



**Job Ref. No. JHL030**

**Position: Product Experience Manager**

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

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

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**Role Purpose**

The Product Experience Manager is responsible for leading the end-to-end product experience, ensuring seamless user interactions, high engagement, and optimal product performance. The role involves defining and executing a product vision that aligns with corporate objectives while ensuring innovation, customer-centricity, and digital transformation. The role holder will oversee digital product initiatives, including Customer App, Maisha Fiti, and other digital platforms, ensuring alignment with market trends, user needs, and business objectives.

**Main Responsibilities**

**Product Strategy & Vision**

- Develop and execute a 3-year digital product roadmap, aligning with corporate goals such as 50% digital policy sales, 30% claims filed via the app, and 5M active users by 2028.
- Position Maisha Fiti as a leading wellness and insurance super app, integrating best practices from global and regional digital platforms.
- Conduct market research and competitive analysis to identify industry trends, customer needs, and market gaps.
- Establish and track KPIs such as Monthly Active Users (MAU), Engagement Rate, and Conversion Rate to measure product performance and optimize strategy.
- Identify and implement innovative digital solutions such as AI-powered chatbots, blockchain-based microinsurance, and IoT-driven risk assessment tools.

**Product Execution & Delivery**

- Own the full product lifecycle from ideation, design, development, launch, and continuous enhancement.
- Utilize agile methodologies (Scrum, Kanban) to optimize product development and execution.

- Ensure seamless integration of products with line of business systems and other enterprise systems like Guidewire, SAP FS-CD, and third-party APIs for real-time policy and claims data.
- Lead a cross-functional team of UX designers, engineers, actuaries, and analysts to enhance product innovation and performance.
- Manage vendor partnerships, ensuring third-party collaborations align with business objectives.

### **Customer-Centric Digital Transformation**

- Develop customer-first features, including:
  - Policy Management: Buy, renew, and track insurance policies digitally.
  - AI-Powered Claims Processing: Submit claims via chatbot and track status in real time.
  - Wellness & Rewards Program: Gamify engagement through "Fiti Points," rewarding healthy behaviour (e.g., 10K daily steps = premium discount).
- Target a Net Promoter Score (NPS) of 70, ensuring an intuitive user interface and seamless digital experience.
- Implement personalized customer engagement strategies using behavioural insights, A/B testing, and predictive analytics.
- Collaborate with customer service teams to integrate self-service features and AI-powered support bots for real-time assistance.

### **Growth & Market Penetration**

- Achieve 2M app downloads within the three years via marketing campaigns, agent incentives, and corporate partnerships.
- Expand regionally, localizing products for Tanzania (flood alerts), Uganda (agribusiness tools), and Rwanda (microinsurance for SMEs).
- Develop a rural market penetration strategy, including USSD and offline capabilities for users with limited data access.
- Partner with telecom providers for zero-rated data usage, driving accessibility and adoption.
- Unlock new customer segments e.g. the gig economy, affinity groups, through partnerships with aggregators and develop products that are aligned to those customer segments.

### **Technology & Innovation**

- Integrate emerging technologies such as AI, IoT (telematics for usage-based insurance), and blockchain (smart contracts for microinsurance payouts).
- Ensure offline mode and USSD fallback for rural accessibility.
- Explore cloud-based architectures and predictive analytics to enhance scalability and personalize user journeys.
- Champion the development of AI-driven fraud detection to strengthen security and risk management.

### **Data-Driven Decision Making**

- Utilize analytics tools (e.g., Google Analytics, Mixpanel) to track Monthly Active Users (MAU), retention, and conversion rates (e.g., 20% download-to-purchase).
- Conduct A/B testing on onboarding flows and feature placements to boost retention by 25%.
- Deploy behavioural data and push notifications to re-engage users lapsed renewals.

### **People & Culture Leadership**

- 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.

## **Corporate Governance & Compliance**

- Build and mentor a high-performing product team, fostering an innovative and collaborative culture.
- Lead digital transformation initiatives in partnership with marketing, risk, compliance, and IT teams.
- Drive a culture of diversity, equity, and inclusion, ensuring accessibility and ethical AI principles in product design.
- Provide quarterly executive updates, linking product performance to business outcomes.

## **Key Competencies.**

- **Strategic Thinking:** Ability to align product strategies with business goals and customer needs, translating market trends into actionable plans.
- **Customer-Centric Mindset:** Focus on understanding customer pain points and delivering exceptional experiences through feedback-driven improvements.
- **Collaboration and Stakeholder Management:** Skilled in working cross-functionally and engaging stakeholders to ensure alignment and buy-in.
- **Project and Program Management:** Expertise in managing multiple work streams, prioritizing tasks, and delivering projects on time and within budget.
- **Leadership and Team Management:** Ability to lead, mentor, and inspire teams while fostering a collaborative and innovative culture.
- **Analytical and Problem-Solving Skills:** Proficient in analysing data and resolving complex problems to drive successful product outcomes.
- **Communication and Influence:** Strong ability to articulate ideas clearly and facilitate conversations with stakeholders and teams.
- **Innovation and Adaptability:** Skilled in leveraging emerging technologies and adapting to changing business and market dynamics.
- **Vendor and Partner Management:** Experience in managing third-party relationships, including RFPs, contracts, and performance monitoring.
- **Governance and Compliance:** Ensures adherence to organizational policies, regulatory requirements, and risk management practices.

## **Key Deliverables**

- Execution of a scalable digital product roadmap that aligns with business objectives.
- Increased user engagement and retention through optimized customer experiences.
- Successful deployment of new features and improvements, driven by customer insights and analytics.

- Seamless integration of products into the digital ecosystem, ensuring efficiency and reliability.
- Compliance with industry regulations, cybersecurity standards, and ethical data management.
- Cost-effective budget management for product development and enhancements.

### **Qualifications**

- Bachelor's degree in Business, Digital Marketing, Computer Science, or related field.
- Master's degree in Strategy, Product Management, or Digital Transformation (preferred).
- Certifications in Agile, Product Management, or UX Design are a plus.

### **Relevant Experience**

- 7+ years in digital product management, customer experience strategy, or fintech solutions.
- Proven track record in developing and scaling digital-first platforms.
- Experience in financial services, insurtech, or digital transformation.
- Hands-on experience with AI-driven engagement models and data analytics platforms.
- Strong background in customer journey mapping and omnichannel experience design.
- Demonstrated success in leading cross-functional teams in digital transformation projects.
- Expertise in leveraging emerging technologies (AI, blockchain, IoT) to enhance digital products.

**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 14<sup>th</sup> March 2025.  
Only shortlisted candidates will be contacted.**