



**CIGNA Life Insurance**  
New Zealand Limited

## **Job Specification New Zealand**

---

**Position Title:** DIRECT MARKETING ACCOUNT MANAGER

**Marketing** (Band 3)

**Job Purpose/Objective:** The Direct Marketing Team at CIGNA is responsible for managing the profitable execution of all aspects of marketing campaigns undertaken between CIGNA and its' business partners.

The role of the Direct Marketing Account Manager is:

To effectively manage the development, implementation, execution and reviews of tactical marketing campaigns to ensure profitable business objectives are met in consultation with the National Marketing Manager and the Business Relationship Manager.

To assist the Relationship Manager in effectively managing the needs and requirements of CIGNA's key relationship partners including the development of campaigns, products and processes.

To assist the National Marketing Manager, Business Relationship Manager and Business Development Manager in the acquisition of new business partners and programmes through research, aiding in the development of new business proposals, and assisting with the set-up of new Partners and resulting marketing programmes.

To contribute to the strategic direction of the company as a fully participating member of the Direct Marketing Team with close liaison with Operations Services, the Contact Centre, and the Business Development Manager. This includes involvement and participation in new business (products and processes) and growth initiatives within CIGNA.

In achieving this purpose, CIGNA's competitive position in the market place and reputation is enhanced thus contributing to profitable growth.

### **CIGNA International Business Dimensions:**

Our business is primarily focused on direct marketing through new and existing affinity partners and the development of the direct to consumer channel using the CIGNA brand.

- CIGNA International is a growing Life, Accident and Health, and Employee Benefits Insurance company with operations in Chile, China, Guatemala, Hong Kong, Indonesia, South Korea, Thailand, New Zealand, Taiwan, United Kingdom, Belgium, France, Italy and Spain.
- New or re-entry markets include Vietnam and India.
- Distribution channels include: Affinity Business Partners, Telemarketing, Direct Marketing, Bancassurance, Affiliations, Employers and Independent Brokers
- CLINZ conducts life, accident and health insurance business sold to New Zealand residents since 1986 \$55M
- CLINZ 2008 plan results: Revenue \$55M, Annualized New Premiums \$18M
- Competitors include: Sovereign, Asteron, Tower, ING and AIA
- Other affiliated CIGNA entities with related reporting activities for CLINZ include: CIGNA APAC Holdings Company, CIGNA Taiwan Life Insurance Company, CIGNA Hong Kong Holdings Company Limited, CIGNA Worldwide Life Insurance Company Limited, CIGNA Worldwide Insurance Company Limited, CIGNA International Marketing Australia
- Insurance Company Limited, CIGNA International Marketing Australia.

### **Critical Tasks and Expected Contributions / Results:**

- In consultation with the Business Relationship Manager manage the development, implementation, execution and reviews of tactical marketing campaigns - including data requirements and fulfilment. It is essential to ensure that quality, standards and timeframes set by CIGNA are met.
- To obtain campaign approval for all Direct Marketing activity with key internal stakeholders prior to campaign implementation to ensure all campaign activity meets CIGNA International benchmarks.
- To effectively manage the needs and requirements of the relationship(s) between CIGNA and CIGNA's partners in consultation with the National Marketing Manager, Relationship Manager and Business Development Manager. This includes development of reports, preparation of presentations and supplying sample materials.
- To develop, nurture and maintain excellent working relationships with internal stakeholders and external suppliers.
- To develop and provide Direct Marketing, Telemarketing and general marketing material in conjunction with the Direct Marketing Manager, Business Development Manager and the National Telemarketing Manager. To develop and provide detailed briefs for internal and external customers and suppliers.
- To ensure agreed solicitation budget levels are set and adhered to. This includes obtaining quotes from various suppliers to ensure costs are fair and reasonable and monitoring budget requirements by campaign.

