



Job Ref. No: JHIL135

Position: Relationship Manager, Retail Retention

Jubilee Insurance was established in August 1937 as the first locally incorporated insurance company based in Mombasa. Over the years, Jubilee Insurance has expanded its reach throughout the region, becoming the largest composite insurer in East Africa, offering Life, Pensions, General, and Medical Insurance. With a client base of over 1.9 million, Jubilee stands as the number one insurer in East Africa. We operate a network of offices in Kenya, Uganda, Tanzania, and Burundi, and we are the only ISO-certified insurance group listed on the three East African stock exchanges – The Nairobi Securities Exchange (NSE), Dar es Salaam Stock Exchange, and Uganda Securities Exchange. For more information, visit www.JubileeInsurance.com.

We currently have an exciting career opportunity for a **Relationship Manager, Retail Retention** within Jubilee Health Insurance Limited. The position holder will report to the **Head of Retail Retention and Customer Relationships** and will be based at our Head Office in Nairobi.

Role Purpose

The job holder will be responsible for managing and retaining the company's existing retail client base with a primary focus on renewal business. This role involves developing strong relationships with clients, providing exceptional service and implementing strategies to ensure high renewal rates and long-term customer loyalty.

Key Responsibilities

1. Strategy

- I. Implement a comprehensive client retention strategy for the retail segment, focusing on key drivers of renewal and customer loyalty.
- II. Segment the client portfolio to identify high-value and at-risk clients, enabling targeted retention efforts tailored to each segment's specific needs and expectations.
- III. Create differentiated renewal approaches based on client profiles, focusing on personalized service for high-value accounts and maintaining profitability across all segments.
- IV. Leverage market insights to adjust retention strategies, recommend product adjustments, and identify opportunities for adding value to the client experience.

2. Operational

- I. Manage the renewal process for the retail portfolio, working closely with clients to ensure timely renewals and minimize attrition.
- II. Develop and implement proactive retention strategies, identifying clients at risk of non-renewal and addressing potential concerns to retain their business.
- III. Communicate renewal terms, benefits, and any updates to clients, ensuring transparency and satisfaction with their coverage
- IV. Collaborate with customer service and claims teams to promptly address client issues or concerns, maintaining a high standard of service throughout the renewal process.
- V. Act as an advocate for clients, ensuring they receive clear communication, timely support, and that any service gaps are identified and resolved.
- VI. Facilitate training sessions or informational meetings with clients to keep them informed about policy options, changes in benefits, and updates relevant to their coverage.

3. Corporate Governance

- I. Compliance: Ensure compliance with industry regulations, internal policies, and ethical standards related to insurance operations within the Retail Business.
- II. Risk Management: Assess and manage risks associated with insurance policies for Retail clients, ensuring appropriate coverage and mitigating potential risks.



4. Leadership & Culture

- I. Client Service Excellence: Foster a culture of exceptional client service within the team. Lead by example in providing responsive, reliable, and personalized service to Retail clients.
- II. Cross-Functional Collaboration: Collaborate with internal stakeholders, such as underwriters, claims professionals, and risk management teams, to deliver comprehensive insurance solutions to Retail clients.

Laws, Regulations, Company Policies: Stay informed about and strictly adhering to all external laws, including Anti-Money Laundering (AML) and Counter Financing of Terrorism (CFT) laws, Data Protection laws, and any other relevant regulations applicable in the insurance industry; Understand, implement, and enforce internal company policies, processes and procedures; Ensure that operational compliance programs are in place within your department. Implement processes and controls that promote compliance with external laws, regulations, and internal policies; Foster a robust ethical culture within the organization, demonstrating and promoting ethical behaviour, integrity, and compliance with laws and regulations. Encourage open communication and reporting of any potential compliance concerns or violations.

Key Skills and Competencies

- I. Client Focus: Ability to understand and anticipate client needs, provide personalized solutions, and deliver excellent customer service.
- II. Problem Solving: Strong analytical and problem-solving skills to assess client risks, propose appropriate coverage options, and address insurance-related challenges.
- III. Communication and Negotiation: Effective verbal and written communication skills to engage with Retail clients, negotiate terms, and resolve any issues or disputes.
- IV. Collaboration: Ability to collaborate with cross-functional teams, such as underwriting, claims, and finance, to ensure smooth operations and seamless service delivery to Retail clients.
- V. Adaptability: Flexibility to adapt to changing market dynamics, insurance regulations, and client requirements within the Retail sector.

Academic Qualifications

- I. A Bachelor's degree in a Business-related course
- II. Insurance Professional qualification
- III. Proficient in the use of Microsoft Office Suite and packages

Relevant Experience

Minimum of 3 years of experience in sales, relationship management, or a related role within the insurance or financial services industry with a focus on Retail clients.

If you are qualified and seeking an exciting new challenge, please apply via Recruitment@jubileekenya.com quoting the Job Reference Number and Position by 20th November 2024

Only shortlisted candidates will be contacted.