



**Job Ref. No:** JHL037

**Position:** Regional Head - Retail

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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, General and Medical Insurance. Today, Jubilee is the number one insurer in East Africa with over 450,000 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 a **Regional Head - Retail** within **Jubilee Holdings Ltd.** The position holder will report to the **Deputy Group Chief Executive Officer** and will be based at our Head Office in Nairobi.

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#### **Role Purpose**

The Regional Head of Retail will provide strategic leadership and operational oversight for the Retail Distribution business across Life and Health entities within the Group (Kenya, Uganda and Tanzania). The role is responsible for driving retail growth, optimizing distribution performance, strengthening agency productivity, and ensuring sustainable value creation across markets. The role will equally focus on building retail synergies between Life and Health, ensuring cohesive market execution, seamless processes, and consistent customer experience across all three countries.

#### **Main Responsibilities:**

##### **A. Strategic Leadership and Business Growth**

- Develop and implement a Regional Retail Distribution Strategy covering both Life and Health lines, with clear revenue, persistency, retention and productivity objectives across Kenya, Uganda, and Tanzania.
- Drive ANP growth by developing competitive market propositions, strengthening sales capabilities, and deepening customer engagement strategies.
- Lead the revamp of incentive schemes to reward performance, drive retention, and inspire excellence among agents and branch sales teams.
- Embed a robust sales forecasting, monitoring, and performance review framework, ensuring data-driven decisionmaking across the retail network.
- Champion cross-entity retail synergies to ensure alignment of sales targets, product propositions, and service standards between Life and Health businesses.

##### **B. Agency Channel Excellence**

- Lead the recruitment, onboarding, and retention of high-caliber agents to achieve aggressive market coverage and business penetration goals.
- Oversee the development and implementation of an Agent Activation Framework to ensure consistent productivity and minimize dormant agents.
- Institutionalize agency training programs focused on sales mastery, product knowledge, ethics, and customer experience excellence.
- Enhance agent management processes, ensuring real-time performance tracking, motivation, and compliance with regulatory requirements.

### **C. Branch Network and Distribution Operations**

- Strengthen the branch operating model across all markets to ensure efficiency, profitability, and alignment with overall retail strategy.
- Drive process efficiency and standardization across retail branches—covering recruitment, sales operations, reporting, and customer servicing.
- Ensure optimal resource utilization within the branch network, aligning staffing, performance, and cost management to drive sustainable growth.
- Foster an environment of continuous improvement, leveraging automation, digital tools, and data insights to enhance branch efficiency.

### **D. Persistency, Retention and Customer Retention**

- Design and execute initiatives to achieve persistency and retention at global benchmarks, improving policyholder retention and long-term profitability.
- Collaborate with customer service and underwriting teams to ensure proactive client engagement, renewal management, and service recovery.
- Monitor and analyze lapse and surrender trends, developing targeted interventions to reduce attrition and enhance customer lifetime value.

### **E. Performance, People, and Culture**

- Provide leadership and mentorship to the respective Heads of Retail, ensuring alignment to regional priorities and consistent performance execution.
- Drive a performance-driven culture anchored on accountability, teamwork, and excellence in execution across all distribution levels.
- Lead capability-building programs to enhance managerial depth and succession readiness within the retail function.
- Collaborate with HR to align reward systems, training, and performance management frameworks to strategic priorities.

### **F. Stakeholder Engagement and Reporting**

- Serve as the principal liaison for Retail Distribution matters across Life and Health businesses, ensuring alignment with Group leadership.
- Work closely with the Executive Teams and Mancom teams to align strategic direction and business outcomes.
- Prepare and present monthly performance reviews, highlighting key achievements, challenges, and strategic actions.
- Partner with Product Development, Marketing, and Digital teams to drive product innovation and digital distribution transformation.

### **Key Competencies:**

- Achievement of Retail ANP targets across Life and Health entities.
- Improvement in persistency and retention ratios to global standards.
- Increase in agent activation and productivity rates across the region.
- Successful implementation of a revamped incentive and reward framework.
- Process efficiency metrics (recruitment cycle time, training turnaround, operational cost per policy).
- Growth in branch profitability and customer satisfaction scores.
- Effective cross-market collaboration and standardization of retail operations.

### **Education Requirements and Experience:**

- Bachelor's degree in Business, Commerce, Marketing, or related field. A Master's degree will be an added advantage.
- Minimum of 12 years' experience in retail distribution or agency management within Life and Health insurance, with at least 5 years at a senior regional or national leadership level.
- Proven track record of driving retail sales growth, achieving persistency and retention benchmarks, and leading large, multi-market teams.
- Strong understanding of insurance distribution dynamics, sales operations, and agent life cycle management.
- Exposure to multi-country operations within East Africa or emerging markets will be highly preferred.

**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 Friday, 20<sup>th</sup> March 2026.**