



Job Ref. No: JLIL 436

Position: Senior 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.

We currently have an exciting career opportunity for a **Senior 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 administering Direct Debit Arrangements (DDAs) and related premium collection activities, ensuring accurate mandate management, timely collections, efficient reconciliations and resolution of collection exceptions. The role will monitor performance, maintain data integrity, strengthen operational controls and identify process improvements, while providing technical support and operational insights to the Assistant Manager – Premium Administration and ensuring compliance with established procedures and regulatory requirements.

Main Responsibilities

DDA Administration & Premium Collection Management

- Manage end-to-end Direct Debit Arrangement (DDA) administration, including mandate registration, validation, submission, activation, amendments, cancellations and maintenance of accurate records.
- Prepare, validate and submit DDA collection instructions to banks and authorised service providers in accordance with approved procedures and collection schedules.
- Monitor scheduled premium collections, track successful and failed deductions, investigate collection failures, establish root causes and implement corrective actions within delegated authority.
- Monitor outstanding premiums, arrears and recurring collection failures, ensuring timely follow-up and escalation to minimise avoidable premium arrears and policy lapses.
- Resolve mandate discrepancies, incorrect banking details and customer instruction issues, ensuring accurate updates in policy administration and operational systems.
- Administer other premium collection arrangements, including Salary Deduction Orders and Standing Instructions
- Analyse collection performance, maintain complete transaction records and ensure assigned activities meet agreed turnaround times and service standards.

Premium Reconciliation, Allocation & Exception Management

- Perform timely reconciliations of DDA collections against bank statements, collection reports, treasury records and policy administration systems, ensuring accurate allocation of premiums to the appropriate policies, accounts and investment funds.
- Investigate and resolve unmatched, unallocated, duplicated, reversed or suspense transactions, as well as premium arrears, underpayments and overpayments, within agreed timelines.
- Maintain accurate reconciliation records, including outstanding items, ageing, investigation status, corrective actions and supporting documentation.
- Liaise with Finance, banks, intermediaries and relevant internal stakeholders to investigate and resolve complex collection, allocation and reconciliation discrepancies.
- Support month-end, quarter-end and year-end reconciliation activities through the preparation of accurate transaction records, supporting schedules and explanations for outstanding items.
- Analyse reconciliation outputs to identify recurring discrepancies, inaccuracies and control weaknesses, recommending corrective measures to prevent recurrence and improve processing accuracy.
- Maintain adequate audit trails and supporting documentation for reconciliation activities and adjustments processed within authorised limits, escalating unresolved matters beyond delegated authority.

Performance Monitoring, Data Analytics & Process Improvement

- Monitor key operational indicators, including collection success rates, failed deductions, outstanding premiums, mandate activation, arrears and resolution turnaround times.
- Prepare accurate and timely daily, weekly, monthly and ad hoc reports on DDA operations, collection performance, reconciliation status and outstanding exceptions.
- Analyse collection trends, payment patterns and operational bottlenecks to identify risks, recurring failures, potential revenue leakage and opportunities to improve operational efficiency.
- Maintain accurate and up-to-date operational data on mandate submissions, activations, rejections, amendments, cancellations and associated collection outcomes.
- Monitor performance against agreed service standards and targets, investigate variances, and provide the Assistant Manager – Premium Administration with operational updates, actionable insights and recommendations.
- Develop and maintain operational reports, dashboards and tracking tools to improve performance visibility, data integrity and evidence-based decision-making.
- Support business planning, management reporting, audits and other information requests by providing reliable operational data and analysis.
- Identify opportunities to streamline processes, reduce manual interventions, improve turnaround times and strengthen collection effectiveness.
- Participate in automation, system enhancements and digital transformation initiatives, and contribute to reviewing procedures, improving process documentation and tracking corrective actions.

