



AIT SALES PROCEDURE MANUAL

i. SUMMARY

Scope

Define the process and activities involved in sales cycle from sales prospecting to service

Deliverables:

- a. Ensure increase in revenue for the company
- b. Facilitate delivery of quality service to customer
- c. Ensure recruitment and training quality sales Team
- d. Delivery of Intelligence on market changes and competition

ii. The purpose of this procedure is to;

Define the process and activities involved in sales cycle from sales prospecting to service delivery

iii. Why the Department Exists

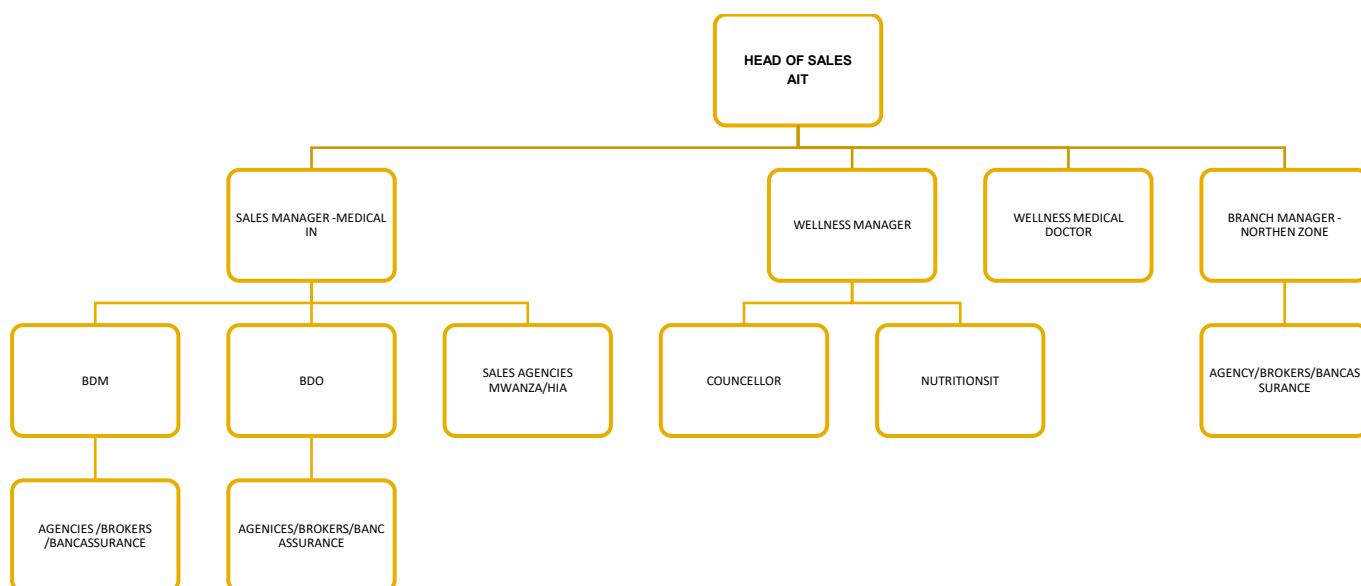
- a. The Key objective of the sales force is to deliver the top line by bringing in new customers
- b. The sales force is mandated with maintaining relationships with existing customers to ensure retention. They also provide feedback to the company (retention) team on customer service
- c. Provides Intelligence on market changes and competition
- d. Champion Corporate theme
- e. Create positive publicity for the company
- f. Relationship management
- g. Crisis management

In a nut shell the department is mandated with distributing and marketing the Company's products

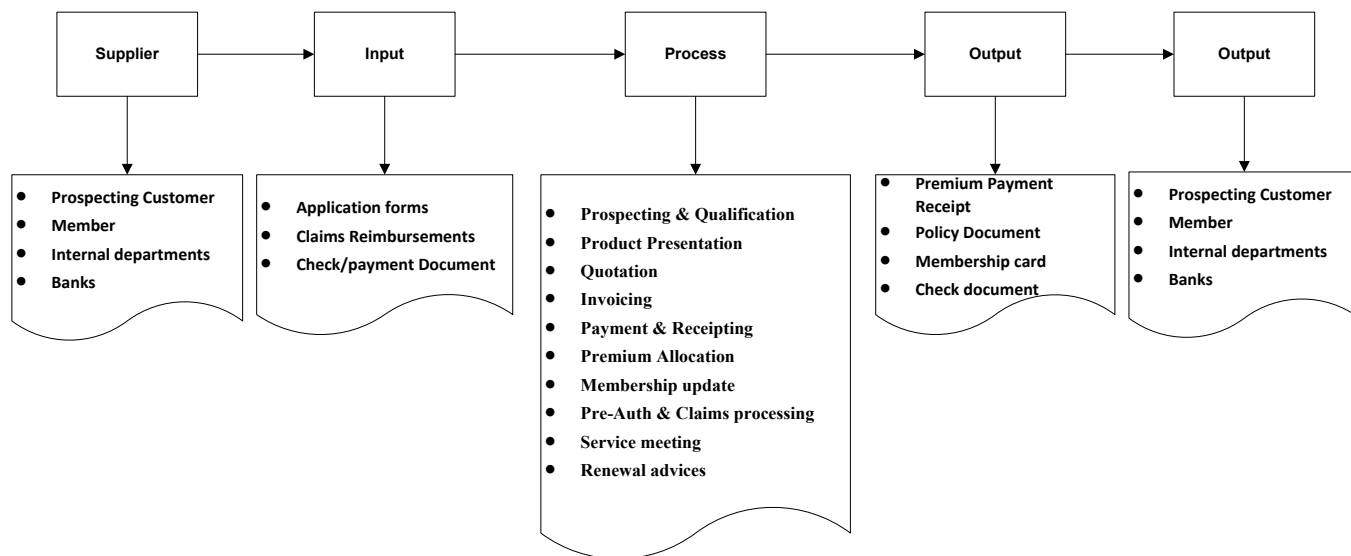
iv. **Customer Expectation**

- ❖ Quality delivery of service
- ❖ Expect service from the product sold
- ❖ Prompt feedback on enquiries and complaints

