MAXIRES & DEVEANAND - FRACTIONAL LEARNING & DEVELOPMENT PARTNERSHIP
Insurance Sales & Operations | Multi-Channel Distribution
Building Distribution Effectiveness. Strengthening Execution. Improving Business Performance.

1. THE BUSINESS IMPERATIVE - From Training Delivery to Distribution Performance

In an increasingly competitive insurance environment, sustainable growth depends not only on product strength, pricing and distribution reach, but also on the effectiveness of the people responsible for selling, servicing and retaining customers.

Insurance businesses operate through diverse distribution channels, including agency, bancassurance, direct sales, brokers, corporate agents, telecalling, digital platforms and strategic partnerships. Each channel has distinct customer expectations, sales processes, productivity challenges and capability requirements.

For the C-suite, the challenge is to ensure that investments in learning and development translate into stronger sales productivity, improved customer experience, operational efficiency and sustainable business growth.
Traditional L&D models, often driven by training calendars and programme completion, may not provide the strategic alignment, business integration and ongoing performance support that these objectives require.

Maxires, led by Deveanand, proposes a Fractional Learning & Development Partnership that integrates capability development with business priorities across insurance sales and operations.

Rather than requiring the immediate creation or expansion of a full-scale L&D leadership function, the fractional model provides access to structured L&D leadership, capability-building expertise and implementation support aligned with the insurer's business objectives.
The objective is to make L&D a strategic business enabler rather than a standalone support function.

2. WHAT MAXIRES CAN BRING AS A FRACTIONAL L&D PARTNER

PILLAR 1: DISTRIBUTION EFFECTIVENESS & SALES PRODUCTIVITY

Turning Distribution Reach into Productive Business

The C-suite priority: Improve the productivity of existing distribution channels, strengthen sales conversion and create a more consistent customer acquisition engine.
Maxires can support the design and implementation of a channel-specific sales capability framework covering:

- **Agency Distribution:** Prospecting, need-based selling, advisor activation, customer relationship management and persistency-oriented selling.
- **Bancassurance:** Branch activation, relationship-manager engagement, customer profiling, referral conversion and collaboration between bank and insurer teams.
- **Direct Sales & Telecalling:** Opening conversations, need discovery, objection handling, compliant persuasion, conversion and follow-up.
- **Brokers & Corporate Agents:** Product positioning, partner enablement, solution selling and relationship development.
- **Corporate & Group Insurance:** Consultative selling, stakeholder management, needs analysis and account development.
- **Digital & Assisted Channels:** Customer engagement, lead nurturing, digital conversion and effective human intervention where required.

Potential business outcomes:

- Higher lead-to-sale conversion.
- Improved active-advisor and salesperson productivity.
- Better partner and branch activation.
- Increased cross-selling and customer retention.
- More consistent sales execution across channels.

C-suite question: Are we maximizing the productivity of our existing distribution investments, or continuously seeking growth primarily through additional resources and partners?

PILLAR 2: OPERATIONAL EXCELLENCE & CUSTOMER EXPERIENCE - Making Every Customer Interaction Count

The C-suite priority: Improve service quality, turnaround times, process adherence and customer confidence while reducing avoidable operational friction.
Maxires can help identify and address capability gaps across customer-facing and operational teams, including:

- Customer onboarding, documentation and query resolution.
- Policy servicing, renewals and customer retention.
- Claims-related customer communication and service coordination.
- Customer complaint handling and service recovery.
- Interdepartmental coordination and escalation management.
- Process discipline, ownership and customer communication.
- Supervisory effectiveness and frontline performance management.

Interventions would be designed around actual customer journeys, recurring service issues and operational pain points.

Potential business outcomes:

- Improved customer experience and service consistency.
- Better adherence to defined service standards.
- Reduced avoidable errors and repeat customer contacts.
- Stronger ownership and interdepartmental coordination.
- Improved retention and customer confidence.

Process redesign, technology changes, claims decisions and regulatory compliance remain the responsibility of the relevant business and control functions. Maxires' role is to strengthen the capabilities and behaviours needed to execute approved processes effectively.

PILLAR 3: LEADERSHIP & PERFORMANCE CULTURE - From Managing Activities to Owning Outcomes

The C-suite priority: Build a leadership pipeline capable of translating business strategy into frontline execution.
Maxires can develop structured capability pathways for:

- Distribution heads and regional managers.
- Branch managers and channel leaders.
- Sales managers and frontline supervisors.
- Operations managers and team leaders.
- First-time managers and emerging leaders.

Key development areas include business acumen, performance coaching, data-based decision-making, accountability, productivity management, conflict resolution and cross-functional collaboration.
Managers would be equipped to conduct effective business reviews, coach employees, diagnose performance gaps and implement corrective actions.

