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**Job Ref. No: JHIL156**

**Position: Credit Control Officer**

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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](http://www.JubileeInsurance.com).

We currently have an exciting career opportunity for a **Credit Control Officer** within **Jubilee Health Insurance Limited**. The position holder will report to the **Manager, Credit Control** and will be based at our Head Office in Nairobi.

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### **Role Purpose**

The job holder will be responsible for managing the company's credit and collections processes, ensuring timely payments from clients, maintaining accurate financial records, and minimizing credit risk. This role involves collaborating with clients, brokers, and internal teams to resolve payment issues while maintaining strong professional relationships.

### **Key Responsibilities**

#### **Strategy**

1. Support the development and implementation of credit control strategies aligned with the company's financial goals and objectives to optimize cash flow and minimize credit risk.
2. Assist in formulating and enhancing credit management policies, risk assessment frameworks, and debt recovery procedures to strengthen financial controls.
3. Work closely with underwriting, finance, and sales teams to establish and enforce credit terms and conditions for insurance policies and products.
4. Continuously assess and analyze credit risks, ensuring proactive measures are in place to mitigate potential financial exposure.

#### **Operational**

1. Monitor and manage the credit control process, including premium invoicing, payment collection, and credit assessments, to ensure efficiency and accuracy.
2. Conduct credit checks and assessments on policyholders and potential clients to evaluate creditworthiness and minimize financial risk.
3. Implement and enforce credit control policies and procedures, ensuring full compliance with regulatory requirements and internal guidelines.
4. Track outstanding premiums, follow up on overdue payments, and collaborate with relevant stakeholders to resolve payment discrepancies.
5. Prepare comprehensive reports on credit control activities, including aging analysis, bad debt provisions, and collections performance, to support strategic decision-making.



### **Corporate Governance**

1. Ensure compliance with companies' policies, procedures, and regulatory requirements.
2. Adhere to industry best practices and uphold ethical standards in business development.
3. Ensure accurate documentation and reporting for audit and regulatory purposes.
4. Champion insurance product training to educate customers and enhance compliance.
5. Implement and monitor risk management measures to mitigate business risks.

### **Leadership & Culture**

1. Lead by example in maintaining high standards of customer service and professionalism.
2. Drive innovation in business development strategies for emerging markets.
3. Uphold company values and advocate for ethical business practices.
4. Contribute to a learning culture by actively participating in training programs and knowledge sharing.

### **Key Skills and Competencies**

1. **Financial and Accounting Knowledge**
2. **Risk analysis skills:** Proficiency in assessing creditworthiness of customers, evaluating payment trends, and identifying potential default risks
3. **Verbal and written communication:** Clarity in explaining outstanding balances, payment terms, and any issues to clients and internal teams.
4. **Negotiation and persuasion:** Skillful negotiation to arrange payment plans, resolve disputes, and maintain positive relationships with stakeholders.
5. **Process improvement:** Continually evaluating credit control procedures and suggesting improvements to reduce errors, speed up collections, and optimize workflows.

### **Key Performance Indicators**

1. Debt collection efficiency
2. Aged debt reduction
3. Customer Satisfaction
4. Percentage of on-time payments

### **Academic Qualifications**

1. A Degree in a Business-Related field or it's equivalent.
2. Professional qualifications such as CPA, ACCA or applicable Credit Management certification.

### **Relevant Experience**

Minimum of four (4) years' experience in credit control within the insurance sector.

**If you are qualified and seeking an exciting new challenge, please apply via [Recruitment@jubileekenya.com](mailto:Recruitment@jubileekenya.com) quoting the Job Reference Number and Position by 27<sup>th</sup> February 2025**

**Only shortlisted candidates will be contacted.**