

## **MicroEnsure Bangladesh Country Manager Job Description**

### **Position: Country Manager, Bangladesh**

MicroEnsure is a leading global insurance intermediary providing innovative insurance products for the low-income market. These products cover life, property, weather, and health.

### **Responsibilities**

We are seeking a Country Manager to establish and lead our operations in Bangladesh. Candidates should have a strong sales and marketing management background, be results oriented, and be able to lead with minimum supervision. Other requirements include good attention to detail, and ability to manage internal staff and negotiate at senior level with external organizations.

### **Rewards**

MicroEnsure offers a challenging and highly rewarding career opportunity. Compensation will be based on salary plus a performance-related bonus. This position is immediately available.

### **Job Description**

The intention and details of the position are explained below:

#### **Business Plan: Develop business plan for MicroEnsure operations in Bangladesh**

1. Outline market potential
2. Articulate products, distribution channels and revenue targets over a period of 3 years, including milestones of progress
3. Identify resources and support network required with a related cost budget
4. Identify risks, threats and competition
5. Undertake operations training in India

#### **Pilot: Work out modalities of operating a pilot project in the coastal area with 30,000 members of ASA**

1. Train ASA loan/credit officers and staff involved in the microinsurance operations
2. Train of ASA borrowers/savers
3. Recruit proper personnel to process ASA business
4. Ensure efficient processing of business to deliver excellence in service
5. Monitor service on a continuous basis as per Service Level Agreement with the insurer and ASA
6. Maintain relationship with the underwriter to ensure smooth operation
7. Monitor claims service
8. Record lessons learned, ensure continuous improvement
9. Ensure prompt payment of premium and commissions
10. Ensure prompt and timely cession of premium to reinsurer
11. Operate within agreed and set expense budget
12. Ensure harmonious relationship with all staff

**General Duties: General Country Manager Responsibilities**

13. Identify and commit new accounts
14. Identify and screen candidates for Finance Manager and Network Administrator
15. Assist in the design and development of new products in collaboration with Underwriter and client
16. Establish and monitor qualitative and quantitative market research through focus groups and client surveys
17. Establish and manager an effective and efficient operation and ensure all reports to Head Office, client and underwriter are done on time and accurately
18. Design and deliver training on products in particular and insurance in general
19. Develop a sustainable microinsurance business, achieving outreach and expense budget
20. Project a positive image to clients, underwriter, industry and other stakeholders
21. Promote visibility in market of compassion, ethics and integrity and company values
22. Ensure the Sales Pipeline is populated and worked on diligently
23. Develop product specifications through product tracker for all businesses to be processed through MIS

**Qualifications:**

- Bachelor degree minimum; preference for master's degree or applicants with professional insurance qualifications
- Insurance broking or consultancy background or at a minimum a strong business development and sales background, preferably with management experience
- Ability to effectively present and sell concepts to senior managers who are often not familiar with insurance
- Demonstrated ability to develop business, sell concepts and close deals in Bangladesh
- Experience in developing new products preferable and demonstrated understanding of market research techniques, competitor analysis and sufficient insight into Bangladesh insurance regulation
- Experience in marketing products in a direct sales role preferable
- Able to develop an office, recruit and manage staff and oversee an effective and efficient operation.
- Able to write and present materials in various forms including; client presentations and written proposals
- Willingness to work as a team member with people across geographies and cultures
- Strong self-starter able to perform tasks with minimal input
- Customer service oriented with focus on clients, customers, MFI staff, Country Managers and those around
- Conversant with Microsoft Office suite
- Fluent written and spoken English required
- Ability to travel extensively within Bangladesh and occasionally outside of Bangladesh
- A commitment to model and articulate Opportunity International's and MicroEnsure's mission, vision and Core Values

**Contact**

Please send Curriculum Vitae together with a covering letter explaining how you meet the job requirements to:

Bryan Campbell, Start-Up Manager, MicroEnsure, [bryan.campbell@microensure.com](mailto:bryan.campbell@microensure.com)  
[www.microensure.com](http://www.microensure.com)