v. **Department Structure**



vi. SIPOC Structure (Sales In-house Process)



vii. Sales Core Processes Listing

1. Business Prospecting and Qualification
2. Sales Budgeting
3. Performance monitoring
4. Recruitment and training
5. Tendering application

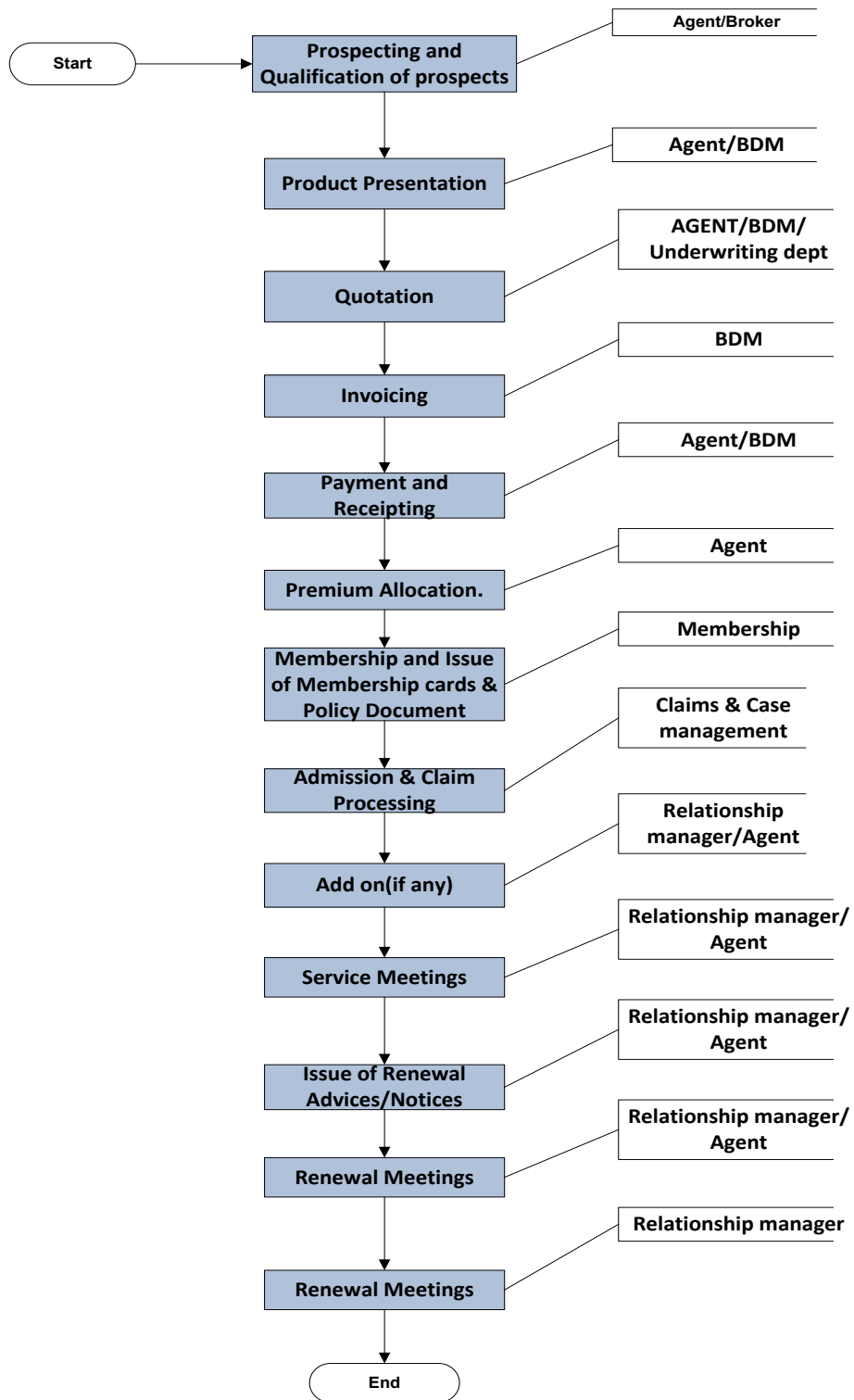
6. IPF Processing
7. Marketing & PR
8. Product development
9. Dispute Resolution

1. Business Processes Documentation.

The business processes are as outlined as below and executed by the parties as indicated.

