QUEST
Professional Center

PROFESSIONAL TRAINING COURSE

Course No. 1873

Bancassurance Sales & Distribution Training Course

INSURANCE SALES & DISTRIBUTION
INSURANCE & RISK MANAGEMENT

DURATION
5 Days

DELIVERY
Classroom

Course Overview

This professional training course provides a comprehensive and practical framework for managing bancassurance sales and distribution within modern financial and insurance organizations. It focuses on how banks and insurance companies can build effective bancassurance models that expand market reach, strengthen customer relationships, increase product penetration, and create sustainable commercial value.

The course examines the strategic foundations of bancassurance, including business models, partnership structures, customer segmentation, product-channel alignment, branch distribution, digital channels, sales processes, and relationship management. Participants will learn how to integrate insurance products into banking customer journeys while maintaining strong commercial, operational, and regulatory discipline.

A major focus is placed on bancassurance sales performance, including lead generation, customer profiling, needs analysis, cross-selling, up-selling, conversion management, sales pipelines, branch productivity, incentives, commissions, and performance measurement. The course also addresses how to develop effective sales capabilities among bank employees and insurance specialists and how to create a consistent customer experience across banking and insurance touchpoints.

The course further explores governance, compliance, customer protection, conduct risk, data utilization, digital transformation, partner management, and continuous improvement. Participants will develop practical approaches for designing and optimizing bancassurance distribution strategies that balance customer value, sales growth, profitability, operational efficiency, and risk management.

Objectives

- By the end of the course, participants will be able to:
- Analyze the strategic role of bancassurance within banking and insurance distribution strategies.
- Evaluate different bancassurance business models, partnership structures, and distribution approaches.
- Develop effective bancassurance sales and distribution strategies aligned with organizational objectives.
- Segment banking customers and identify suitable insurance products and propositions for each

segment.

- Apply consultative sales techniques to identify insurance needs within banking customer relationships.
- Improve cross-selling, up-selling, lead conversion, and customer retention through bancassurance channels.
- Evaluate branch, relationship manager, call center, and digital channel performance.
- Design effective sales targets, incentive structures, commission models, and performance measures.
- Strengthen collaboration between banks, insurance companies, branch teams, and distribution partners.
- Apply data and customer analytics to improve lead generation, product penetration, and sales effectiveness.
- Strengthen bancassurance governance, compliance, customer protection, and conduct risk management.
- Develop practical initiatives to improve bancassurance profitability, customer experience, and long-term performance.

Who Should Attend

This course is designed for professionals working in banks, insurance companies, bancassurance partnerships, financial institutions, and distribution organizations who are responsible for sales, distribution, business development, customer acquisition, or partnership performance.

It is particularly suitable for Bancassurance Managers, Sales Managers, Distribution Managers, Branch Managers, Relationship Managers, Business Development Managers, Insurance Product Managers, Partnership Managers, Customer Experience Managers, Sales Supervisors, and professionals responsible for insurance sales through banking channels.

The course is also valuable for executives and decision makers responsible for banking-insurance partnerships, commercial strategy, channel profitability, customer growth, digital distribution, and the overall performance of bancassurance programs.

Learning Outcomes

- Upon completion of the course, participants will be able to:
- Explain the strategic principles and commercial drivers of bancassurance.
- Assess different bancassurance models and identify appropriate structures for specific markets.
- Develop customer-focused bancassurance value propositions.
- Segment banking customers according to insurance needs, behaviors, and commercial potential.
- Match insurance products with appropriate banking customer segments and distribution channels.
- Build effective bancassurance sales processes from lead generation through conversion and retention.
- Improve cross-selling and up-selling opportunities within existing banking relationships.
- Strengthen the performance of branch teams and relationship managers in insurance sales.
- Develop effective bancassurance sales targets, incentives, and performance indicators.
- Analyze channel productivity, conversion rates, product penetration, profitability, and customer retention.
- Use customer data and analytics to identify sales opportunities and improve campaign effectiveness.
- Manage relationships and operating models between banks and insurance companies.
- Identify and address channel conflicts, operational weaknesses, and customer experience gaps.
- Apply governance, compliance, customer protection, and conduct risk principles to bancassurance activities.
- Develop an actionable plan to improve bancassurance sales, distribution, customer value, and profitability.

