Job Ref. No: JHIL199

Position: Head of Emerging Consumer Business

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 Emerging Consumer Business** at Jubilee Health Insurance Limited. The position holder will report to the **General Manager, Corporate New Business** and will be based at our Head Office in Nairobi.

Role Purpose

The job holder will be responsible for the identification, development, and expansion of new and underpenetrated markets for medical insurance. The role focuses on building scalable distribution models, forging partnerships in non-traditional segments, and driving sustainable premium growth through tailored products and innovative go-to-market strategies.

Key Responsibilities

Market Development & Growth

I. Identify and evaluate new and emerging markets.
II. Develop and execute market entry and expansion strategies to increase penetration and brand visibility.
III. Conduct market and competitor analyses to inform strategic decisions on product positioning and pricing.
IV. Lead pilot initiatives and rollout of innovative medical insurance models in underserved segments.
V. Collaborate with Marketing and Product teams to develop segment-specific campaigns and collateral.

Business Acquisition & Revenue Growth

I. Drive annual sales and revenue targets for emerging market segments aligned with the business objectives.
II. Manage the end-to-end sales cycle for emerging market clients.
III. Drive portfolio profitability through efficient acquisition, retention, and cross-selling strategies.

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IV. Collaborate with underwriting and actuarial teams to ensure solutions are priced competitively and sustainably.

Strategic Partnerships & Distribution

I. Work closely with the Strategic Partnerships team to identify and structure high-value collaborations with aggregators, fintechs, healthtechs, SACCOs, and affinity groups.
II. Negotiate partnership agreements and frameworks that enhance access to new customer pools.
III. Leverage digital and alternative distribution platforms to scale product reach and improve customer experience.
IV. Build relationships with industry regulators, business associations, and regional chambers to strengthen market positioning.

Product & Proposition Development

I. Collaborate with the Product Development and Innovation teams to co-create tailored health insurance solutions suitable for emerging market needs.
II. Ensure customer insights and field data inform product refinements and innovations.
III. Test and validate product-market fit through structured pilot programs and customer feedback loops.
IV. Champion continuous improvement and innovation in service delivery for these segments.

Leadership & Stakeholder Management

I. Provide strategic direction, coaching, and performance management to the Emerging Markets team.
II. Foster collaboration across teams to ensure seamless customer onboarding and retention.
III. Prepare and present periodic performance and market intelligence reports to senior management.
IV. Represent the company at industry events, forums, and conferences to build brand equity and thought leadership.

Key Deliverables For This Position:

I. Growth in premium revenue from emerging markets
II. Number and quality of new partnerships formed
III. Market penetration and customer base expansion in target segments
IV. Profitability ratio of emerging market portfolio
V. Product uptake and retention rates
VI. Timeliness and quality of market insights and reports

Key Skills and Competencies

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I. Strategic Business Development
II. Relationship Management
III. Leadership & Team Management
IV. Analytical & Market Insight
V. Partnership Structuring and Management
VI. Product Development Collaboration
VII. Financial and Performance Reporting

Academic Qualifications

I. Master's Degree (MBA or equivalent)
II. Bachelor's Degree in Business, Marketing, Economics, or related field.
III. Mandatory Insurance Professional qualification

Relevant Experience

I. Minimum of 10 years' experience in business development, corporate sales, or partnerships within insurance, sector, with at least 5 years in a leadership role.
II. Proven experience in developing and implementing go-to-market strategies for new or non-traditional customer segments.
III. Strong understanding of medical insurance products, regulatory framework (IRA), and healthcare financing models in Kenya.

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.

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