	ITEM	PARTIES INVOLVED
1	Prospecting and Qualification of prospects.	Agent
2	Product Presentation	BDM
3	Quotation	AGENT/BDM/Underwriting department
4	Invoicing	Underwriting /Finance
5	Payment and Receipting	Agent/BDM/Finance
6	Premium Allocation.	Underwriting /Finance
7	Membership and Issue of Membership cards.	Membership
8	Issue of Policy Document	Underwriting
9	Add on(if any)	Retention/Agent/Membership
10	Service Meetings	Retention/BDM /Agent
11	Issue of Renewal Advices/Notices.	Retention/BDM/Agent
12	Renewal Meetings	Retention/BDM/Agent
13	Renewal Invoicing	Retention/BDM/Agent

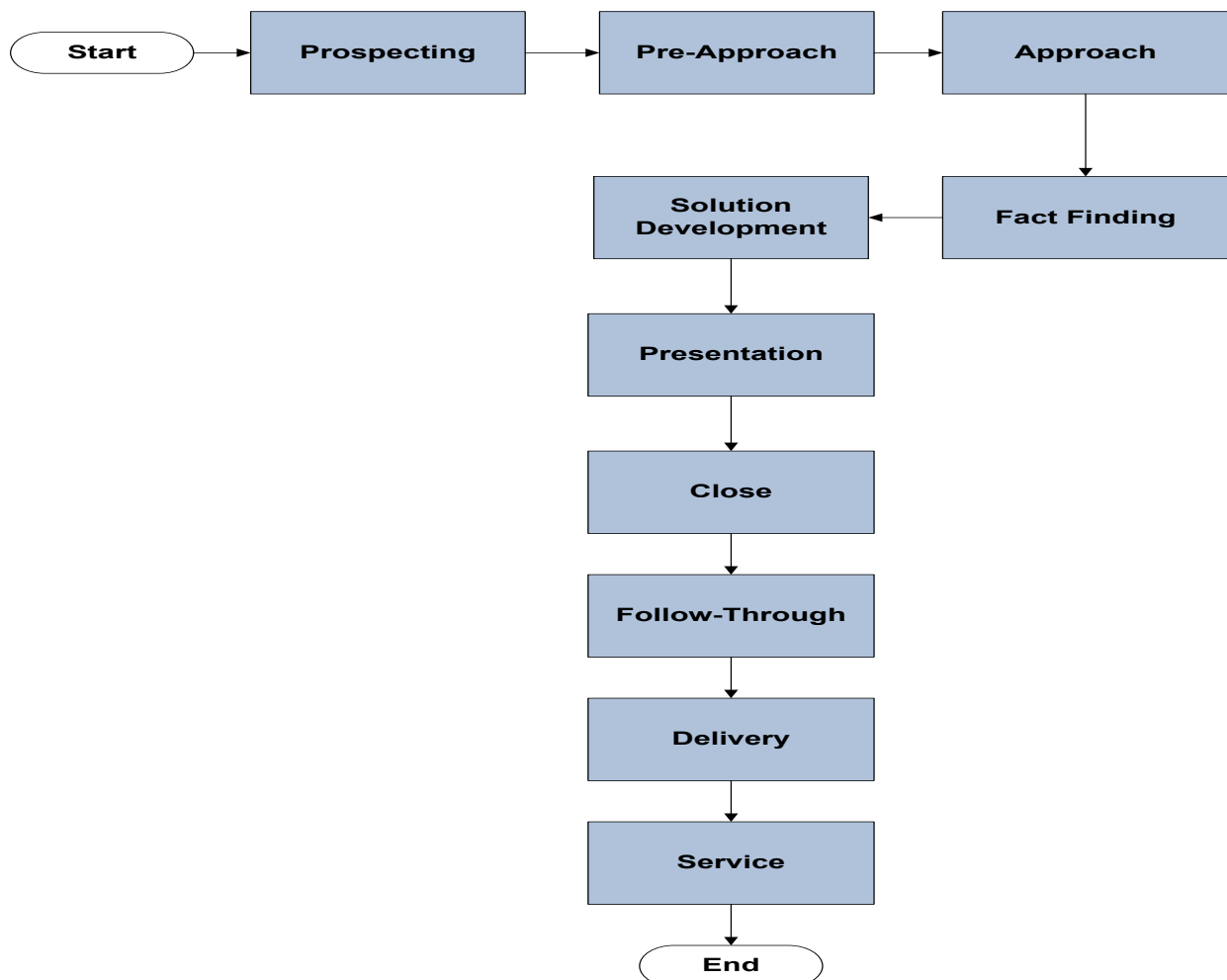
Fig 1. Flow chart {Business Processes}



2. Sales Cycle Process

- I. Prospecting – e.g cold calling, use of referrals
- II. Pre-approach – Preparation for the meeting e.g basic information on client
- III. Approach – Direct approach, telephone approach
- IV. Fact find finding – Identifying the needs/gap of the client
- V. Solution – matching your product to client needs
- VI. Presentation – Benefits, costs
- VII. Closing – Getting the commitment
- VIII. Sales follow through – e.g documentation
- IX. Delivery – E.g membership cards
- X. After sales service – Customer service

Fig 2. Flow chart {Sales Cycle}



3. Sales Budgeting

a. New Business Budget

- i. Agents /Agencies to provide list of prospective business for the coming year on a monthly basis to BDMs
- ii. BDMs Compiles all the prospects and share it to the Sales Manager (Medical/GI) and Wellness Manager
- iii. The line Manager will share compiled prospects list to the Head of sales
- iv. The line Managers and head of Sales agrees on the closing ratio based on the given targets
- v. Head Of Sales will share the numbers with the Financial controller for the year budget
- vi. FC will Provide summary of the overall company budget for the year
- vii. SM/WM will Do allocations per each branch/agency based on locality and previous production
- viii. Each branch manager/BDM cascades the budget down wards to the Agents based on agent experience