Course Outline

DAY 01

Bancassurance Strategy, Business Models & Market Positioning

- Fundamentals and strategic evolution of bancassurance.
- The role of bancassurance in banking and insurance growth strategies.

DAY 01 — CONTINUED

- Bancassurance business models and partnership structures.
- Bank-insurer operating models and responsibilities.
- Customer segmentation and insurance needs within banking portfolios.
- Product-channel alignment and value proposition development.
- Market positioning and competitive differentiation.
- Identifying bancassurance growth opportunities.
- Strategic objectives, priorities, and performance expectations.

PRACTICAL APPLICATION

Developing a bancassurance strategy for a selected banking customer segment.

DAY 02

Bancassurance Sales Strategy & Customer Acquisition

- Bancassurance sales lifecycle and customer acquisition process.
- Lead generation through branches, relationship managers, digital channels, and customer databases.
- Customer profiling and insurance needs analysis.
- Consultative selling and needs-based insurance conversations.
- Product presentation and value communication.
- Cross-selling and up-selling insurance products through banking relationships.
- Managing objections and customer concerns.
- Lead qualification and conversion management.
- Sales pipeline management and follow-up discipline.
- Customer retention and renewal opportunities.

PRACTICAL APPLICATION

Building a complete bancassurance sales journey from lead identification to policy conversion.

DAY 03

Distribution Channels, Branch Performance & Sales Force Management

- Branch-based bancassurance distribution models.
- Role of relationship managers, personal bankers, branch teams, and insurance specialists.
- Designing branch insurance sales processes.
- Sales targets and productivity management.
- Incentive, commission, and reward structures.
- Coaching and developing bancassurance sales capabilities.
- Managing high-performing and underperforming branches.
- Monitoring sales activities, conversion rates, and product penetration.
- Managing bank-insurance partner relationships.
- Improving coordination between banking and insurance teams.

> **PRACTICAL APPLICATION**
> Designing a branch-level bancassurance performance framework with targets, KPIs, incentives, and improvement actions.

DAY 04

Digital Bancassurance, Customer Experience & Data Analytics

- Digital transformation of bancassurance distribution.
- Digital insurance sales through banking platforms and mobile applications.
- Integrating insurance into digital banking customer journeys.
- Omnichannel bancassurance strategies.
- Customer experience and frictionless insurance purchasing.
- Using customer data to identify insurance opportunities.
- Customer analytics, segmentation, and personalized offers.
- Campaign management and lead prioritization.
- Measuring digital conversion and customer engagement.
- Identifying opportunities to improve digital sales and customer retention.

DAY 04 — CONTINUED

PRACTICAL APPLICATION

Designing a digital bancassurance customer journey with targeted products, customer segments, conversion points, and performance indicators.

DAY 05

Bancassurance Governance, Performance & Strategic Optimization

- Bancassurance governance and operating controls.
- Roles and responsibilities of banks and insurance companies.
- Compliance and regulatory considerations in insurance distribution.
- Customer protection and fair treatment principles.
- Conduct risk and sales quality management.
- Operational risk and control considerations.
- Bancassurance performance dashboards and key performance indicators.
- Measuring sales growth, profitability, productivity, penetration, conversion, and retention.
- Partner performance reviews and continuous improvement.
- Strategic optimization of bancassurance channels and investments.

FINAL WORKSHOP

Developing an integrated bancassurance sales and distribution improvement plan covering strategy, customer segmentation, products, channels, sales processes, branch performance, digital distribution, incentives, governance, KPIs, and profitability.

Register or Request More Information

Course page: https://quest-training.com/courses/bancassurance-sales-distribution-training-course
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