Insurance Agency Management Training Course: Advisory Selling, Needs Analysis and Conduct

22 – 26 February 2027
New York

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Ref: 786_37218 **Date:** 22 – 26 February 2027 **Location:** New York **Fees:** 7900 GBP

Programme Summary

Insurance agency management is the subject of this one-week training course for distribution heads and agency managers at managerial level, ending in an agency advice and conduct plan for one sales unit. Agents often sell well, yet weak needs analysis, thin records and uneven conduct can lead to complaints and lapsed policies. The programme moves from the agency model and client needs to the advisory conversation, then to conduct control and performance steering, and finally to a plan a distribution board can adopt. Mars Training Centre UK delivers this programme on insurance agency management to mixed-organisation cohorts.

The Business Case

Life, motor and property insurers depend on agents and advisers who explain cover that clients rarely read in full. When needs are recorded poorly or incentives push one product, complaints, cancellations and supervisory questions follow. Managers who coach the conversation, check suitability and read conduct signals can protect client trust without slowing sales. These gains depend on joining coaching, controls and targets in one routine.

- Client Suitability: Improves as needs are recorded and matched to the cover recommended.
- Policy Persistency: Rises as clients receive clear explanations and fewer products lapse.
- Conduct Exposure: Falls as complaint causes and incentive effects are monitored.

Principles and Evidence Base

- Demands and Needs Assessment: Requires an adviser to establish what a client needs before recommending a product, applied in Sessions 2 and 3 to the advisory conversation.
- Insurance Distribution Directive IDD: Sets information requirements and rules of conduct for distribution, applied in Session 4 to disclosure and record checks.
- Conduct Risk Management: Treats poor client outcomes as a risk to be identified and controlled, applied in Sessions 4 and 5 to incentive design and monitoring.

Intended Participants

- Distribution heads who set targets and channel plans for agents and advisers.
- Agency managers who recruit, coach and review the work of agents.
- Bancassurance and partnership leads who manage insurance sales through other channels.
- Compliance and quality leads who review sales files and complaints.

Typical settings include life insurance, general insurance, bancassurance and insurance brokerage.

Learning Outcomes

1. Participants will be able to diagnose weak points in the agency model from sales and persistency records.
2. Participants will be able to construct a needs analysis routine that fits different client types.
3. Participants will be able to evaluate recorded advice for suitability and clarity.
4. Participants will be able to design incentive and monitoring rules that limit conduct risk.
5. Participants will be able to prioritise coaching actions by agent and by client outcome.
6. Participants will be able to justify an agency advice and conduct plan to a distribution board.

Programme Structure

Day 1: Insurance Agency Management and the Distribution Model

Where does the agency model create value, and where does it create risk?

- Agency Model Map
- Agent Productivity Ledger
- Persistency and Lapse Review
- Channel Mix Comparison
- Complaint Cause Register

Day 2: Client Needs Analysis

How is a client need established before any product is named?

- Demands and Needs Assessment Form
- Questioning Technique Guide
- Client Segment Profile Sheet
- Protection Gap Reading
- Needs Record Template

Day 3: Advisory Selling and Suitability

How does an agent explain cover so the client can decide?

- Consultation Structure Outline
- Product Suitability Matrix
- Objection Handling Grid
- Plain Language Explanation Check
- Recorded Advice Review Sheet

Day 4: Conduct Control and Incentives

How do rules, pay and records keep advice fair?

- Information Requirements Checklist
- Conduct Risk Heat Map
- Incentive Effect Test
- File Sampling Plan
- Complaint Escalation Rule

Day 5: Agency Advice and Conduct Plan for One Sales Unit

Do the earlier tools combine into one plan that a distribution board can adopt?

- Applying the Session 1 Agent Productivity Ledger
- Testing the Session 2 Demands and Needs Assessment Form
- Checking the Session 3 Product Suitability Matrix
- Rehearsing the Session 4 Incentive Effect Test
- Completing the Agency Advice and Conduct Plan

Methodology

The programme uses case analysis built on prepared files for two sales units, one in life insurance and one in motor and property cover, each with agent results, lapse data, sample client files and complaint logs. Participants work in small groups, review advice records and defend coaching and control choices to peers acting as members of a distribution board.

- Suggested activity: Reading five client files and judging whether the cover recommended matches the needs recorded.
- Suggested activity: Adjusting an incentive scheme and judging its effect on conduct and sales.
- Suggested activity: Planning a coaching visit for an agent with high lapse rates.

Capstone Output

Each participant completes an agency advice and conduct plan for one sales unit. It holds an agency model map, a needs analysis routine, a suitability check, incentive and monitoring rules, and a coaching calendar. The plan is used at work to brief a distribution board and to agree duties with agency managers and compliance leads.

Frequently Asked Questions

Is a programme on insurance agency management suitable for managers who have not sold insurance?

Yes. Insurance agency management is taught through prepared files and templates. It assumes experience in sales leadership, distribution or quality review in financial services, but no sales licence.

Which framework does insurance agency management rest on?

Insurance agency management rests on the demands and needs assessment principle, the Insurance Distribution Directive rules of conduct and information requirements, and conduct risk management.

How is the plan from insurance agency management used at work?

You use the agency advice and conduct plan to brief your distribution board, agree coaching duties with agency managers and set the monitoring routine for advice files.

How does insurance agency management differ from a general sales management programme?

Insurance agency management concentrates on needs analysis, suitability and conduct control in the sale of cover, while a general sales management programme concentrates on pipelines, targets and team motivation.