Key Note ;

Meet a minimum of 90% of their new business budget
Weekly /Monthly /Quarterly / Annual Production Review

b. Renewal Business Budget

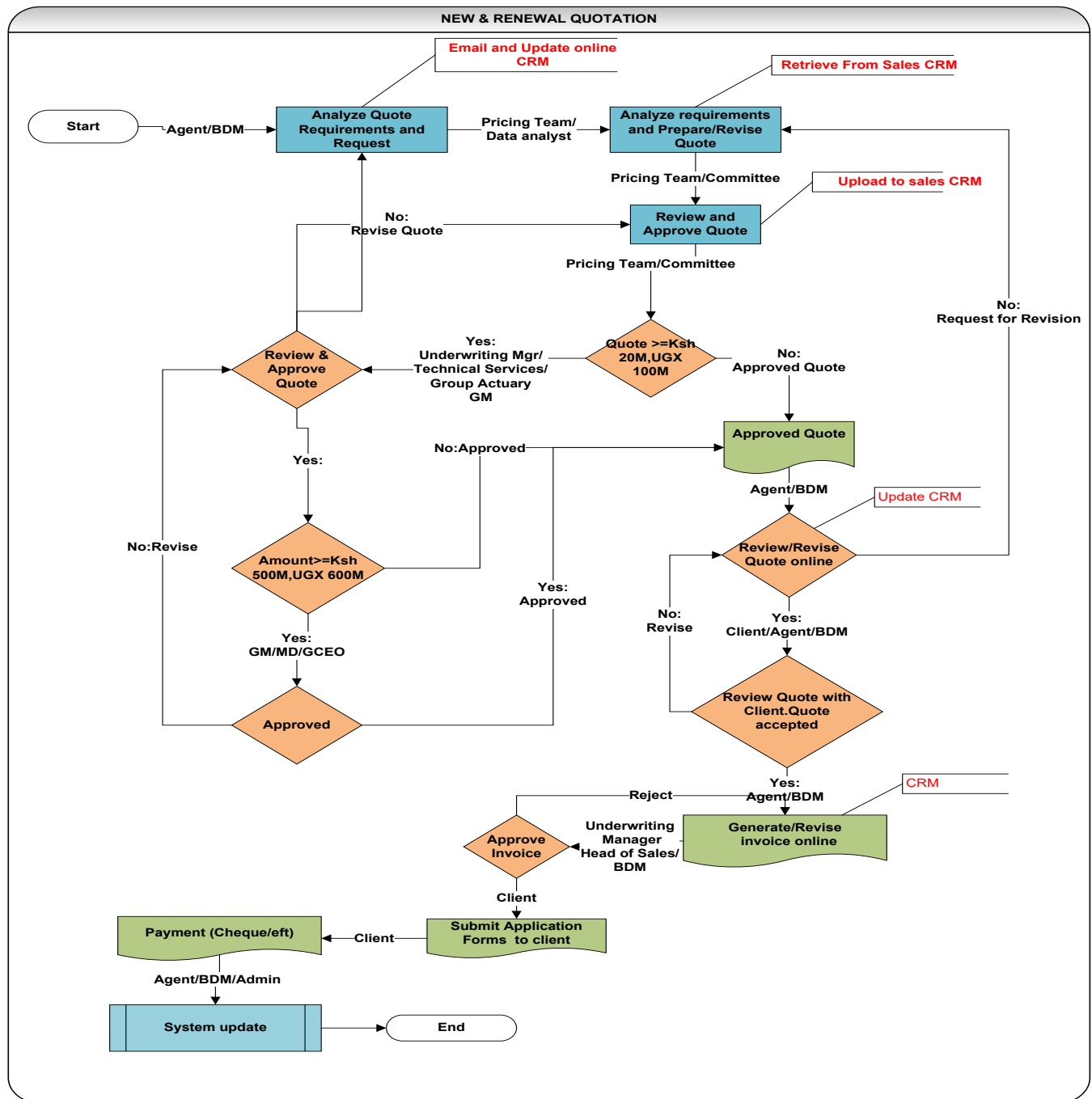
- i. The approved retention rate by the board based on previous year production shall guide renewal targets
- ii. SM to prepare monthly renewal targets
- iii. Monthly targets shall be given to each BDM for cascading to the Agencies

