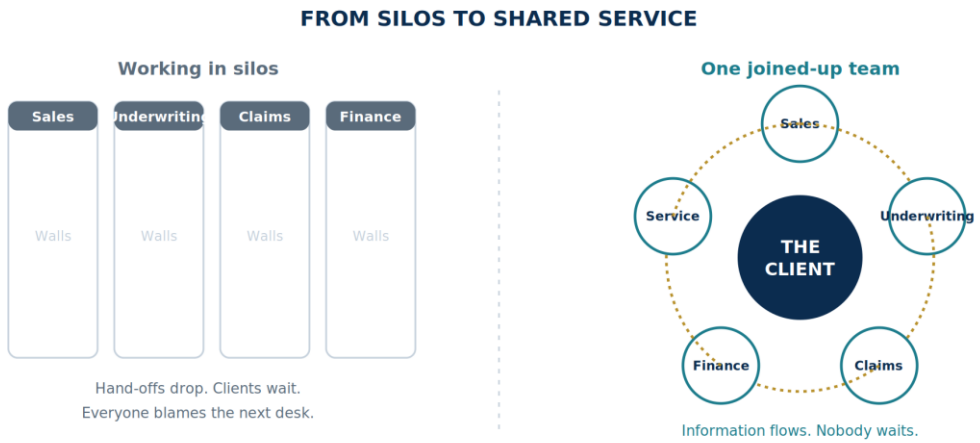

Figure 5 From silos to shared service

5.3 The Three Habits of Good Collaboration

Collaboration is not a personality trait; it is a set of habits any team can practise. Three habits do most of the work:

i. **Clean hand-offs.** When you pass work to another department, you pass everything they need, you confirm they have it, and you make clear what happens next. A hand-off is not complete until the receiver can act without coming back to you.

ii. **Proactive communication.** You tell colleagues what they need to know before they have to ask, especially about delays. A short message saying "this will take until Thursday" prevents a dozen follow-ups and keeps trust intact.

iii. **Shared goals over local wins.** When your target and another department's target pull in different directions, the client's experience is the tie-breaker. The question is always: what does NSIA need here, not just what does my department need.

5.4 A Simple Tool: Who Does What

Many cross-department problems are really confusion about responsibility. A light responsibility matrix removes that confusion by naming, for each step of a shared process, who is Responsible for doing the work, who is Accountable for the result, who must be Consulted, and who should be kept Informed. This is often called a RACI matrix. The example below applies it to issuing a new motor policy at NSIA. The role names should be confirmed against NSIA's own structure.

Step in Issuing a Motor Policy	Responsible	Accountable	Consulted	Informed
Receive and check proposal	Underwriting	Head, Underwriting	Sales / Broker	Customer Service
Rate and prepare quotation	Underwriting	Head, Underwriting	Technical	Sales
Confirm premium payment	Finance / Accounts	Head, Finance	Underwriting	Customer Service
Issue policy document	Underwriting	Head, Underwriting	Finance	Sales / Customer
Deliver document to customer	Customer Service	Head, Operations	Sales	Underwriting

Table 4: Who does what

5.5 Building the Relationships That Make Collaboration Easy

Collaboration runs on trust, and trust is built in ordinary moments: keeping small promises, giving colleagues the benefit of the doubt, saying thank you, and treating the person at the next desk as a partner rather than an obstacle. Teams that know and respect one another resolve problems in

minutes that silent, suspicious teams turn into week-long disputes. Investing in these working relationships is not a distraction from the job; for a service business, it is the job.

5.6 Case Scenario

The Endorsement Nobody Owned

A corporate client requested a mid-term change to add a newly acquired vehicle to a motor policy, a routine endorsement. The request reached Customer Service, who passed it to Underwriting. Underwriting assumed Operations would issue the amended schedule once they had rated it, and rated it quickly. Operations assumed Finance would raise the additional premium invoice first. Finance never received the trigger, because each department believed the next one had the file. For nine days the endorsement sat in the white space between four departments, owned by none of them.

