



Job Ref. No: JHIL198

Position: Head of SME

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 **Head of SME** at Jubilee Health Insurance Limited. The position holder will report to the **General Manager, Retail Sales & SME** and will be based at our Head Office in Nairobi.

Role Purpose

This role has the primary responsibility of developing and executing the SME sales and growth strategy in line with the Company's retail business objectives. The role will drive acquisition, retention, and profitability of SME clients through effective market segmentation, channel optimization, and product innovation within the medical insurance portfolio. The incumbent will provide leadership to the SME sales team, build strong distribution networks, and foster strategic partnerships that enhance the company's market share and competitiveness in the SME health insurance segment.

Key Responsibilities

1. Strategic Planning & Execution

- I. Develop and implement a comprehensive SME business growth strategy aligned with the overall Retail & SME business plan.
- II. Analyse market trends, client behaviours, and competitor strategies to identify new business opportunities.
- III. Translate business strategy into actionable sales and retention plans with clear KPIs and targets for the SME team.

2. Sales Leadership & Revenue Growth

- I. Lead the SME sales team to achieve top-line growth, profitability, and customer retention targets.

- II. Set sales targets, monitor performance, and ensure achievement of GWP, retention, and loss ratio objectives.
- III. Manage the end-to-end sales process, from lead generation, proposal development, pitching, and onboarding of clients.
- IV. Strengthen relationships with key intermediaries, brokers, and direct SME clients to deepen engagement and loyalty.
- V. Support digital and tele-sales initiatives targeting the SME market to improve accessibility and conversion rates.

3. Product Development & Market Positioning

- I. Work closely with the Product & Strategy and Actuarial teams to develop and enhance SME medical insurance products tailored to market needs.
- II. Champion the development of affordable, modular, and bundled solutions for SMEs and startups.
- III. Drive data-driven insights to support pricing strategies, product differentiation, and cross-sell opportunities.
- IV. Ensure product positioning and communication are aligned with the company's brand and market growth strategy.
- V. Drive expansion into new SME segments through innovative go-to-market models and channel diversification.

4. Channel Management & Distribution

- I. Oversee the performance of SME distribution channels, including direct sales, brokers, agencies, aggregators, and digital platforms.
- II. Identify and onboard new strategic partners to scale reach and drive profitable growth.
- III. Collaborate with the Retail Distribution and Marketing teams to design targeted campaigns that support SME acquisition and retention.
- IV. Monitor and evaluate channel productivity, ensuring high standards of compliance, customer service, and delivery.

5. Client Relationship Management

- I. Establish and maintain strong relationships with SME clients, decision-makers, and key business associations.
- II. Oversee client onboarding, account management, and renewal processes to ensure superior service delivery.
- III. Implement structured client engagement programs to build loyalty and improve Net Promoter Scores (NPS).
- IV. Address client issues proactively, working closely with operations, underwriting, and claims teams to ensure prompt resolution.

6. People Leadership & Performance Management

- I. Provide leadership, coaching, and performance management to the SME sales team to build a high-performing culture.
- II. Identify skill gaps and drive continuous learning, sales capability development, and career progression.
- III. Foster collaboration, accountability, and results orientation within the SME sales unit.



- IV. Drive performance reviews aligned with company Balanced Scorecard (BSC) and Key Performance Indicators (KPIs).

7. Compliance, Risk & Governance

- I. Ensure adherence to regulatory, ethical, and internal company policies in all sales and client management activities.
- II. Maintain compliance with the Insurance Regulatory Authority (IRA) guidelines, AML policies, and data privacy standards.
- III. Promote transparent and compliant business practices across all SME distribution channels.
- IV. Participate in internal and external audits and implement corrective measures arising from compliance reviews.

Key Deliverables for this Position:

- I. Growth in Gross Written Premium (GWP) from the SME segment.
- II. Retention ratio and customer satisfaction scores (NPS).
- III. Achievement of profitability and loss ratio targets.
- IV. Number of new SME accounts acquired and revenue per account.
- V. Employee engagement and performance within the SME sales unit.

Key Skills and Competencies

- I. Strategic Business Development
- II. Leadership & People Management
- III. Customer & Market Orientation
- IV. Financial & Analytical Acumen
- V. Excellent relationship management and stakeholder engagement.
- VI. High level of integrity, professionalism, and compliance orientation.
- VII. Team leadership, motivation, and coaching ability.
- VIII. Excellent communication and presentation skills.

Academic Qualifications

- I. Masters in a Business-related field.
- II. Bachelor's degree.
- III. Mandatory Professional Insurance Qualification

Relevant Experience

- I. Minimum of 10 years of experience in medical insurance, with at least 5 years in a leadership role managing SME or corporate client portfolios.
- II. Proven track record of business development, client acquisition, and portfolio management in the insurance or financial services industry.



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 November 2025
Only shortlisted candidates will be contacted.