4. Quote/Invoice Processing

Key requirements

- I. Name of corporate
- II. Total Population
- III. Benefit type

Fig 6. Flow chart {New/Renewal Quotation}



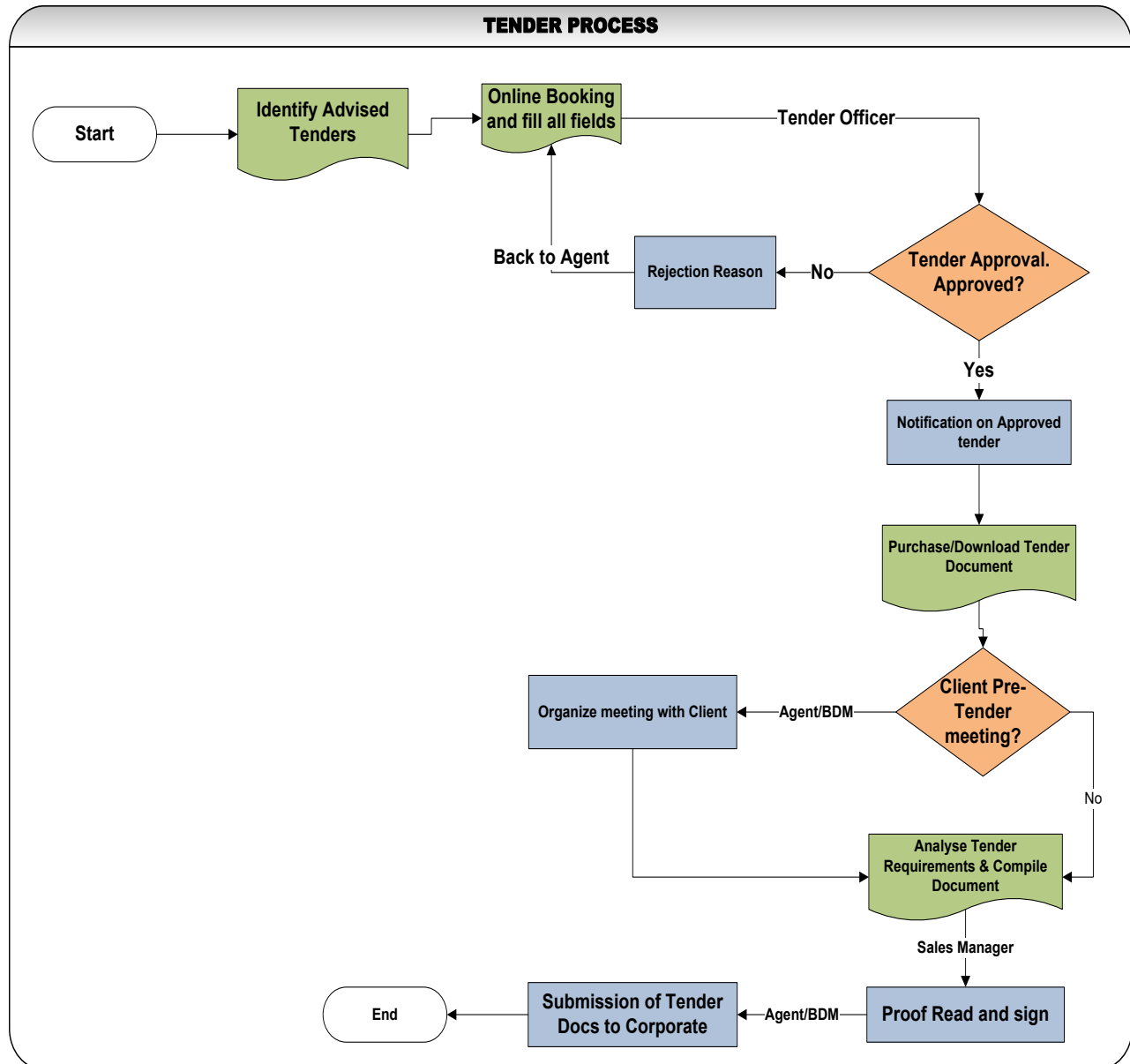
5. Tender Processing

Key requirements

- I. Corporate Name
- II. Tender Number
- III. Contact Person Details
- IV. Agent/Broker & Branch

- V. Current Insurer
- VI. Claim Ratio

Fig 3. Flow chart {Tender Processing}



6. Receipt & Verification of Business

i. Retail

➤ New Members Requirements

- a) Dully filled retail application form ,signed and dated(current retail application forms)

- b) A copy of the principal member's Identity card
- c) A copy of the pin certificate(principal member) where applicable
- d) Payment Details
- e) Allocation for the business
- f) Photos (inpatient only members)
- g) Attach any approval done earlier on email
- h) 24 year olds to enroll as principal members.
- i) Attach a medical report for clients with declared medical conditions or attach an approval for waiver of the medical report.
- j) Medex/medical examination update for new clients who are 45 years and above

➤ **Renewal Requirements**

- a) Payment details
- b) Allocation for the business
- c) Attach any approval done earlier on email
- d) 24 year olds to renew as principal members.
- e) Medex/medical examination update for new clients who are 65 years and above
- f) Current Contact update form
- g) Renewal schedule