The client, meanwhile, was driving an uninsured vehicle while believing NSIA had handled the request. When the gap came to light, the client was alarmed and the broker furious. Every department had done its own part correctly. The failure was entirely in the hand-offs.

For Discussion:

1. At each of the four departments, what single action would have kept the endorsement moving?
2. Who should have 'owned' this request from start to finish, and why does ownership matter?
3. Which of the three habits of collaboration was missing here?
4. How would a brief shared message at the first hand-off have changed the whole story?

5.7 Assessment

1. The "white space on the organisation chart" refers to:
(a) Empty offices
(b) The gaps between departments where hand-offs happen and fail
(c) Unused budget
(d) The space for staff names

2. Silos most commonly form because departments:
(a) Are badly managed
(b) Optimise for their own goals and communicate mainly within their walls
(c) Have too few staff
(d) Share too much information

3. A hand-off is only complete when:
(a) You have emailed the file
(b) The receiver can act without coming back to you
(c) Your part of the task is done

(d) The client has been informed

4. When two departments' targets pull in different directions, the tie-breaker should be:

(a) Seniority

(b) Whoever asks loudest

(c) The client's experience and NSIA's overall result

(d) The larger department

5.8 Practical Task

Fix One Hand-Off Between Your Department and Another

1. Name one recurring hand-off between your department and another that often goes wrong or slow.
2. With a colleague from that other department if possible, agree exactly what a complete hand-off looks like: what is passed, how it is confirmed, and who owns the item until it is done.
3. Write the agreement in three lines and commit to testing it for two weeks.

5.9 Module Recap

a. Most Service Failures Happen in The White Space Between Departments, Not Inside Them.
b. Silos Form Naturally; They are Overcome Deliberately Through Clean Hand-Offs, Proactive Communication and Shared Goals.
c. A Hand-Off Is Not Complete Until the Receiver Can Act Without Coming Back to You.
d. Collaboration Runs on Trust and Trust is Built by Keeping Small Promises Every Day.

FINDING AND FIXING INTERNAL BOTTLENECKS

6.0 Learning Objectives

At the end of this module, participants will be able to:

a. Map The NSIA Policy Value Chain and Locate the Points Where Clients Experience Delay.
b. Identify Internal Process Bottlenecks and Their Root Causes.
c. Apply Practical Approaches to Improve Coordination, Turnaround and Cross-Functional Efficiency.

6.1 See the Whole Chain, Not Just Your Step

A bottleneck is any point where work slows, piles up or stalls, holding back everything behind it. For an insurer, bottlenecks are usually invisible to the department that causes them, because each department sees only its own step. To find them, you first have to see the whole value chain the way the client does: as one continuous journey from first enquiry to renewal.