- To assist the Relationship Manager in identifying areas for improvement, new products, processes, testing and business opportunities.
- To develop proposals and product specifications for new product initiatives, for both new and existing Partners in conjunction with the Relationship Manager. To obtain approved actuarial pricing and policy wording in conjunction with internal stakeholders. To obtain legal approval and sign-off within CIGNA and appropriate parties.
- To provide support and assistance to other team members. This includes managing individual workloads so you are in a position to provide assistance to other team members when required. Examples of this include signing off mailhouse proofs, and assistance in the development of marketing material.
- To carry out the production and analysis of relevant reports relating to campaign planning, execution, solicitation spend and final campaign activity for both internal and external use and to provide detailed final campaign reports.
- To carry out competitor analysis and other market research as required by the Relationship Manager to identify our position in the market place.
- To assist the Relationship Manager in the preparation of annual Direct Marketing plans incorporating costs, activity, timing and agreed sales targets and campaign objectives.
- To acquire and maintain a high level of market intelligence through attending industry seminars, obtaining and reading relevant literature and furthering education thus developing your personal contribution.
- To participate in project work as required by the Relationship Manager.

#### **Key Challenges/Anticipated Changes in Environment:**

- The CLINZ Business plan reflects aggressive goals in sales, earnings and revenue, underlying the anticipated operating results. This will be a critical year for achieving the strategic objectives.
- The CLINZ operation has successfully restructured its business direction and executed its focus in an effort to help attain the rapid planned growth.

#### **Roadblocks to Success:**

- Inability to gain immediate credibility and respect with all levels of the management team and staff.
- Steep learning curve in understanding New Zealand's niche business/product and the history of successes/failures that led to its growth and leadership position in the market.
- Poor communications skills and / or an inability to communicate effectively in times of pressure or to explain situations or requirements.
- Inability to manage conflicting priorities and time.

**Problem Solving:**

- The Direct Marketing Account Manager handles general day-to-day problems that arise from the marketing campaign build/execution process. Recommendations are made as and where required on any area of the business but are usually limited to Direct Marketing.
- Problems are escalated where there may be an impact on revenue or a decision to be made is outside set guidelines.

For example:

- Implementation of a marketing campaign. There are constantly issues that arise and need to be reconciled during the campaign process such as developing strategies that meet timetables of Partner’s needs, CIGNA’s resources and the annual business plans, Partners changing their mind on offer and approach causing slippage in annual business plans, print deadlines not being met, escalating costs. These problems need to be worked through and a satisfactory resolution found for all parties involved.

In summary problems tend to be:

- A mailhouse or printer calling to inform you that they are unable to meet agreed deadlines.
- A call from the Partner advising that they have an irate customer to deal with.
- A telephone call from the Customer Services Team to advise that fulfilment material does not address joint policyholders and that they have an irate customer to deal with.
- A telephone call from the mailhouse to advise that the data for a campaign is corrupt and that they require new data.
- The solving of problems that arise may take anywhere from a few minutes to a few months. This is driven by the complexity of the problem and also how many other departments/people the problem involves/impacts.

**Relationships:**

<b>WHO</b>	<b>WHY</b>	<b>FREQUENCY</b>
Business Development Manager Relationship Manager National Marketing Manager	To assist in the timely execution and daily management of assigned Direct Marketing campaigns. To keep them aware of any issues and to be able to learn from others experiences and advice.	Daily
Operations Services Manager Customer Services Manager National Telemarketing Manger	To keep them informed of any major issues.	Daily

Telemarketing Operations Manager Telemarketing Sales Manager		
Marketing Team Members	To keep them aware of any issues / campaign related activities from a continuity perspective, be able to learn from others experiences and advice and share your own learning's.	Daily
CIGNA Staff	To ensure procedures and policies are communicated so that staff are equipped to handle matters in an informed manner. To update them on all campaign activities.	Daily
Outsource Providers/Suppliers	To maintain and build relationships to ensure the provision of excellent service by outsource providers.	Daily
CIGNA Management	To keep informed of any major issues.	As required
Business Partners  Relationships will range across all levels of an organisation from Senior Management through to clerical staff.	To assist in the timely execution and daily management of assigned Direct Marketing campaigns. To keep them aware of any major issues and to facilitate the requirements of the partner with internal stakeholders within agreed time frames.  Issue resolution and results reporting are also key requirements.	As required

**Freedom To Act And Decision Making:**

- The Direct Marketing Account Manager is able to act freely within approved and established guidelines and by keeping management appropriately informed of significant issues which impact the organisation.
- Matters that fall outside the established guidelines or polices are referred for consultation consistent with a 'no surprises' philosophy.
- All decisions regarding the scheduling of work, prioritising in the team, resource adequacy, and project work is set by the Relationship Manager.