ii. **Corporate**

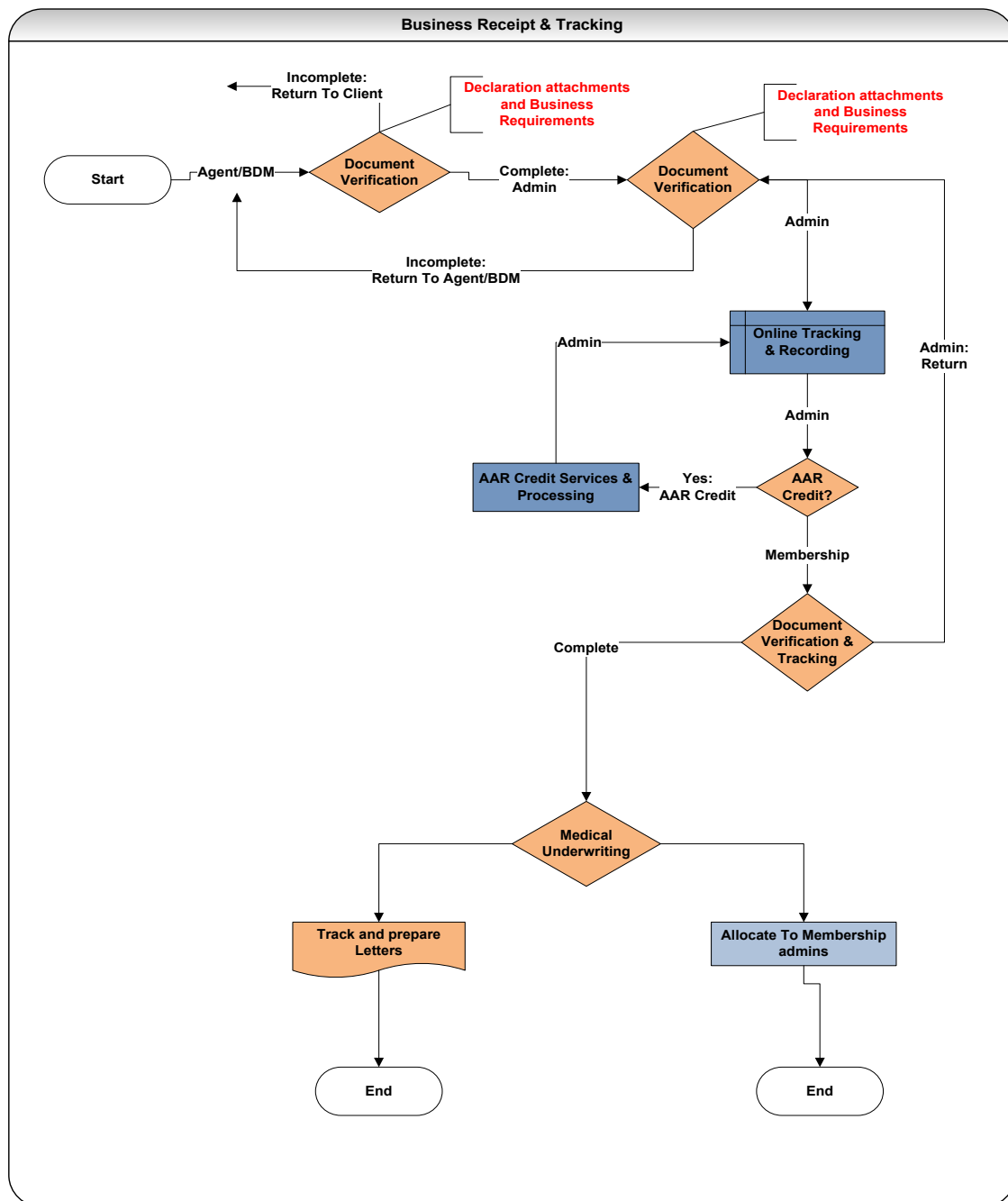
➤ **New Members Requirements**

- a) PIN Certificate where applicable
- b) Certificate of Incorporation where applicable
- c) Committal/Payment details
- d) Bulk upload/Member list
- e) Premium Summary
- f) Final approved Quotation
- g) Contact person details – Email Address/Postal address/Mobile number

➤ **Renewal Requirements**

- a) Committal/Payment details
- b) Renewing Member list
- c) Premium Summary
- d) Final approved Quotation
- e) Terminated/Not renewing Member List