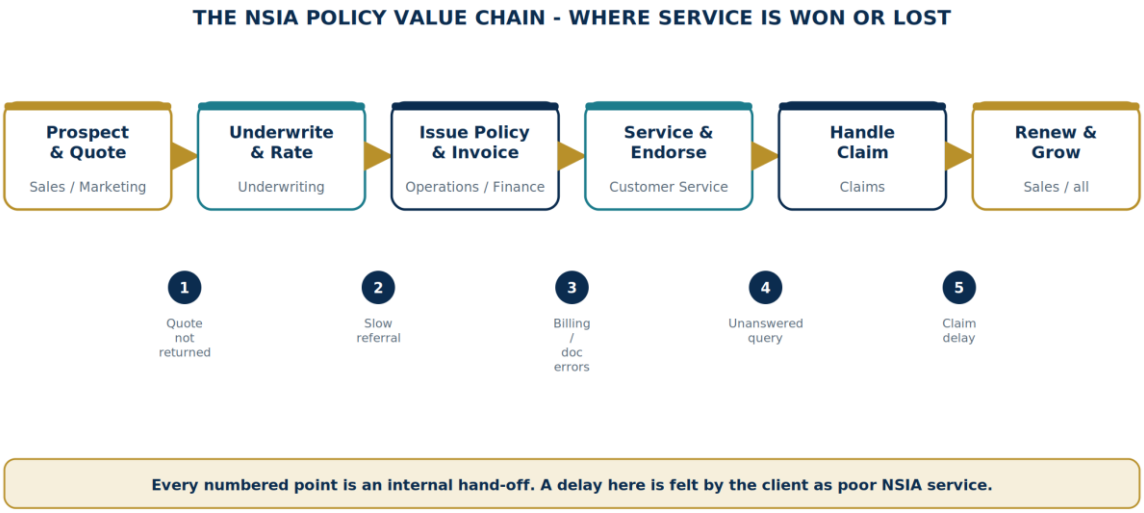

Figure 6 The NSIA policy value chain

6.2 The Common Bottlenecks in an Insurer

Point in the chain	Typical bottleneck	How the client feels it
Quote and acceptance	Referrals and quotes not returned on time	NSIA is slow and the agent looks bad
Policy issuance	Documents issued late or with errors	The client doubts the cover is real
Premium and receipting	Invoices or receipts delayed or wrong	Trust breaks; disputes begin over money

Point in the chain	Typical bottleneck	How the client feels it
Queries and endorsements	Requests unanswered or passed around	The client feels ignored
Claims	Surveys, approvals or payments delayed	The promise appears broken at the worst moment

Table 5: The common bottlenecks in an insurer

6.3 A Simple Method Any Team Can Use

Removing bottlenecks does not require complex tools. A disciplined, repeatable method is enough:

i. **Map it.** Draw the process end to end, step by step, naming who does each step and who it passes to. Most bottlenecks reveal themselves the moment the full picture is on one page.

ii. **Time it.** For each step, note how long it actually takes and, more revealing, how long the work waits between steps. Waiting time, not working time, is usually the real problem.

iii. **Find the root cause.** For the worst delay, ask "why" until you reach the true cause rather than the symptom. A slow quote may trace back to a missing piece of information at the very start.

iv. **Fix and agree.** Make one practical change, agree a target turnaround with the departments involved, and check after two weeks whether the delay has gone.

v. This is the spirit of continuous improvement: small, steady, practical changes to how work flows, made by the people who do the work, rather than grand restructures imposed from above. Most avoidable delay in service organisations comes from a small number of causes: waiting for a decision or a signature, handing work back and forth between teams, and reworking something that was not done right the first time (Womack & Jones, 1996).

6.3.1 Four Habits That Remove Most Delay, Starting Tomorrow

- **Do it once.** Ask the client or colleague for everything you need in a single, complete request, not in a trickle of separate messages.
- **Acknowledge immediately.** Even a one-line reply, "received, I will revert by 3 pm," removes anxiety and prevents chasing.
- **Clear the small tasks first.** A five-minute confirmation should never wait behind a five-day project.
- **Name the next action and owner.** Never let a file leave your hands without it being clear who does the next step and by when.

6.4 Case Scenario

The Three-Day Quote That Should Take Three Hours

A branch team grew frustrated that straightforward motor quotes were routinely taking three days. Rather than blame Underwriting, they mapped the process on a flip chart. The map showed only about forty minutes of actual work spread across the three days. The rest was waiting. The real cause emerged at the very first step: agents were submitting

requests with incomplete client details, so Underwriting's first action was always to send the file back for more information, losing a day each time.

The fix was small. The team created a simple one-page checklist that agents complete before submitting a quote request, so the file arrives complete. Within two weeks, straightforward quotes were going out the same day. Nothing was restructured. One bottleneck, at the start of the chain, had been quietly costing NSIA business for years.

For Discussion:

1. Why did mapping the process reveal what daily frustration had not?
2. The bottleneck was blamed on Underwriting but caused at submission. What does this teach about finding root causes?
3. Identify one process you touch where waiting time is far longer than working time.
4. What simple, cheap change could remove the biggest delay in that process?