- Decisions that deviate from the campaign brief and have significant impact on a campaign are to be escalated to the Relationship Manager. Other decisions made must fall within the campaign brief.

For Example:

- The choice of using one mailhouse (because it has bar-coding facilities) over another mailhouse would normally be a decision that the Direct Marketing Account Manager makes, whereas the decision to change the creative direction of a brochure would need to be escalated to the Relationship Manager and the Partner.
- The Direct Marketing Manager gives the Direct Marketing Account Manager broad guidelines on a campaign by campaign basis. The Direct Marketing Account Manager will work within these guidelines and consult with the Direct Marketing Manager on decisions that need to be made outside of those guidelines.

### **Competency (Band 3):**

#### Business Acumen:

- Knows how businesses work; knowledge in current and possible future policies, practices, trends, technology, and information affecting his/her business and organization; knows the competition; is aware of how strategies and tactics work in the marketplace.

#### Conflict Management:

- Steps up to conflicts, seeing them as opportunities; reads situations quickly; good at focused listening; can hammer out tough agreements and settle disputes equitably; can find common ground and get cooperation with minimum noise.

#### Dealing with Ambiguity:

- Can effectively cope with change; can shift gears comfortably; can decide and act without having the total picture; isn't upset when things are up in the air; doesn't have to finish things before moving on; can comfortably handle risk and uncertainty.

#### Drive for Results:

- Can be counted on to exceed goals successfully; is constantly and consistently one of the top performers; very bottom line orientated; steadfastly pushes self and others for results.

### Motivation Others:

- Creates a climate in which people want to do their best; can motivate many kinds of team or project members; can access each person's hot button and use it to get the best out of him/her; pushes tasks and decisions down; empowers others; invites input from each person and shares ownership and visibility; makes each individual feel his/her work is important; is someone people like working for and with.

### Priority Setting:

- Spends his/her time and the time of others on what's important; quickly zeros in on the critical few and puts trivial aside; can quickly sense what will help or hinder accomplishing a goal; eliminates roadblocks; creates focus.

### **Role Competency Requirements:**

- Proven ability to develop strong internal and external networks
- Excellent oral and written communication skills including proof reading, reporting and editing
- Excellent attention to detail
- Well developed time management and organizational skills
- Ability to work under pressure to tight deadlines, coordinating all interests
- Strong analytical/numeracy skills are essential to succeeding in this role
- Computer literacy (excel, word, access, powerpoint)
- Ability to work autonomously
- Flexible and adaptable
- Self motivated
- Ability to convey information and ideas accurately and clearly, with strong written and oral communication skills to be able to provide sound advice, build relationships, present ideas and arguments, influencing others and negotiating solutions, and the ability to adjust communication style to suit the intended audience.
- Ability to obtain and analyse complex information.
- Hands on, results and action oriented with determination to drive for results
- Capable of managing conflict, change, and resolving problems in a dynamic environment.
- Strong business acumen and common sense.
- Strong collaboration skills, a team player.
- Strong time management and prioritization skills.

**Experience/ Education /Knowledge Requirements:**

- Essential is a relevant Marketing or Business Degree
- Preferred is the Direct Marketing Certificate from the Marketing Association
- Minimum of 5 years experience in a marketing capacity
- Minimum of 2 years Direct Marketing experience, including experience at developing and executing Direct Marketing Campaigns
- Insurance and Financial Services Industry experience
- Project Management experience
- A good understanding of the Life Insurance sales process
- Ability to travel if required.