



Job Ref. No. JHL029

Position: Chief Transformation Officer

Jubilee Insurance was established in August 1937, as the first locally incorporated Insurance Company based in Mombasa. Jubilee Insurance has spread its sphere of influence throughout the region to become the largest Composite insurer in East Africa, handling Life, Pensions, Asset Management and Medical Insurance. Today, Jubilee is the number one insurer in East Africa with over 1.9 million clients. Jubilee Insurance has a network of offices in Kenya, Uganda, Tanzania, Burundi, and Mauritius. It is the only ISO certified insurance group listed on the three East Africa stock exchanges – The Nairobi Securities Exchange (NSE), Dar es Salaam Stock Exchange and Uganda Securities Exchange. Its regional offices are highly rated on leadership, quality and risk management and have been awarded an AA- in Kenya and Uganda, and an A+ in Tanzania. For more information, visit www.JubileeInsurance.com.

We currently have an exciting career opportunity for the **Chief Transformation Officer** within **Jubilee Holdings Limited**. The position holder will report to the **Group Chief Operations Officer** and will be based at our Head Office in Nairobi.

Role Purpose

The Chief Transformation Officer is a visionary C-suite leader responsible for driving a radical, technology-led transformation to cement Jubilee Insurance's dominance in Kenya, Uganda, Tanzania, and Burundi, and position it as a pan-African disruptor. This role will leverage cutting-edge technologies such as AI, blockchain, cloud computing, IoT, Robotic Process Automation (RPA), and data-driven insights to revolutionize insurance operations, asset management, and customer engagement. The CTO will also oversee the Digital/J-Hub, a centre of excellence for digital innovation, ensuring the company remains at the forefront of innovation in the region.

Main Responsibilities

Visionary Transformation Strategy:

- Develop and execute a 5-year transformation blueprint, "Disrupt East Africa 2030," aimed at achieving ambitious targets such as 50% digital revenue, 30% cost reduction, and 100% customer digital touchpoints across Kenya, Uganda, Tanzania, and Burundi.
- Benchmark against global disruptors while tailoring solutions to the unique market dynamics of each country.
- Establish three strategic pillars: Tech-Enabled Disruption, Customer-Centric Innovation, and Regional Market Mastery.
- Conduct regular market scans to identify emerging trends and technologies that can be leveraged for competitive advantage.
- Collaborate with the Board and executive leadership to align transformation initiatives with the company's long-term strategic goals.
- Develop a robust governance framework to monitor and report on the progress of transformation initiatives.

Technology-Led Disruption:

- AI & Machine Learning: Deploy AI for real-time underwriting, predictive claims analytics, and personalized asset allocation.
- Blockchain: Implement blockchain for smart contracts in microinsurance and transparent asset management.
- Cloud Transformation: Migrate legacy systems to a hybrid cloud architecture (AWS, Azure) to enhance scalability and reduce IT costs.
- IoT Integration: Leverage IoT for usage-based insurance and asset monitoring in high-risk regions.
- Open API Ecosystem: Build an InsurTech/FinTech partnership platform to enable seamless integration with regional startups (M-Pesa, Flutterwave).
- Cybersecurity: Implement advanced cybersecurity measures to protect customer data and ensure compliance with regional data protection regulations.

Digital Ecosystem Development:

- Launch a unified digital platform, "One Jubilee," integrating insurance (policy management, claims filing) and asset management via mobile and web channels.
- Scale microinsurance offerings via USSD and WhatsApp, targeting underserved customers across the region by 2027.
- Introduce a gamified customer app with rewards for engagement, inspired by models like Vitality (Discovery).
- Develop a digital marketplace for insurance and investment products, enabling customers to compare and purchase products seamlessly.
- Implement a digital onboarding process that reduces customer acquisition time to under 10 minutes.
- Enhance digital customer support with AI-driven chatbots and virtual assistants available 24/7.

Operational Reinvention:

- Reengineer end-to-end processes to reduce policy issuance to under 5 minutes, claims payout to 24 hours, and asset rebalancing to real-time using RPA (Robotic Process Automation) and automation.
- Implement an Agile Operating Model across all functions—underwriting, claims, investments—to accelerate decision-making.
- Standardize operations across the region while customizing for local needs.
- Establish a centralized operations hub to streamline back-office functions and improve efficiency.
- Develop a continuous improvement program to identify and eliminate inefficiencies in existing processes.
- Partner with third-party vendors to outsource non-core activities and focus on high-value tasks.

