



## Business Development Manager – Key Accounts (Health)

### Overall Job Purpose

The Business Development Manager's goal is to expand Vitality's Distribution footprint within the Intermediated market by close collaboration with Specialist Intermediaries, Employee Benefit Consultants and Tele-Broker firms operating aggregator or Pricing comparison sites. This will be achieved through identifying new business opportunities across the Consumer and SME Mid-Markets and creating strategies to oversee the sales of Insurance products or services to Intermediaries and their clients. The range of products will mainly comprise Personal Healthcare, Business Healthcare and propositions for the uninsured workforce through Vitality at Work.

### Dimensions

- Reports to: Director of Health Key Accounts
- Location: Home based (UK)
- UK and international travel as required

### Outputs/Accountabilities

- Consistently meeting or exceeding New Business sales targets and objectives, whilst being accountable for portfolio growth and persistency.
- Accountable for the identification, quoting, on-boarding and finalisation of business.
- Arrange handover of new business whilst ensuring an excellent new business joining experience and customer journey.
- Manage Intermediary Portfolio Growth to ensure lapses are within tolerance and net sales achieve year on year growth.
- Identify and convert new business opportunities across business segments.
- Maximising opportunities to represent Vitality Health via face-to-face interactions, championing it values and actively raising the profile of the company's perception as Thought Leaders in the market.
- Manage our relationships with Tele-brokers who operate aggregator models, based on price comparison sites to ensure our benefit packages and product suite remain relevant to increase market coverage to increase sales conversion rates.
- Build and maintain durable and productive business relationships with all allocated Advisers on panel optimising our Adviser sentiment management model and Management Information (MI) to pro-actively drive sales revenue from Advocate and Support brokers. This will be delivered through face-to-face and virtual meetings with every Intermediary firm on a regular basis.
- Effective use of all available MI to manage sales opportunities, ensuring maximum conversion of high-quality business. Monitoring persistency / lapse levels and intervening by assisting in setting remedial performance measures with stakeholders / principals.
- Attend a series of seminars across the country with a view to educating market intermediaries around the innovation and importance of Vitality to achieve inclusion within the advisers' advice model.

- Promote all Vitality Health products and Employer wellness services to engage their Intermediaries to aid their clients to implement well-being solutions to inspire positive behavioural change to help foster build a healthier and more productive workforce.
- Take responsibility to manage own personal development and ensuring product, process and market knowledge is always accurate and up to date. Sit and attain high pass rate in all product accreditations.
- Take personal responsibility for ensuring compliance and regulatory requirements are met
- Presenting (1:1 or team always based) of technical training and sales messages to their Adviser panel so that their panel's knowledge of our product features and benefits continues to be maintained.

Key Stakeholders	
Internal	External
<ul style="list-style-type: none"> <li>• Service and support teams across the whole Vitality business, including and functions operated by Discovery</li> </ul>	<ul style="list-style-type: none"> <li>• Specialist Healthcare intermediaries and Employee Benefit Consultants</li> <li>• Tele-Broker firms operating aggregator and price comparison sites for digital and advice led sales to consumers</li> <li>• Employers (prospects and existing Individual SME customers)</li> <li>• Industry contacts/networks</li> </ul>

### Regulatory Responsibilities

You are required to understand and comply with all relevant rules, regulation and legislation applicable to your role. This means:

- acting with integrity and due skill, care and diligence at all times.
- ensuring that customers are treated fairly at all times
- ensuring that communications via any medium meet the principle of 'clear, fair and not misleading'
- undertaking relevant internally arranged training on systems, processes and regulatory requirements relevant to your role
- identifying and escalating (through your line manager) risks that impact the business, customers or other third parties
- reporting (through your line manager) any issues and/or system/process failures that may impact on service to customers

## Competence/Knowledge/Skills required

### Essential

- Proven oral and written communication and skills
- Experience and ability to liaise with all levels both externally and internally
- Working knowledge of applications such as Word, Powerpoint and computer literacy
- Strong educational background to at least A level standard

### Experience

- Demonstrable experience of the UK Health insurance market or a successful track record within intermediated environment.
- Results-oriented achiever with a proven sales track record.
- Exceptionally self-driven, with an ability to work on own initiative by setting and carrying out clear and well defined plans of actions.
- Highly commercial skill set with proven record of creative business proposal writing and Board level presenting
- Confident in communicating at all levels (clients, intermediaries & board directors)
- Committed team player
- Proven ability to build strong personal relationships with a range of brokers /intermediaries in order to achieve business goals
- Highly developed presentation skills (both in a 1:1 and group environment)
- Ability to negotiate and use a range of influencing styles to achieve results.
- Ability to correctly identify broker or prospects' needs / wants and present an appropriate solution.
- Able to adapt and quickly respond to short term opportunities and tight deadlines
- Flexible with strong desire to be part of a challenging environment with valued and complex clients and processes which may not be fully established

### Attributes

- Flexibility and ability to manage uncertain situations
- Quality driven and self motivated
- Able to work effectively as part of a team
- Ability to suggest process improvements and share best practice
- Ability to work under pressure from both external and internal influences