Fig 4. Flow chart {Receipt & Verification of Business}



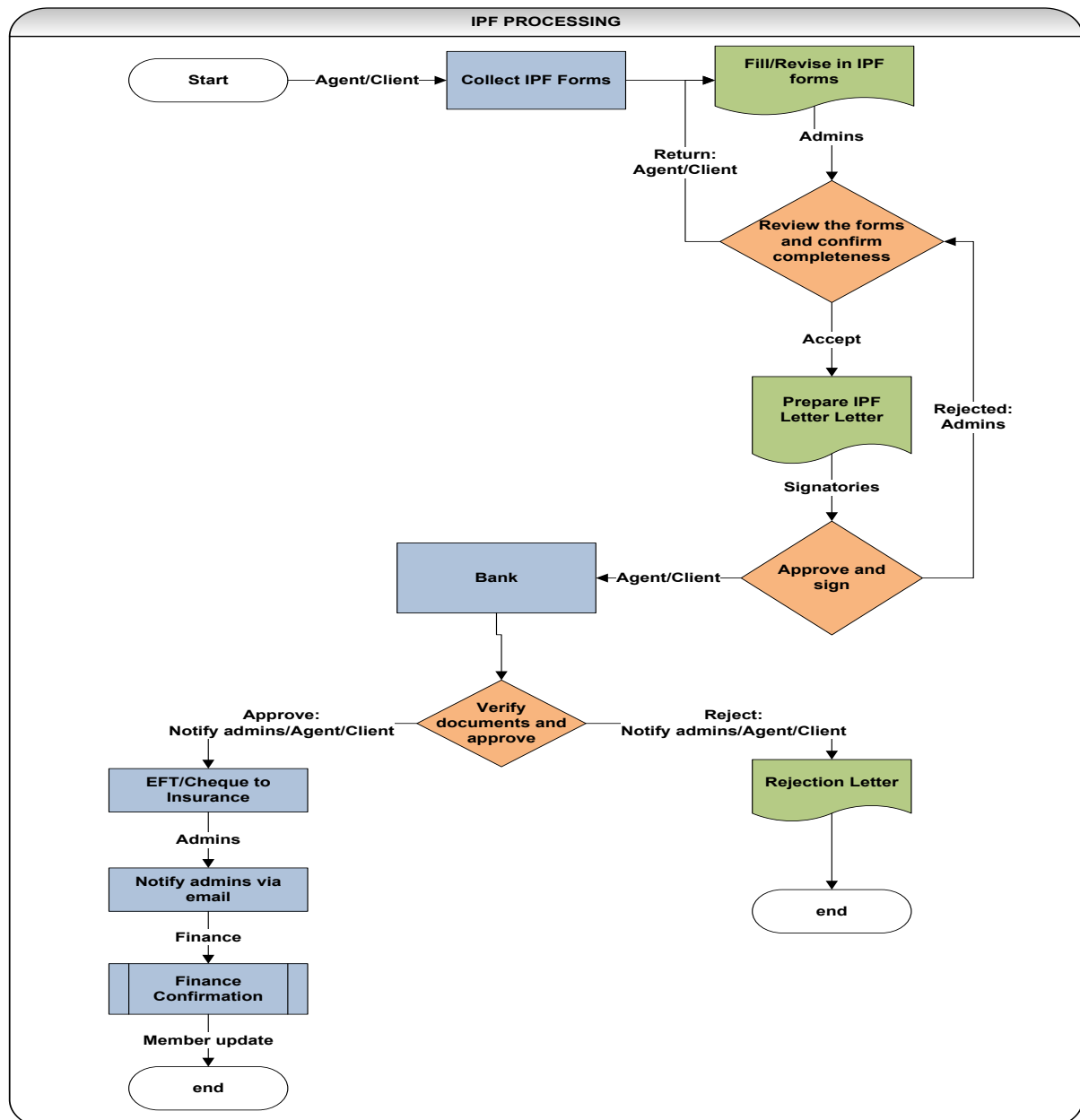
7. IPF Processing

Requirements for IPF

- I. Fully Filled IPF form
- II. Copy of pin certificate
- III. Copy of ID Card/Passport
- IV. Premium Quotation Details
- V. Certificate of incorporation if a corporate

NB: Amount on the quotation has to tally with premium amount on the IFP Form

Fig 5 Flow chart {IPF Processing}



8. Recruitment and training

DIRECT/INDIRECT AND IN HOUSE AGENTS.

In-house Agents are tied agents selling ASSEMBLE Insurance products for Commission and other incentives where applicable. Such an Agent can also be referred to as a direct agent. The agent is only allowed to sell Insurance products for AIT Only. These agencies receives full supports from AIT

Indirect Agencies are tied agents selling ASSEMBLE Insurance products for Commission and other incentives where applicable. Such an Agent can also be referred to as a direct agent. The agent is only allowed to sell Insurance products for AIT Only. These agencies receives partial supports from AIT

Recruitment

The candidates are recruited through.

1. Referrals
2. Online adverts on career point.
3. ASSEMBLE Recruitment Portal.

Selection criteria for the Recruits

9. Experience in the field of sales
10. Education background in business related courses
11. 20 and above years of age
12. People and Sales Personality skills

Minimum requirements for the candidates

- a) Academic
 - a. Degree and/or diploma in any field
- b) Professional qualifications
 - a. COP certificate is an added advantage.
- c) Skills
 - a. Communication skills
 - b. Presentation skills
 - c. Peoples skills

Process of Orientation and Induction

All agents in attendance are welcomed to the training and development centre by the management and briefed on what the job applied for will involve. Interviews are conducted in written form and oral/face to face. These questionnaires assist in rating the

agents' to qualify as part of the sales team. Face to face interview is conducted by the training coordinator and unit managers to select

Training – Duration and content

The initial new agent Training takes place for a period of five days facilitated by select trainers. The following areas are trained on;

1. Company profile
2. Sales career path
3. Principle of insurance
4. ASSEMBLE products
5. Insurance premium financing
6. Sales cycle
7. Communication skills

Refresher and reinforcement training is conducted on weekly basis for the Sales agents. The content includes ASSEMBLE products, internal business processes, customer service skills, the insurance industry in Kenya etc to ensure that all agents are well equipped to offer quality service to the clients. Weekly motivation and training is conducted for all the cluster titles the in-house agent