6.5 Assessment

1. A bottleneck is:
(a) A difficult client
(b) A point where work slows or stalls and holds back everything behind it
(c) A type of insurance policy
(d) A department that is too large

2. When mapping a process, the biggest source of delay is usually:
(a) The working time on each step
(b) The waiting time between steps
(c) The number of staff
(d) The software used

3. Finding the root cause means:
(a) Blaming the last department that touched the file
(b) Asking "why" until you reach the true cause, not the symptom
(c) Restructuring the organisation
(d) Adding more approval steps

4. In the case scenario, the three-day quote was really caused by:
(a) A lazy underwriter
(b) Incomplete information submitted at the very start
(c) A system failure
(d) Too many quotes to process

6.6 Practical Task

Map and Attack One Bottleneck

1. Choose one process your department is part of that clients or colleagues often find slow.
2. On one page, map the steps end to end, naming who does each and who it passes to. Mark where the work waits longest.
3. For the worst wait, write the likely root cause and one practical change your team could make this month. Agree a target turnaround time.

6.7 Module Recap

a. Bottlenecks are Invisible from Inside a Single Step; You Must See the Whole Value Chain to Find Them.
b. Waiting Time Between Steps, Not Working Time, Is Usually Where Clients Lose Patience.
c. A Simple Method Works: Map It, Time It, Find the Root Cause, Fix and Agree a Turnaround.
d. Most Delays That Cost NSIA Business Can Be Removed by Small, Practical Changes Made by the People Who Do the Work.

BUILDING A CULTURE OF SHARED ACCOUNTABILITY

7.0 Learning Objectives

At the end of this module, participants will be able to:

a. Foster a Customer-Focused Culture Built on Shared Accountability, Responsiveness and Performance.
b. Describe The Behaviours That Sustain a Sales-Oriented Organisation Day to Day.
c. Develop Practical Personal and Departmental Action Plans for Contributing to NSIA's Goals.

7.1 Culture Is What People Do When No One Is Checking

Everything in the first six modules can be understood in a single day. None of it changes NSIA unless it becomes habit, and habit is what we call culture. A sales-oriented culture is simply the set of behaviours that staff repeat without being told: answering quickly, passing work cleanly, telling colleagues what they need to know, and keeping the client in view. The service-profit chain works only when these behaviours are the norm rather than the exception (Heskett et al., 1994).

7.1.1 Shared Accountability

Shared accountability means that the client's experience is everyone's responsibility, not a problem to be handed to whichever department is nearest. It does not remove individual responsibility; it adds a second layer on top of it. Each person owns their own task and also owns the outcome for the client. In practice, shared accountability shows up as a simple refusal to let a client fall into the white space: the person who notices a stalled file moves it, even when it is not strictly theirs.