Stakeholder Management & Customer Service

- Engage banks, policyholders, agents, brokers and internal stakeholders to facilitate effective DDA administration, timely premium collection and resolution of operational issues.
- Respond to premium collection, mandate, reconciliation and policy servicing enquiries within established service-level agreements, providing accurate information on payments, collection outcomes, outstanding balances and failed deductions.
- Collaborate with Finance, Customer Experience, Underwriting, Claims, Ordinary Life Distribution and other relevant departments to resolve premium administration issues.
- Independently investigate complex or recurring queries, ensure appropriate follow-up, communicate identified risks and unresolved discrepancies, and escalate material issues through established channels.

- Maintain effective stakeholder relationships and promote customer-centric service delivery while adhering to approved procedures, customer instructions and applicable requirements.

Operational Risk, Controls & Corporate Governance

- Ensure DDA administration, premium collection, allocation and reconciliation activities comply with approved policies, procedures, internal controls and applicable regulatory requirements.
- Maintain appropriate controls over mandate documentation, customer instructions, collection submissions, transaction adjustments, access rights and confidential information.
- Identify operational risks, control weaknesses, errors and irregularities, implementing or recommending appropriate mitigation measures and escalating suspected fraud, material discrepancies and control breaches.
- Maintain complete, accurate and traceable operational records to support accountability, auditability and effective control monitoring.
- Support internal and external audits by providing relevant documentation, reconciliations, transaction records and explanations within agreed timelines.
- Implement and follow up on corrective actions arising from audit findings, control reviews, operational risk assessments and performance reviews within the assigned scope.
- Adhere to applicable Anti-Money Laundering (AML), Know Your Customer (KYC), data protection and privacy requirements relevant to the role.
- Uphold the confidentiality and integrity of policyholder, intermediary and company information while identifying opportunities to strengthen operational controls and departmental compliance.

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. **Attention to Detail & Accuracy.** Ensures accuracy in DDA mandate administration, premium processing, reconciliations, and maintenance of policy, collection and financial records.
2. **Analytical Thinking.** Interprets operational and financial data, identifies collection trends and discrepancies, investigates exceptions, and provides insights for decision-making.
3. **Problem-Solving & Judgement.** Investigates premium collection issues, identifies root causes, and implements appropriate solutions within approved procedures and delegated authority.
4. **Accountability & Ownership.** Takes responsibility for assigned duties, follows issues through to resolution, meets service standards, and upholds integrity and professionalism.
5. **Planning & Time Management.** Organizes and prioritizes activities, monitors outstanding items, works independently, and meets agreed turnaround times and reporting deadlines.
6. **Customer & Stakeholder Focus.** Provides timely, accurate and professional service to policyholders, banks, agents, brokers and internal stakeholders, resolving premium-related enquiries effectively.
7. **Communication & Relationship Management.** Communicates premium collection requirements, discrepancies and risks clearly, both verbally and in writing, while maintaining constructive working relationships.

8. Initiative & Independent Execution. Works with minimal supervision, anticipates operational issues, proactively follows up outstanding matters, and exercises sound judgement within established procedures and escalation requirements.
9. Continuous Improvement & Adaptability. Identifies process improvement opportunities, embraces new systems and digital tools, and adapts to changing operational requirements.
10. Integrity & Confidentiality. Safeguards customer, policy and financial information, maintains confidentiality, and complies with applicable policies, ethical standards and internal controls.

Academic Background & Relevant Qualifications

- Bachelor's degree in insurance, Finance, Business Administration or another relevant field.
- A Diploma in Insurance, LOMA, CII, IIK or an equivalent professional qualification will be an added advantage.
- Minimum of three (3) years' relevant experience in premium administration, insurance operations, collections, banking operations or a related financial services role.
- Demonstrated experience in DDA administration, mandate management, premium collection monitoring, failed collections, premium allocation, financial reconciliations and resolution of payment discrepancies.
- Experience managing outstanding and suspense items, preparing operational reports, analysing collection performance and monitoring operational indicators.
- Proven ability to independently investigate operational issues and collaborate with internal stakeholders, banks, intermediaries and customers to resolve discrepancies.
- Experience handling complex transactions, identifying control weaknesses and recommending process improvements will be an added advantage.
- Exposure to automation, system implementation 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 6th November 2026.
Only shortlisted candidates will be contacted.**