Job Ref. No: JLIL 420

Position: Officer - Premium Administration

Jubilee Group was established in August 1937, as the first locally incorporated Insurance Company based in Mombasa. Jubilee Group has spread its sphere of influence throughout the region to become the largest Composite insurer in East Africa, handling Life, Pensions, Asset Management and Medical Insurance. Today, Jubilee is the number one insurer in East Africa with over 1.9 million clients. Jubilee Group has a network of offices in Kenya, Uganda, Tanzania, Burundi. 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 an **Officer- Premium Administration** within **Jubilee Life Insurance Limited.** The position holder will report to the **Assistant Manager- Premium Administration** and will be based at our Head Office in Nairobi.

Role Purpose

The role holder will be responsible for the accurate, timely and efficient administration of premium collections, allocations, reconciliations and policy servicing activities. The role ensures the integrity of premium data, supports operational excellence through process optimization and data-driven insights, maintains compliance with regulatory and internal governance requirements and delivers exceptional service to both internal and external stakeholders.

Key Responsibilities

Premium Administration & Policy Servicing

- Process premium receipts, contributions, transfers, refunds, reinstatements, policy amendments, and other premium-related transactions accurately and within agreed turnaround times.
- Ensure timely and accurate allocation of premiums to the appropriate policies and investment funds.
- Monitor premium collections and follow up on outstanding premiums, arrears, and unpaid contributions.
- Coordinate with New Business, Customer Experience, Claims Teams and Ordinary Life Distribution teams to ensure accurate premium schedules and policy updates.
- Manage Direct Debit Authority (DDA) mandates, ensuring timely submission to banks and accurate maintenance of DDA records.
- Manage Salary Deduction Advices mandates, handle the allocation of receipted funds from the various schemes.
- Support policy servicing activities relating to premium administration while maintaining high standards of customer satisfaction.

Financial Reconciliation & Controls

- Perform daily reconciliation of premium collections against bank statements, treasury records and policy administration systems.
- Investigate and resolve unmatched, unallocated or suspense premiums within agreed timelines.
- Liaise with Finance, banks, agents, brokers and clients to resolve payment discrepancies.
- Ensure financial transactions comply with internal controls, accounting standards, and reconciliation procedures.

- Support month-end, quarter-end and year-end financial reconciliation activities.

Customer & Stakeholder Service

- Respond to customer, intermediary and internal stakeholder enquiries within established service level agreements.
- Provide accurate information regarding premium payments, outstanding balances, policy status and payment options.
- Build and maintain effective relationships with policyholders, intermediaries, Finance, Underwriting, Customer Experience and other internal stakeholders.
- Escalate complex customer issues appropriately while ensuring timely resolution.
- Share regular reports on mandates and deduction orders launched, and transaction success.

Operational Excellence & Continuous Improvement

- Identify opportunities to improve premium administration processes, turnaround times, and service delivery.
- Participate in automation initiatives and digital transformation projects aimed at enhancing operational efficiency.
- Recommend and implement process improvements that reduce operational risk and manual intervention.
- Maintain compliance with established operational procedures, internal controls, and quality standards.
- Contribute to departmental initiatives that improve productivity and customer experience.

Data Analysis & Reporting

- Analyse premium collection trends, payment patterns, arrears, lapses, and operational performance to identify risks and opportunities.
- Prepare accurate daily, weekly, monthly, and ad hoc operational reports for management.
- Monitor departmental KPIs, SLAs and operational metrics, providing insights to support decision-making.
- Ensure the accuracy, completeness, and integrity of premium administration data.
- Identify data anomalies and recommend corrective actions.
- Support business planning, audits, regulatory reporting and management reporting through accurate data analysis.
- Develop dashboards and performance reports that provide actionable operational insights.

Corporate Governance

- Ensure compliance with all applicable insurance regulations, internal policies, operational procedures, and statutory requirements.
- Adhere to Anti-Money Laundering (AML), Data Privacy, and Know Your Customer (KYC) requirements where applicable.
- Identify operational risks relating to premium administration and recommend appropriate mitigation measures.
- Support internal and external audits by providing accurate documentation and implementing agreed audit recommendations.
- Maintain confidentiality and integrity of customer and company information.

People & Culture

- Take on leadership roles as and when requested by management
- 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

- Attention to Detail. Ability to work with a high degree of accuracy and precision when processing premium transactions, performing reconciliations and maintaining policy and financial records.
- Analytical Thinking. Strong analytical skills to interpret premium administration data, identify trends and discrepancies, generate meaningful insights and support informed decision-making.
- Customer Focus. Commitment to delivering exceptional service by understanding customer and stakeholder needs, responding promptly to enquiries, and providing accurate and timely solutions.
- Communication. Effective verbal and written communication skills to engage with internal and external stakeholders, explain premium-related processes, resolve queries, and foster collaborative working relationships.
- Problem-Solving. Ability to identify operational and premium-related issues, conduct root cause analysis, exercise sound judgment and implement practical solutions within established policies and procedures.
- Planning and Time Management. Excellent organizational skills with the ability to prioritize multiple tasks, manage competing deadlines and consistently meet agreed turnaround times and service level agreements.
- Collaboration. Ability to work effectively with cross-functional teams, build positive working relationships and contribute towards achieving departmental and organizational objectives.
- Continuous Improvement. Proactive approach to identifying opportunities for process enhancement, supporting automation initiatives and driving operational efficiencies.
- Accountability. Demonstrates ownership of assigned responsibilities, delivers quality outputs, adheres to internal controls and upholds high standards of integrity and professionalism.
- Adaptability. Ability to adjust to changing business priorities, regulatory requirements, new technologies and evolving operational processes while maintaining performance and service quality.

Functional Skills

- Knowledge of actuarial modelling tools (e.g., Prophet or equivalent) -Advantage
- Advanced Microsoft Excel skills (including modelling, data analysis, and automation)
- Strong data analysis and statistical interpretation capability
- Knowledge of life insurance pricing methodologies and product structures
- Familiarity with IFRS 17 reporting frameworks and financial reporting concepts
- Risk assessment, sensitivity analysis, and scenario modelling skills
- Basic understanding of reinsurance structures and analysis
- Knowledge of regulatory and solvency requirements within the insurance industry
- Exposure to data analytics tools/programming (e.g., R, Python, SQL) is an added advantage

Academic Background & Relevant Qualifications

1. Bachelor’s degree in Insurance, Finance, Business or any other related course
2. Diploma in Insurance, LOMA, CII, IIK or equivalent professional qualification will be an added advantage.
3. Minimum 1-2 years’ experience in a similar role.
4. Demonstrated experience in premium processing, premium allocation, policy servicing and financial reconciliations.
5. Proven experience in analysing operational data, preparing management reports and monitoring key performance indicators (KPIs).
6. Experience in managing customer and intermediary enquiries while consistently meeting established service level agreements (SLAs).
7. Experience participating in process improvement, automation, or digital transformation initiatives will be 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 19th August 2026.
Only shortlisted candidates will be contacted.