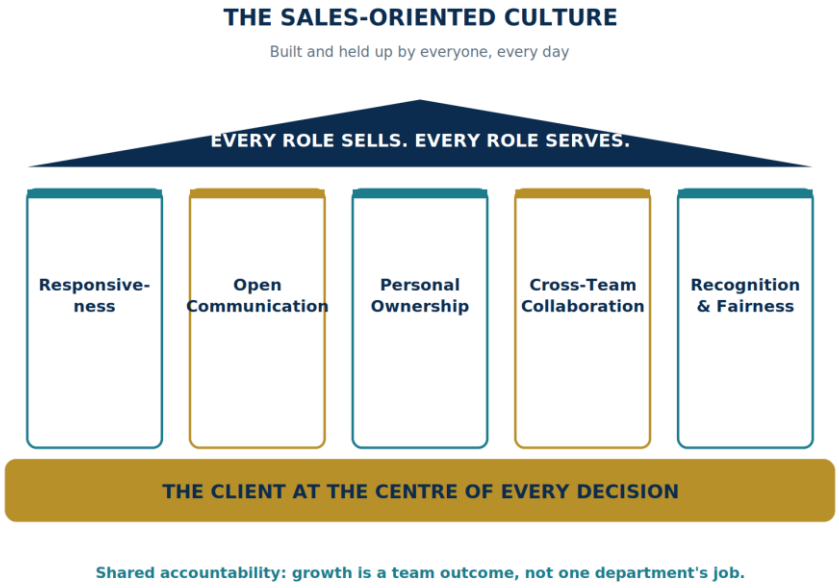

Figure 7 The sales-oriented culture

7.1.2 The Behaviours That Sustain the Culture

i. **Responsiveness.** Acknowledge requests quickly, even when the full answer will take longer.
ii. **Ownership.** If a client or colleague's problem reaches you, you own it until it is solved or properly handed on.
iii. **Open communication.** Share information forward before it is asked for, especially about delays.
iv. **Collaboration.** Treat every other department as a partner in one shared result.
v. **Recognition and fairness.** Notice and appreciate good internal service; it is the behaviour you want more of.

Leaders set the tone, but culture is carried by everyone. Each participant in this room either reinforces the sales-oriented culture or quietly erodes it, every single day, through hundreds of small choices.

7.2 Living NSIA's Values at Your Desk

NSIA already has an excellent statement of the culture it wants, in its five core values. The task is to turn those values from words on a wall into behaviours at a desk. The table below offers concrete, observable behaviours for each value. Teams are encouraged to add their own.

NSIA Value	What It Looks Like at Your Desk
Responsibility	I own the outcome of my work and I help fix problems even when they began elsewhere.
Innovation	I look for a faster, simpler way to serve, and I suggest improvements rather than accepting delay.
Integrity	I keep my promises to colleagues and customers, and I flag problems honestly and early.
Customer-Focused	I ask how my task affects the customer, and I treat colleagues as customers too.
Performance	I meet the service standards my team has agreed, and I measure whether I am improving.

Table 6: NSIA value

7.3 How Sales-Oriented Are We? A Maturity Ladder

Progress is easier to sustain when a team can see where it stands and where it is going. The ladder below runs from a reactive, siloed team to a customer-obsessed one where everyone owns growth. Most teams are a mix of levels. The goal is honest self-assessment followed by one deliberate step up.

Level	What it looks like at NSIA
1 Reactive and siloed	Teams work in isolation; the client is passed around and asked to repeat themselves.
2 Aware	Teams know service matters, but act inconsistently and without agreed standards.
3 Coordinated	Hand-offs and internal service standards are agreed and mostly kept.
4 Proactive	Teams anticipate needs, measure turnaround, and improve without being told.
5 Customer-obsessed	Everyone owns growth; serving the client well is simply how NSIA works.

Table 7: What it looks like at NSIA

7.4 Measuring What Matters

A customer-focused culture needs a small set of shared measures, so that service is managed as seriously as cost. NSIA can track, and review together, a short list such as: adherence to internal service standards; average turnaround for quotes and claims; time to resolve complaints; the renewal or retention rate; and a simple measure of how willing clients are to recommend NSIA. The current baseline, for example the present renewal retention rate, should be set and tracked over time.

7.5 From Understanding to Action

The final task of this programme is to turn insight into commitment. Training changes behaviour only when it ends in clear commitments that are written down, owned and reviewed. Vague intentions such as "I will communicate better" fade within days; specific commitments last. A useful test is whether a commitment is SMART: Specific, Measurable, Achievable, Relevant and Time-bound. "I will acknowledge every internal request within four working hours and confirm this in my weekly team huddle for the next eight weeks" is a commitment that can actually be kept and checked.

Every participant will leave with a personal action plan and will contribute to a departmental action plan and an internal service commitment. These are not paperwork; they are the specific, dated promises that decide whether this programme changes anything. The thirty, sixty and ninety day plan shows how the change is sustained. The single most effective habit for sustaining it is a short weekly team huddle, no longer than fifteen minutes, in which the team reviews its service commitments, celebrates good service, and agrees who will fix any bottleneck that appeared.

