Job Ref. No: JLIL 432

Position: Conservation Officer

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.

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 and conservation of the life insurance portfolio through proactive identification and engagement of policyholders whose policies are at risk of lapsing, surrendering or being cancelled.

The role holder will undertake timely follow-ups on outstanding premiums, facilitate policy reinstatements, analyse policy exit requests and recommend appropriate retention solutions aligned to customer needs and business objectives.

The role holder will also support policy servicing, conservation initiatives, reporting and training of relevant stakeholders on policy retention practices.

Main Responsibilities

Policy Conservation & Persistency Management

- Monitor premiums due, arrears, lapse indicators and policy statuses on a daily basis to identify policies at risk of lapsing or termination.
- Conduct timely outbound follow-ups with policyholders on outstanding premiums and facilitate payment to maintain policies in force.
- Engage policyholders whose policies are at risk of lapsing and provide appropriate solutions to support continued policy coverage.
- Manage the in-force and lapsed policy portfolio with the objective of improving persistency, reducing lapses and increasing successful reinstatements.
- Review surrender, cancellation and other policy exit requests and proactively engage policyholders to identify opportunities for retention before processing the request.
- Facilitate reinstatement of lapsed policies in line with approved underwriting, policy and business requirements.

- Monitor premium deposits and support initiatives aimed at reducing accumulated premium deposits within the portfolio.
- Analyse policy lapse and cancellation trends and recommend interventions to improve policy persistency.
- Support the implementation of targeted conservation and retention campaigns based on identified portfolio risks and customer behaviour.
- Monitor policy conservation performance against agreed persistency and retention targets and escalate emerging risks or gaps.

Customer Engagement & Retention

- Proactively engage policyholders through appropriate communication channels to understand the reasons for non-payment, lapse, surrender or cancellation.
- Provide timely, professional and solution-oriented responses to policyholder enquiries and concerns.
- Recommend appropriate retention solutions, including payment arrangements, premium restructuring or other approved alternatives, based on customer circumstances and policy provisions.
- Conduct policy reviews where appropriate to understand changing customer needs and identify opportunities to retain the policy.
- Handle policyholder complaints and enquiries within the prescribed turnaround times and escalate unresolved matters appropriately.
- Maintain accurate records of all customer interactions, retention interventions and agreed actions.
- Maintain strict confidentiality and ensure the security of policyholder information at all times.
- Promote a positive customer experience throughout the conservation and retention process.

Policy Servicing & Financial Administration

- Handle and support policy alterations and servicing requests accurately and within the prescribed turnaround times.
- Process approved financial alterations on active policies in accordance with policy terms, procedures and delegated authority.
- Prepare and process policy endorsements, contract provisions, correspondence and other documentation relating to approved policy changes.
- Review premium payments for policyholders with multiple policies and support the identification and resolution of premium misallocations.
- Verify the validity and accuracy of amounts held in premium deposits before any refund is processed.
- Support the processing of premium deposit reductions and refunds in accordance with approved procedures.
- Ensure all policy servicing transactions are accurately captured and appropriately documented.
- Liaise with relevant internal departments to ensure timely resolution of policy servicing and financial administration matters.

Conservation Analytics, Monitoring & Reporting

- Review daily portfolio reports to identify policies requiring immediate conservation intervention.
- Monitor key conservation indicators, including premium arrears, lapses, reinstatements, surrenders, cancellations, premium deposits and retention rates.
- Analyse portfolio trends and customer behaviour to identify key drivers of lapses and cancellations.
- Prepare daily, weekly and monthly conservation and persistency reports as required by management.
- Provide insights and recommendations to support management decision-making and the improvement of retention outcomes.
- Maintain accurate and up-to-date conservation records, reports and supporting documentation.
- Track the effectiveness of retention initiatives and recommend improvements based on performance results.

Business Development & Stakeholder Support

- Support the development and implementation of initiatives aimed at improving policy retention and persistency.
- Assist in training Sales Consultants, Agents and other relevant stakeholders on conservation practices, policy persistency and effective customer retention approaches.
- Support training and awareness initiatives for relevant internal departments on conservation processes and requirements.
- Provide guidance to Sales Consultants and Agents on policy lapse prevention, reinstatement and retention interventions.
- Collaborate with Sales, Customer Service, Underwriting, Finance, Operations and other relevant functions to resolve policy conservation and servicing matters.
- Support targeted customer retention campaigns and initiatives designed to improve portfolio performance.

Corporate Governance, Compliance & Risk Management

- Ensure all conservation, policy servicing and customer engagement activities are undertaken in accordance with approved policies, procedures and delegated authorities.
- Comply with applicable insurance laws, regulations, regulatory requirements and industry standards.
- Ensure proper handling and confidentiality of policyholder information in accordance with data protection requirements and company policies.
- Identify and escalate operational, financial, compliance and customer-related risks arising from conservation and policy servicing activities.
- Maintain complete and accurate documentation to support audit, regulatory and internal control requirements.
- Adhere to all Company policies, procedures, controls and applicable Group standards.
- Support the implementation of corrective actions arising from audits, compliance reviews and operational risk assessments.

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

1. Customer Centricity – Demonstrates a strong commitment to understanding and meeting customer needs.
2. Communication & Influencing – Communicates clearly and effectively and can influence customers towards appropriate retention solutions.
3. Problem Solving – Identifies root causes of customer and policy issues and develops practical solutions.
4. Analytical Thinking – Uses data and trends to identify risks, opportunities and appropriate interventions.
5. Attention to Detail – Maintains accuracy when handling policy, financial and customer information.
6. Results Orientation – Demonstrates ownership for achieving persistency, retention and service targets.
7. Negotiation & Persuasion – Effectively engages customers and stakeholders to achieve mutually beneficial retention outcomes.
8. Collaboration & Teamwork – Works effectively across functions to resolve customer and policy-related matters.
9. Integrity & Confidentiality – Demonstrates high ethical standards and protects confidential customer information.

10. Resilience & Adaptability – Remains effective when handling challenging customer interactions, high volumes and changing priorities.
11. Continuous Improvement – Identifies opportunities to improve conservation processes, customer experience and portfolio performance.
12. Accountability & Ownership – Takes responsibility for assigned portfolios, customer outcomes and service delivery.

Academic Background & Relevant Qualifications

- Bachelor's degree in Insurance, Finance, Business Administration, Commerce or another relevant field.
- Diploma or professional qualification in Insurance will be an added advantage.
- Minimum 2 years' experience in insurance, preferably in policy administration, customer service, policy servicing, collections, persistency, conservation or a related role.
- Experience in life insurance policy servicing and customer retention will be an added advantage.
- Experience in handling policy alterations, reinstatements, premium arrears and policy cancellations will be an advantage.
- Experience in customer engagement, complaint resolution and portfolio monitoring.

If you are qualified and seeking an exciting new challenge, please apply via Recruitment@jubileekenya.com quoting the Job Reference Number and Position by 23rd September 2026.
Only shortlisted candidates will be contacted.