Potential business outcomes:

- Stronger managerial accountability.
- Improved execution of business plans.
- Better frontline coaching and employee development.
- More consistent performance management.
- Greater alignment between corporate objectives and channel-level execution.

C-suite question: Do our managers merely review numbers, or can they diagnose the reasons behind performance and coach their teams to improve?

3. THE FRACTIONAL L&D MODEL: STRATEGY, EXECUTION & GOVERNANCE

Maxires would work as an extension of the organization's leadership team, partnering with business heads, HR, distribution, operations and compliance.

The engagement would be tailored to the insurer's size, distribution architecture, existing L&D maturity and business priorities.

A. STRATEGIC ALIGNMENT

- Understand business objectives, channel economics and operational priorities.
- Review existing L&D structures, programmes and capability gaps.
- Identify the skills and behaviours most critical to business performance.
- Develop an annual learning and capability roadmap aligned with business plans.

B. CAPABILITY ARCHITECTURE

- Create role-wise and channel-specific competency frameworks.
- Map capabilities to employee levels and business responsibilities.
- Develop structured learning journeys for sales, operations and leadership.
- Integrate induction, product knowledge, sales skills, customer experience and managerial development.

C. IMPLEMENTATION & FIELD APPLICATION

- Design and facilitate practical, scenario-based learning interventions.
- Build role-plays around actual customer objections, sales conversations and operational situations.
- Enable managers to coach employees on the job.
- Support reinforcement through field assignments, performance conversations and periodic refreshers.
- Coordinate with internal SMEs and compliance teams to ensure content reflects approved products, processes and applicable regulatory requirements.

D. PERFORMANCE GOVERNANCE

- Establish a learning scorecard linked to business priorities.
- Review programme effectiveness and workplace application.
- Conduct periodic capability reviews with business and HR leaders.
- Identify execution gaps and recommend corrective actions.
- Refine the learning roadmap based on performance trends and changing business needs.

4. HOW SUCCESS WOULD BE MEASURED

The partnership would focus on measurable progress rather than training volumes alone.

Strategic priority	Illustrative measures
Sales effectiveness	Lead conversion, sales productivity and sales-cycle performance
Distribution activation	Active advisors, partner engagement and branch-level productivity
Business quality	Persistency, renewal performance and cancellation trends, where relevant
Customer experience	Complaint trends, customer feedback and service consistency
Operational effectiveness	Turnaround times, avoidable errors and repeat-contact rates
Leadership capability	Coaching frequency, quality of business reviews and action-plan execution

Strategic priority	Illustrative measures
L&D effectiveness	Capability improvement, workplace application and business impact

Measures would be selected according to the organization's business model and available data. Results would be reviewed against agreed baselines, while recognizing that sales and operational outcomes are influenced by factors beyond L&D.

5. PROPOSED ENGAGEMENT MODEL

A fractional partnership can be structured around a defined monthly commitment and agreed deliverables.

Engagement phase	Focus	Key deliverable
Phase 1: Diagnose	Understand business priorities and capability gaps	L&D diagnostic and opportunity assessment
Phase 2: Architect	Define the capability roadmap and governance	Annual learning strategy and implementation plan
Phase 3: Implement	Deliver priority interventions and enable workplace application	Learning journeys, tools and coaching frameworks
Phase 4: Review	Assess capability development and business alignment	Periodic performance and effectiveness reviews
Phase 5: Optimize	Refine interventions based on results and emerging needs	Updated capability roadmap

An initial **90-day engagement** could establish the diagnostic, prioritize interventions, develop the roadmap and initiate selected programmes. This could subsequently transition into a six- or twelve-month fractional L&D partnership. The precise scope, monthly involvement, deliverables and commercial structure would be agreed with the client.

6. WHY MAXIRES & DEVEANAND?

The proposed differentiation rests on four principles:

Business-led L&D: Capability development begins with business priorities, not a predetermined training calendar.

Multi-channel relevance: Learning interventions reflect the distinct selling environments, customer journeys and operating requirements of different insurance distribution channels.

Practical application: Role-plays, simulations, coaching and workplace reinforcement connect learning with day-to-day execution.

Performance orientation: Clear objectives, defined ownership and periodic reviews help the organization evaluate whether learning is improving capability and contributing to business outcomes.

OUR PROPOSITION TO THE C-SUITE

Maxires, led by Deveanand, seeks to partner with insurance leadership teams to build a structured, business-aligned L&D function that strengthens sales effectiveness, operational capability and leadership performance across distribution channels.

The fractional model offers access to strategic L&D direction and implementation support without necessarily requiring the organization to build the entire capability in-house at the outset.

The ultimate objective is to make every learning investment more relevant to business strategy, more effective in workplace application and more accountable for its contribution to organizational performance.