7.6 Case Scenario

The File That Someone Moved

A renewal for a mid-sized client was approaching its due date, but the file had stalled. The underwriting review was done, yet the renewal notice had not gone out because of an unresolved question about last year's claims record, and the question had been sitting unanswered between Claims and Underwriting for several days. A Customer Service officer, preparing for an unrelated call, noticed that the renewal was now only four days away.

It was not her file and not her department's fault. She could have left it. Instead she sent one short message to both departments flagging the deadline, offered to chase the claims record herself, and copied the Sales officer so no one would be blindsided. The question was resolved that afternoon, the renewal notice went out in time, and the client renewed without ever knowing how close it had come. That single act, moving a file that was not hers, is what a culture of shared accountability looks like in practice.

For Discussion:

1. What made this behaviour cultural rather than just helpful?
2. What would most likely have happened if everyone had stuck strictly to "not my file"?
3. Describe one recent situation where you could have moved a stalled file but did not. What held you back?
4. What would need to be true at NSIA for this behaviour to become normal rather than exceptional?

7.7 Assessment

1. Organisational culture is best described as:
(a) The company's written values
(b) What people do when no one is checking
(c) The annual staff party
(d) The organisation chart

2. Shared accountability means:
(a) No one is individually responsible
(b) Each person owns their task and also owns the client's outcome
(c) Only managers are responsible
(d) Blame is shared equally

3. Which behaviour most directly prevents clients falling into the "white space"?
(a) Working faster alone
(b) Noticing a stalled item and moving it, even when it is not strictly yours
(c) Keeping to your own department
(d) Waiting to be asked

4. The final purpose of this programme is to:
(a) Pass the post-training quiz

(b) Turn understanding into dated personal and departmental commitments
(c) Reorganise NSIA's departments
(d) Increase the number of sales agents

7.8 Practical Task

Draft your commitments now. You will transfer these to the action-plan template at the end of this manual.
1. Write two things you personally will start, stop or do differently to serve your internal customers and the client better.
2. Write one change your department should make, which you will raise with your team.
3. For each, name what will be different for a client or colleague, and the date by which you will have acted.

7.9 Module Recap

a. Culture Is Habit: A Sales-Oriented Culture Is the Behaviour Staff Repeat Without Being Told
b. Shared Accountability Means Owning Both Your Task and The Client's Outcome.
c. Five Behaviours Sustain the Culture: Responsiveness, Ownership, Open Communication, Collaboration, Recognition.
d. Insight Becomes Change Only Through Dated Personal and Departmental Action Plans.

CONCLUSION

Building a sales-oriented organisation is not the responsibility of Sales and Marketing alone. It is a shared commitment that requires every department and every employee to contribute to winning, serving and retaining clients.

The real measure of a sales-oriented culture is not simply how much business we attract, but how well we serve our clients and give them reasons to stay, renew and recommend us.

Every role matters. Every hand-off counts. Every client experience contributes to NSIA's growth. The best-performing organisations are not those with the most talented individuals working in isolation, but those whose people work as a genuine team towards a shared purpose (Katzenbach & Smith, 1993). That is the invitation of this programme: to work as one NSIA, so that a customer who deals with any one of us feels they are dealing with all of us, and that they are in good hands.

IMPLEMENTATION GUIDE: THE 30-60-90 DAY PLAN

The plan works on three levels at once: leadership sets the conditions, departments fix what is theirs to fix, and every individual keeps the commitments made in Module 7. It is best owned by a small steering group, sponsored by executive management, and supported by service champions drawn from each department. Current turnaround times should be measured early to create a baseline.