9. DISPUTE RESOLUTION AMONG AGENTS

This process has been detailed with AIT Code of Ethics

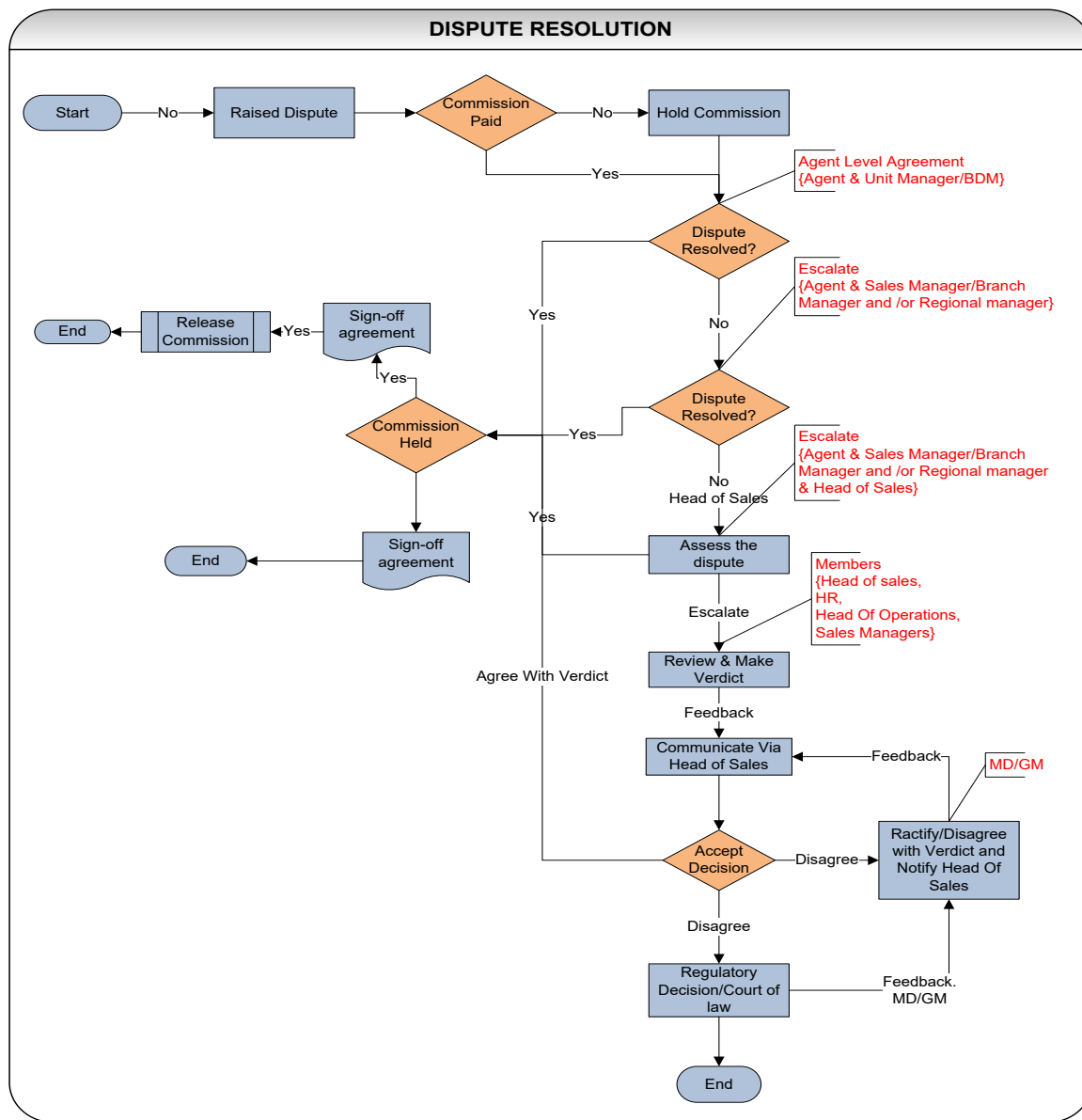
For any account (new or renewal) where there is dispute on representation, the mechanism of resolution will be as follows;

- i. ASSEMBLE MAY withhold commission to allow time for dispute resolution. This is only if the dispute is known beforehand
- ii. The dispute will be handled at agent level first where the Agency Head may be involved in resolution. If the dispute is not resolved, then
- iii. The BDM will lead the resolution of the dispute and if this fails, then
- iv. The Sales Manager(s) will handle the resolution of the dispute. In the unlikely event the dispute is not resolved at this level, then
- v. The Sales Manager(s), together with the affected agents will present it to the Head – Sales and Marketing, who will assess and present it to the Dispute Resolution Committee (composed of Head- Sales, Head – Operations, HR, and Sales Managers to which the disputing agents report). The DRC will make its verdict that will be communicated through the Head – Sales & Marketing. If the agents are not satisfied with the outcome then;
- vi. The said dispute will be presented to the MD for either ratification of decision made by the DRC or vary the same. The MD will then either communicate decision directly or through the Head – Sales & Marketing.

- vii. Where the agents are still dissatisfied, they will take such other appropriate measures as defined in Insurance Act or their contracts of Tanzania
- viii. Where the client has appointed more than one agent;
 - a. ASSEMBLE will honor the instructions from the appointed contact person as per contract or
 - b. Instructions from the senior most officers of the company
 - c. Instructions from the same person who signed the award letter and the contract
 - d. Instructions from the most senior officer of the company will overrule any other instructions from the company in part a, b & c above

All resolutions at each stage of dispute resolution should be will presented to the next level in writing for review. The process should be followed to allow objective resolution of disputes since each level will have adequate information to make amicable decision.

Fig. 6 Dispute Resolution among Agents



Minimum requirements

1. BDM

- Academic
 - Degree and/or diploma in any field
- Professional qualifications
 - COP certificate is an added advantage.
- Skills
 - Communication skills
 - Presentation skills
 - Peoples skills

2. Sales manager & Branch manager

- Academic
 - Degree and/or diploma in any field
- Professional qualifications
 - COP certificate is an added advantage.
- Skills
 - Communication skills
 - Presentation skills
 - Peoples skills

3. Sales Admins

- Academic
 - Degree and/or diploma in any field
- Professional qualifications
 - COP certificate is an added advantage.
- Skills
 - Communication skills
 - Presentation skills
 - Peoples skills

Document References

- a. Budget Template
- b. Sales agent Contract form
- c. Sales Agents Policy Manual
- d. Allocation Template
- e. Individual application form
- f. Corporate Application form
- g. IPF Form

i. REVISION AND APPROVAL

Rev.	Date	Nature of Changes	Approved By
1	Sept 2022	Processes and Procedures	

Sign-Off

Process Owner.....

Head of Sales

Managing Director.....