



Job Ref. No: JLIL 415

Position: Chief Commercial Officer- Retail

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 the **Chief Commercial Officer- Retail** within **Jubilee Life Insurance Limited**. The position holder will report to the **Chief Executive Officer** and will be based at our Head Office in Nairobi.

Role Purpose

The role holder is responsible for driving the growth, profitability, and market expansion of the retail business. The role oversees the development and execution of commercial strategies across branch networks, agency channels, alternative channels, partnerships, and digital platforms, ensuring sustainable revenue growth and enhanced customer experience. This role plays a pivotal leadership function in expanding distribution capabilities, modernizing sales and training frameworks, and fostering strategic partnerships to strengthen market positioning.

Main Responsibilities

Strategy

- Develop and execute business growth, market expansion, and distribution strategies across agency, bancassurance, and alternative channels
- Lead the development and continuous evaluation of financial and commercial strategy, including budgeting and long-term financial objectives
- Drive the development of future-fit sales models, embedding innovation, digital enablement, and continuous learning
- Drive branch network growth and optimization to expand market reach and support business expansion objectives
- Strengthen stakeholder relationships, industry presence, and overall market positioning
- Provide market intelligence, competitive insights, and innovation direction to inform executive decision-making
- Identify, drive, and foster strategic partnerships, alliances, and new market opportunities
- Lead the modernization of sales and training frameworks to enhance productivity, capability, and customer engagement
- Champion continuous product innovation, incorporating market feedback, performance insights, and regulatory considerations
- Monitor portfolio performance, asset allocation, and risk exposure
- Champion customer-centric strategies to enhance retention, satisfaction, and long-term value

Operational

- Oversee execution and performance of all retail distribution channels, ensuring alignment with strategic objectives and revenue delivery
- Drive client acquisition, retention, and revenue growth through effective pipeline management, market development, and relationship management
- Implement and manage partnerships, including bancassurance and new market initiatives

- Build sales capability through training execution, performance management, and productivity improvement initiatives
- Ensure operational efficiency, regulatory compliance, risk management, and continuous process improvement
- Monitor customer experience and client feedback to drive continuous service improvement
- Evaluate and implement partnerships, technology solutions, and digital platforms to enhance customer engagement
- Deliver financial targets and oversee performance tracking and reporting, ensuring accurate, timely insights in collaboration with finance teams.

Jubilee Life Brand

- Ensuring effective public relations and enhancing the company's corporate image with all stakeholders and partners.

Corporate Governance

- Compliance: Stay updated on insurance related, industry regulations, compliance requirements, and best practices.
- Adherence to the laws and regulations of Kenya, the policies and regulations within the insurance industry and all internal company policies and procedures.
- Ensuring compliance with applicable statutory and regulatory requirements and establishing mitigation measures against emerging business risks.
- Implement effective risk management strategies, including appropriate internal controls, to mitigate operational, financial, and regulatory risks.

Leadership and People

- Provide overall leadership and oversight of the Retail Distribution function, ensuring alignment with strategic objectives and delivery of business outcomes
- Collaborate with channel leaders to drive consistent performance, accountability, and excellence across all distribution channels
- Provide transformational leadership to meet and exceed stakeholder expectations while driving a high-performance culture
- Build and develop capable, high-performing teams
- Strengthening departmental capacity by effectively leading, guiding, and evaluating team performance in line with strategic priorities
- Foster a strong retail culture anchored on ethical practices, good corporate citizenship, and an engaging work environment
- Drive talent management initiatives, including recruitment, development, and retention of high-performing employees
- Ensure robust succession planning across the function to sustain leadership continuity and business resilience
- Lead continuous capability development through structured training, coaching, and regular team engagements aligned to business performance and industry trends

Key Competencies

- Strong knowledge and understanding of the life insurance industry is essential.
- Deep understanding of life insurance products, actuarial principles, underwriting processes, risk management, and regulatory compliance specific to life insurance.
- Dynamic and strategically minded individual with a passion for performance, team play and achievement in a competitive and dynamic environment.
- Excellent interpersonal, negotiation and conflict management skills; and
- Excellent communication and stakeholder management skills.
- Strong risk management and assessment skills
- Demonstrated record of revenue and profit growth and new business development experience.
- Excellent and Strong leadership skills particularly in people management strategy formulation and execution.
- Highly innovative, performance and results driven coupled with good business acumen.
- Digital Savvy

Academic Background & Relevant Qualifications

- Master's in finance, Business Administration, Strategy, or any other related course
- Bachelor's degree in finance/Business Related fields
- CPA-K/ACCA Qualification or equivalent
- Diploma in Insurance, LOMA/CII, TDPK Qualification
- At least 10 years' experience in a Life Insurance Sales Leadership role.

- Have experience in operating in complex business environments and/or regulated sectors and have the personal qualities to develop strong stakeholder relationships.
- Demonstrate 'best in class' knowledge of technology, change, process improvement and operational management in relevant businesses.
- Experience in financial planning, budgeting, forecasting, financial analysis, and financial reporting within the insurance industry.
- Experience in building high-performing teams, fostering a culture of collaboration, and providing guidance and mentorship to finance professionals.

If you are qualified and seeking an exciting new challenge, please apply via Recruitment@jubileekenya.com quoting the Job Reference Number and Position by 8th July 2026. Only shortlisted candidates will be contacted.