Phase	Focus	Key Actions
First 30 days (Foundations)	Build commitment and a shared picture of reality	Executive management publicly commits to the programme and communicates why it matters to every member of staff. A steering group is formed and service champions are named in each department. Each participant activates their personal action plan from Module 7. Teams map the key cross-department hand-offs and mark where work waits, and draft internal service standards for the most common requests.
31 to 60 days (Integration)	Put the standards to work and remove friction	Internal service standards are published for each team and displayed where staff can see them. Weekly cross-functional service huddles begin, of no more than fifteen minutes. The three worst bottlenecks identified in Phase 1 are fixed, each with a named owner. Hand-off agreements from Module 5 are tested, and responsiveness and turnaround are tracked weekly and shared openly.
61 to 90 days (Embedding)	Make the new behaviour normal and self-sustaining	Service champions and strong performers are recognised publicly, to signal what NSIA values. Service measures are added to team and individual performance reviews. Results are reviewed with all staff, comparing turnaround and complaint resolution against the Phase 1 baseline. The steering group sets the next ninety-day targets, so momentum continues.

Roles in the roll-out

Role	Responsibility in the roll-out
Executive sponsor	Champions the programme, removes obstacles, and reviews progress monthly.
Steering group	Coordinates the plan, tracks the measures, and reports to management.
Service champions	Model the behaviours, run the huddles, and surface bottlenecks in their teams.
Managers and supervisors	Hold the service standards, coach their people, and review action plans.
Every employee	Keeps their commitments and treats colleagues as internal customers.

What good looks like at day 90

- Hand-offs between departments are faster and rarely need chasing.
- Agreed turnaround times exist at the main points of the value chain and are being met.
- Staff across departments speak about the client's experience as their own responsibility.
- At least one measurable bottleneck per department has been removed.

REFERENCES

Bank of Ghana. (2025). Financial stability review 2024. Bank of Ghana.

Berry, L. L. (1981). The employee as customer. Journal of Retail Banking, 3(1), 33-40.

Carlzon, J. (1987). Moments of truth. Ballinger.

Deloitte. (2026). Africa insurance outlook 2025/2026: Adapting for growth in a changing world. Deloitte Africa.

Graphic Online. (2026). Non-life insurance rankings: Six insurers tighten grip on the market. Graphic Communications Group. https://www.graphic.com.gh

Heskett, J. L., Jones, T. O., Loveman, G. W., Sasser, W. E., & Schlesinger, L. A. (1994). Putting the service-profit chain to work. Harvard Business Review, 72(2), 164-174.

Heskett, J. L., Sasser, W. E., & Schlesinger, L. A. (1997). The service profit chain: How leading companies link profit and growth to loyalty, satisfaction, and value. Free Press.

Katzenbach, J. R., & Smith, D. K. (1993). The wisdom of teams: Creating the high-performance organization. Harvard Business School Press.

Kohli, A. K., & Jaworski, B. J. (1990). Market orientation: The construct, research propositions, and managerial implications. Journal of Marketing, 54(2), 1-18.

Lencioni, P. (2006). Silos, politics and turf wars: A leadership fable about destroying the barriers that turn colleagues into competitors. Jossey-Bass.

Narver, J. C., & Slater, S. F. (1990). The effect of a market orientation on business profitability. Journal of Marketing, 54(4), 20-35.

National Insurance Commission. (2021). Insurance Act, 2021 (Act 1061). Government of Ghana.

NSIA Insurance. (2026). About us. NSIA Insurance Company Limited. https://www.nsiainsurance.com.gh

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. Journal of Retailing, 64(1), 12-40.

Pink, D. H. (2012). To sell is human: The surprising truth about moving others. Riverhead Books.

Rackham, N. (1988). SPIN selling. McGraw-Hill.

Reichheld, F. F. (2003). The one number you need to grow. Harvard Business Review, 81(12), 46-54.

Reichheld, F. F., & Sasser, W. E. (1990). Zero defections: Quality comes to services. Harvard Business Review, 68(5), 105-111.

Rummler, G. A., & Brache, A. P. (1995). Improving performance: How to manage the white space on the organization chart (2nd ed.). Jossey-Bass.

Womack, J. P., & Jones, D. T. (1996). Lean thinking: Banish waste and create wealth in your corporation. Simon & Schuster.