Data-Driven Transformation:

- Build a Transformation Data Office to harness big data, satellite imagery, and mobile usage patterns for risk modelling, customer segmentation, and predictive analytics.
- Achieve 60% improvement in loss ratios through predictive analytics for claims fraud and portfolio optimization.
- Democratize data access with self-service dashboards (Tableau, Power BI) for all leaders, enabling data-driven decision-making across the organization.

- Develop a data governance framework to ensure data quality, security, and compliance with regional regulations.
- Leverage advanced analytics to identify cross-selling and up-selling opportunities within the customer base.
- Implement real-time data monitoring tools to track key performance indicators (KPIs) and drive operational excellence.

RPA & Automation Leadership:

- Oversee the deployment of RPA (Robotic Process Automation) to streamline repetitive tasks, reduce operational costs, and improve efficiency across underwriting, claims, and customer service.
- Develop a roadmap for scaling automation across the organization, targeting 100% automation of back-office processes by 2027.
- Partner with the Head of RPA & Automation to identify new use cases for automation and ensure seamless integration with existing systems.
- Establish a Centre of Excellence (CoE) for RPA to drive innovation and best practices in automation.
- Monitor the ROI of automation initiatives and report on cost savings and efficiency gains to the Board.
- Train employees on RPA tools and technologies to foster a culture of automation and continuous improvement.

Digital/J-Hub Leadership:

- Lead the Digital/J-Hub, a centre of excellence for digital innovation, to accelerate the development and deployment of cutting-edge digital solutions across Kenya, Uganda, Tanzania, and Burundi.
- Foster a culture of experimentation and rapid prototyping within the J-Hub, enabling the company to stay ahead of competitors in digital innovation.
- Collaborate with regional startups, fintechs, and tech partners to co-create innovative solutions that address the unique market needs of each country.
- Develop a pipeline of digital products and services to be launched over the next 3-5 years.
- Establish partnerships with academic institutions and tech incubators to source fresh ideas and talent.
- Measure the impact of J-Hub initiatives on customer satisfaction, revenue growth, and operational efficiency.

Cultural & Workforce Transformation:

- Instil a "Disruptor Mindset" through a region-wide program, "Innovate EA," featuring hackathons, tech bootcamps, and cross-border idea exchanges.
- Upskill of the workforce in digital literacy, AI tools, and data analytics within 18 months, partnering with global platforms (e.g., Coursera, IBM Skills Academy).
- Implement a mentorship program to develop the next generation of leaders within the organization.
- Empower Employees as Change Agents: Identify and empower transformation champions across all levels of the organization to drive change within their teams. Conduct regular employee engagement surveys to gauge the effectiveness of cultural transformation initiatives.
- Encourage Risk-Taking and Experimentation: Create a safe environment where employees feel empowered to take calculated risks and experiment with new ideas.
- Implement performance-driven initiatives to encourage innovation and digital adoption.

Customer-Centric Disruption:

- Redefine customer engagement with hyper-personalized products using behavioural data.
- Deploy conversational AI (e.g., multilingual chatbots in English, Swahili, Luganda) to serve inquiries digitally.
- Create a regional loyalty program, "Jubilee Thrive," rewarding customers with premium discounts and investment perks.
- Develop a customer feedback loop to continuously improve products and services based on customer insights.
- Launch a customer education program to increase awareness of insurance and investment products.
- Implement a net promoter score (NPS) system to measure and improve customer satisfaction.

Growth & Regional Dominance:

- Drive annual revenue growth by launching tech-enabled products.
- Spearhead entry into high-potential markets within the region with a "Digital First" playbook.
- Forge strategic alliances with telcos and fintechs firms to embed insurance and investments into everyday life.
- Expand the company's distribution network by partnering with local agents and brokers.
- Develop a market entry strategy for new countries in East Africa, leveraging digital channels to gain a first-mover advantage.
- Monitor competitor activities and develop counterstrategies to maintain market leadership.

Sustainability & ESG Integration:

- Launch green insurance products and ESG-focused funds targeting sustainable assets by 2030.
- Partner with regional governments and NGOs to insure climate-vulnerable communities.
- Reduce the company's carbon footprint through tech-driven efficiencies.
- Develop a sustainability roadmap to align the company's operations with global ESG standards.
- Implement a green IT strategy to reduce energy consumption and e-waste.
- Report on ESG performance to stakeholders through an annual sustainability report.

