



Billion Dollar Marketing

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The simulation was designed to educate marketing & sales related personnel to understand the affects of new regime that impose financial constraints on their day-to-day operation. It also aim to improve front-line personnel who to be more selective in “Channel Management”.

Learning Outcome

- Develop “Channel Strategy” skills in choosing a correct mix of product, location, channel (agent, broker, telesales, branch, etc) and other resources to optimize sales volume
- Balance portfolio risk and operating cost;
 - Low-price product, thin profit margin, high operating cost
 - High-price product, high profit margin, low operating cost, high risk cost
- Highlights “opportunity loss” where personnel resources could be better utilized
- Develop financial skills and require participants to create their own financial statements
- Improve financial analysis skills to pin point area of weakness and underperform in comparison with other teams
- Educate impact to company “Capital Adequacy Ratio” (“CAR”) as impose by RBC regulation
- Educate “Provision for Adverse Deviation” (“PAD”) for each product, and other RBC items necessary to understand and how each decision impact CAR ratio

Target participants are marketing executive, branch managers and sales representative where many of them had little knowledge in finance. The program offers practical view of how they should manage their sale channels and customer portfolio.

Target Audience:	Marketing (General Insurance)
Class room size:	20 – 40 people
Training Program	2 Day board & Computer simulation

