



Job Ref. No: JLIL 404

Position: Conservation 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, General 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 a **Conservation Officer** within **Jubilee Life Insurance Limited**. The position holder will report to the **Team Leader- Conservation** and will be based at our Head Office in Nairobi.

Role Purpose

The role holder will be responsible for driving policy persistency through proactive client engagement, effective follow-up on outstanding premiums and implementation of structured retention strategies. The role focuses on managing policies at risk of lapsing, reinstating lapsed policies and influencing customer decisions through timely, solution-oriented interactions. The role holder is expected to maintain continuous engagement with policyholders, understand the underlying reasons for non-payment or policy exit and provide appropriate solutions that align with both customer needs and business objectives. Additionally, the role requires accurate data management, reporting and collaboration with internal stakeholders to ensure seamless policy servicing and improved customer experience.

Main Responsibilities

1. Policy Retention & Conservation

- Conduct proactive and structured outbound engagement with policyholders to follow up on outstanding premiums, ensuring timely premium remittance and policy continuity.
- Perform daily reviews of premium due reports, arrears listings, and lapse indicators to identify policies at risk and prioritize follow-up actions.
- Actively manage assigned portfolios (in-force, arrears, and lapsed policies) with a focus on reducing outstanding premiums and improving persistency ratios.
- Engage clients whose policies have lapsed or are at risk of lapsing, with the objective of securing reinstatements and preventing policy termination.
- Review and analyze policy exit requests (surrenders, cancellations, paid ups) and initiate retention interventions before processing such requests.
- Assess individual customer circumstances and recommend suitable retention options such as premium restructuring, payment plans, or product adjustments where applicable.
- Ensure all retention activities are conducted in line with approved processes, product guidelines, and regulatory requirements.

2. Customer Engagement & Experience

- Deliver consistent, professional, and empathetic engagement with clients across all communication channels, ensuring a positive customer experience.
- Clearly explain policy terms, premium obligations, consequences of non-payment, and available options to support informed customer decision-making.

- Effectively handle customer objections, concerns, and complaints by identifying root causes and providing practical, customer-centric solutions.
- Maintain high service standards in all interactions, ensuring responsiveness, clarity, and accuracy of information shared.
- Build and sustain strong relationships with policyholders to enhance trust, loyalty, and long-term retention.
- Ensure all customer inquiries and service requests are resolved within defined turnaround times and service level agreements (SLAs).

3. Data Analysis & Reporting

- Continuously monitor and analyze portfolio performance, including premium collections, arrears levels, lapse trends, and reinstatement rates.
- Maintain accurate and up-to-date records of all customer interactions, commitments, and policy updates within the system.
- Prepare and submit detailed daily, weekly, and monthly reports on conservation activities, highlighting key trends, risks, and performance outcomes.
- Identify patterns and key drivers of policy lapses, and provide actionable insights to inform retention strategies and management decisions.
- Ensure data integrity and accuracy in all reporting and documentation, supporting audit and compliance requirements.

4. Stakeholder Collaboration

- Work closely with Sales and Agency teams to align on client follow-ups, retention opportunities, and policyholder engagement strategies.
- Liaise with Underwriting, Claims, Finance, and Customer Service teams to resolve client issues that may impact policy continuity.
- Support intermediaries (agents and brokers) by providing updates on client portfolios and collaborating on retention interventions.
- Participate in cross-functional initiatives aimed at improving persistency, customer experience, and operational efficiency.
- Provide feedback to relevant departments on recurring customer issues or process gaps affecting retention.

5. Process Improvement

- Identify inefficiencies and gaps within the conservation and customer engagement processes that contribute to policy lapses or poor customer experience.
- Recommend and support the implementation of process improvements, system enhancements, and workflow optimization initiatives.
- Contribute to the development and execution of targeted retention campaigns, including segmentation and communication strategies.
- Support continuous improvement initiatives by sharing insights, best practices, and lessons learned from client interactions.
- Ensure strict adherence to standard operating procedures while proactively identifying opportunities for increased efficiency and effectiveness.

6. Corporate Governance

- Ensure full compliance with all applicable insurance regulations, internal policies, and operational guidelines.
- Maintain up-to-date knowledge of regulatory requirements, product features, and industry best practices relevant to conservation activities.
- Identify, assess, and escalate potential risks related to policy servicing, customer engagement, or data management.
- Uphold strict confidentiality and data protection standards in handling customer information and records.

7. People & Culture

- **Cross-Functional Collaboration:** Actively participate in cross-functional project teams to drive collaboration, innovation, and accountability across departments and the Group.
- **Employee Collaboration Index:** Participate in a minimum of 2 company projects per year with an 80% success rate and engage in at least 1 Group-wide project per year.
- **Skills and Competency Development Index:** 100% compliance with your training plan annually to support personal and professional growth, ensuring alignment with career paths and future challenges.
- **Cultural Alignment Index (CAI):** Attain the Company's CAI target score by embedding Jubilee's values (e.g., innovation, teamwork, excellence) into project execution and team dynamics.
- **Conflict Resolution:** Address interpersonal or project-related conflicts constructively, maintaining team morale and focus on shared goals.
- **Resource Advocacy:** Communicate needs (e.g., tools, training, support) to supervisors to ensure personal and team success.

Key Competencies

- **Customer Centricity** – Strong focus on understanding client needs and delivering tailored retention solutions
- **Communication & Persuasion Skills** – Ability to effectively influence client decisions through clear, confident, and empathetic communication
- **Analytical Thinking** – Capability to interpret data, identify trends, and drive informed retention actions
- **Problem Solving** – Proactive approach to identifying issues and implementing practical solutions
- **Relationship Management** – Ability to build and sustain strong, trust-based relationships with clients and stakeholders
- **Resilience & Results Orientation** – High level of persistence and drive to achieve retention outcomes in a performance-driven environment
- **Product Knowledge (Life Insurance)** – Good understanding of life insurance products, policy structures, and servicing processes
- **Attention to Detail** – Strong accuracy in handling client data, policy information, and documentation

Academic Background & Relevant Qualifications

- Bachelor's degree in Insurance, Finance, Business Administration, or a related field.
- Diploma in Insurance or progress towards a professional qualification is an added advantage.
- Minimum of 2 years' experience in a customer-facing role within insurance or financial services.
- Proven experience in client engagement, collections, retention or policy servicing.
- Exposure to life insurance operations, persistency management or contact center, environments are an added advantage.

If you are qualified and seeking an exciting new challenge, please apply via Recruitment@jubileekenya.com quoting the Job Reference Number and Position by 21st April 2026. Only shortlisted candidates will be contacted.