AmGeneral Insurance Berhad is one of the largest motor and general insurance companies in Malaysia with more than four million policy holders nationwide. It is backed by a strong partnership between AmBank Group and IAG International Pty Ltd. Trading under its two trusted brands AmAssurance and Kurnia, AmGeneral Insurance Berhad generates business from a comprehensive range of general insurance solutions distributed through a network of 29 insurance branches servicing 7,000 agents and dealers, as well as through AmBank’s 191 branches nationwide.

**ANALYSIS**

Renoir was engaged to conduct an analysis in several of AmGeneral’s branches in Malaysia, looking into the branch structures, productivity levels and agent servicing levels. Some of the main findings were:

- There was a need for a clear distinction between administrative time versus agent-facing time. This resulted in a lack of a visit plans and subsequent visits were mainly to drop off documents.
- The current branch model did not facilitate active supervision, planning, reporting, reviewing and making corrective action through daily review meetings.
- Processes to find new agents were weak and new agent turnaround times were too slow.
- Standards of service levels to agents – issue resolution time, news, updates, etc. – differed between branches and service level processes were unclear.

**PROJECT APPROACH**

As a result of these findings, AmGeneral Insurance Berhad commenced a 42-week project in partnership with Renoir. Project Amplify was created to facilitate the project with the following objectives. Some of the main findings were:

- Implement Account Management systems and practices
- Define a model for the optimum branch.
- Generate more available time and increase the effectiveness of time in front of agents.
- Increase the acquisition of new agents.
- Create an “Agency Book” for ease of communication between Am-General and their agents.
- Instill the behavioural changes in order to ensure sustainability of the new systems and processes.

The initial 4-week Renoir Focus Process® phase focused on the identification and qualification of opportunities for an optimum branch model that would achieve the above objectives. Once accepted, the project team implemented the ‘New Way of Working’ in a pilot branch before its consequent roll-out into 8 other branches within Peninsula Malaysia.

**Key Results**

- Increase in New Agencies Recruitment: 24%
- Increase in New Sales from new agencies recruited: 34%
- New Agency Recruitment turnaround time down to 9 days for new agents and 3 days for second inclusion

“**It is more important to me that the changed behaviours to the new way of work are sustainable and embedded in the culture of the organization, Project Amplify ensures that.”**

*Derek Roberts*  
*CEO*
IMPLEMENTATION

The Project’s main impact was the creation of a dedicated new agency acquisition role that differed from the standard marketing role. Thus, the Agent Acquisition Specialist (AAS) would not be bogged down by having to service existing agents and instead could focus solely on recruiting new agents. Business generated from newly recruited agents was able to make up for the shortfall from existing agents.

In addition, job descriptions were enhanced, enabling the Head of Sales to manage more effectively the day-to-day activities of marketing staff, thus freeing up the Branch Manager to focus on the overall local market strategy and building key relationships with their agents. Administrative work was managed through the Marketing Support, allowing the marketers more effective time in front of their agents. A new span of control policy was also implemented, so that number of Heads of Sales required and their corresponding Marketing staff within a branch would be kept at an effective level according to branch size.

In conjunction with this new branch model, branch staff and managers were trained in the New Way of Working to more effectively conduct their day-to-day activities and use continuous improvement practices so that each branch continues to develop and enhance their marketing effectiveness.

One of the tools introduced was the Sales Visit Plan which was utilized to enable each marketer to plan their daily agent visits. The Head of Sales and Branch Managers are then also able to review with marketers their plan and check whether they have included all of their agents. The Daily Review Meeting enables the Head of Sales to review agent issues with the marketers, utilize the time to coach them and facilitate increased service levels to the agents. All agents’ issues raised with the respective HQ departments are noted in an Action Log which is then compiled into a list and sent weekly to Department Heads in order to speed up the resolution process.

As part of the effort to increase service levels, numerous other tools were implemented, such as the Agency Book. This communication folder stores any updates or memos provided by AmGeneral. The Agency Dashboard was also enhanced, allowing agents to keep track of their performance. In an effort to increase recruitment rates, the Agency Recruitment Pack was developed to help the AAS and marketers alike; the turnaround time for new agency recruitment application has been dramatically reduced through redefinition of these processes.

Of key importance was that these changes were to be sustainable. Systematic audits and pulse checks by the Distribution Transformation Program team were developed to ensure that the new structure and new way of working were understood and that all staff was able to increase their service level to their agents.

RESULTS – BEHAVIOURS

• Improved leadership by the Head of Sales & Branch Managers as a result of coaching and mentoring marketers in the Daily Review Meetings.
• Better communication between branch and HQ department through the use of Action Logs.

World Leaders in Sustainable Change

© Renoir Consulting Limited. This document remains the property of Renoir Consulting Limited and must not be copied or distributed in hardcopy or electronic form without the prior written approval of Renoir Consulting Limited.
RENOR CONSULTING CASE STUDY: AMGENERAL INSURANCE BERHAD

• More structured ways of working for marketers, allowing them to focus on increasing service levels to their agents.
• A mindset shift relating to agency recruitment with the new AAS role.
• Increased visibility of agents business performance through the Weekly Report and Agency Dashboard.

THE RENOIR GROUP
Renoir Consulting is a world leader in sustainable, implemented change. Founded in 1994, Renoir has offices located in North and South America, UK, Europe, Turkey, Middle East, Southern Africa, India, Pakistan, China, South East Asia and Australasia. With over 350 fully employed and highly trained consultants, their work across a wide range of industry sectors gives them a broader perspective of the issues facing your business, allowing them to be sensitive to your unique challenges, culture and specific business issues. This cross-pollination ensures truly effective, rapid and sustainable solutions.

Visit Renoir at www.renoirgroup.com for more information and a complete list of regional contacts or send us an e-mail at: renoir.office@renoirgroup.com

World Leaders in Sustainable Change
© Renoir Consulting Limited. This document remains the property of Renoir Consulting Limited and must not be copied or distributed in hardcopy or electronic form without the prior written approval of Renoir Consulting Limited.