Risk Management & Governance:

- Mitigate transformation risks with a dedicated Risk Task Force, leveraging ISO standards.
- Ensure compliance with evolving regulations (IFRS 17, Kenya's Data Protection Act) and secure approvals from regulatory bodies in Kenya, Uganda, Tanzania, and Burundi.
- Report monthly to the Board on disruption metrics: tech adoption rate, customer retention, and ROI on transformation spend.
- Conduct regular audits to ensure compliance with internal policies and external regulations.
- Establish a crisis management plan to respond to potential disruptions in operations.

Corporate Governance (Regulatory and Compliance):

- Ensure compliance with all regulatory and legal requirements relevant to digital transformation initiatives.
- Maintain transparency and accountability in transformation decision-making and execution.
- Implement robust risk assessment and mitigation plans to safeguard business interests.
- Regularly audit and review transformation programs, ensuring alignment with governance frameworks.
- Foster an ethical and inclusive approach to digital product development and data management.

Key Competencies

- **Disruptive Vision:** Ability to foresee and shape industry trends with bold, tech-centric strategies that position Jubilee Insurance as a market leader in innovation.
- **Tech Fluency:** Hands-on grasp of emerging technologies (AI, blockchain, IoT, RPA, cloud computing) and their practical business applications in the insurance and asset management sectors.
- **Inspirational Leadership:** Charisma and ability to rally cross-functional teams, stakeholders, and regional leaders around a transformative mission.
- **Execution Rigor:** Precision in delivering complex, high-stakes programs on time and within budget, with a focus on measurable outcomes.
- **Strategic Agility:** Ability to pivot and adapt strategies in response to changing market dynamics, technological advancements, and competitive pressures.
- **Collaborative Influence:** Strong interpersonal skills to build alliances with external partners (e.g., fintechs, telcos, governments) and internal stakeholders to drive transformation.

Key Deliverables

- **Deliver the "Disrupt East Africa 2030" Transformation Blueprint:** Successfully implement a 5-year strategy that achieves 50% digital revenue, 30% cost reduction, and 100% customer digital touchpoints across Kenya, Uganda, Tanzania, and Burundi.
- **Launch the "One Jubilee" Digital Platform:** Develop and scale a unified digital platform integrating insurance and asset management services, achieving 5 million active users by 2027.
- **Achieve Operational Excellence:** Reduce policy issuance to under 5 minutes, claims payout to 24 hours, and asset rebalancing to real-time through automation and RPA.
- **Drive Workforce Transformation:** Upskill 80% of the workforce in digital literacy, AI
- **Establish the Digital/J-Hub as a Centre of Excellence:** Operationalize the Digital/J-Hub to drive rapid prototyping, innovation, and deployment of cutting-edge digital solutions, ensuring Jubilee Insurance remains at the forefront of digital transformation in East Africa.
- **Implement a Robust RPA Strategy:** Achieve 50% automation of back-office processes by 2027, reducing operational costs and improving efficiency across underwriting, claims, and customer service functions.
- **Develop a Regional InsurTech Ecosystem:** Forge strategic partnerships with regional startups, fintechs, and telcos (e.g., M-Pesa, Flutterwave) to co-create innovative solutions and embed insurance products into everyday life.
- **Enhance Cybersecurity and Data Protection:** Implement advanced cybersecurity measures and ensure compliance with regional data protection regulations safeguarding customer data and maintaining trust

Qualifications

- Bachelor's degree in Business, Technology, Data Science, or a related field.
- Master's degree (MBA, MSc) in Digital Transformation, Data Analytics, or Business Strategy is highly desirable.

Relevant Experience

- 15+ years in leadership roles, with 8+ years driving transformation in insurance, fintech, or asset management.
- Proven track record of scaling digital ecosystems and managing multi-country operations transformation initiatives.
- Strong experience in AI, RPA, data governance, and digital product development.
- Background in insurance, financial services, or a similar regulated industry is an added advantage.
- Deep understanding of East Africa's insurance ecosystem (e.g., microinsurance, mobile money integration) and asset management trends.
- Expertise in AI, blockchain, cloud platforms, RPA, data analytics, and InsurTech tools.
- Fluency in data analytics, agile methodologies, and DevOps practices.

**If you are qualified and seeking an exciting new challenge,
please apply via Recruitment@jubileekenya.com quoting the Job Reference Number and
Position by 14th March 2025.**

Only shortlisted candidates will be contacted.