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**Job Ref.** No: JHIL167

**Position:** Direct Sales Officer

**Employment Terms:** Fixed Term Contract

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Jubilee Insurance was established in August 1937 as the first locally incorporated insurance company based in Mombasa. Over the years, Jubilee Insurance has expanded its reach throughout the region, becoming the largest composite insurer in East Africa, offering Life, Pensions, General, and Medical Insurance. With a client base of over 1.9 million, Jubilee stands as the number one insurer in East Africa. We operate a network of offices in Kenya, Uganda, Tanzania, and Burundi, and we are the only ISO-certified insurance group listed on the three East African stock exchanges – The Nairobi Securities Exchange (NSE), Dar es Salaam Stock Exchange, and Uganda Securities Exchange. For more information, visit [www.JubileeInsurance.com](http://www.JubileeInsurance.com).

We currently have exciting career opportunities for **Direct Sales Officers** at Jubilee Health Insurance Limited. The position holders will report to the **Team Leader, Direct Sales**, and will be based at our Head Office in Nairobi.

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### **Role Purpose**

The role holder will be responsible for proactively generating new business by directly selling medical insurance products. He/she is responsible for driving acquisition, managing client relationships, and meeting sales targets through field visits, referrals, and events, while ensuring customer satisfaction and compliance with regulatory and company standards.

### **Key Responsibilities**

#### **Business Development**

1. Proactively identify and pursue new business opportunities through fieldwork, door-to-door visits, networking, and referrals.
2. Build and manage a strong pipeline of qualified leads and nurture them throughout the sales process.
3. Conduct needs-based analysis to match clients (individuals, families, SMEs) with appropriate medical insurance solutions.
4. Present and promote medical insurance products to prospective clients using structured pitches and solution-oriented sales techniques.
5. Participate in targeted sales activations, outreach events, and marketing campaigns to increase visibility and drive client acquisition.
6. Deliver competitive proposals and quotations tailored to client needs while articulating key value propositions.
7. Gather market intelligence on competitor activity, customer behavior, and emerging trends to support product positioning.

#### **Operational**

1. Follow up consistently with leads, pipelines and close sales within defined turnaround times.
2. Maintain accurate records of all client interactions, quotations, follow-ups, and policy applications using CRM tools or manual logs.



3. Submit completed sales documentation, including KYC, application forms, and medical declarations, in a timely and accurate manner.
4. Track personal sales metrics and provide daily/weekly/monthly updates to the line manager.
5. Educate clients on policy usage, provider networks, benefit limits, and digital service platforms.
6. Support policy onboarding and ensure seamless customer experience post-sale.
7. Collaborate with the operations team to resolve client service issues and accelerate policy processing.

### **Corporate Governance**

1. Ensure compliance with internal policies, IRA regulations, and ethical sales practices at all times.
2. Obtain client consent and provide full disclosures on policy terms, medical declarations, and underwriting criteria.
3. Maintain confidentiality of client information and adhere strictly to data protection laws and company policies.
4. Escalate any fraudulent behavior, mis-selling risks, or regulatory violations to the appropriate channels.
5. Attend mandatory compliance and ethics training as required.

### **Culture**

1. Foster a customer-first mindset by delivering honest, helpful, and respectful service throughout the sales journey.
2. Contribute to a performance-driven and collaborative team culture by sharing knowledge, supporting peers, and participating in team activities.
3. Demonstrate resilience, professionalism, and a positive attitude in both individual and team efforts.
4. Embrace continuous learning and attend trainings to upgrade product knowledge and sales capabilities.

### **Laws, Regulations, Company Policies:**

1. Stay informed about and ensure strict adherence to all external laws and regulations, including Anti-Money Laundering (AML), Counter Financing of Terrorism (CFT), Data Protection laws, and any other relevant regulations applicable to the industry.
2. Understand, implement, and enforce internal company policies, processes, and procedures to ensure alignment with legal requirements and company objectives.
3. Ensure the establishment and ongoing execution of effective compliance programs within your department to meet both external and internal regulatory standards.
4. Develop and implement processes and controls that promote compliance with external laws, regulations, and internal policies, minimizing risk and ensuring operational efficiency.
5. Foster a robust ethical culture within the organization by leading by example, demonstrating integrity, and promoting compliance with all applicable laws and regulations.
6. Encourage open communication to report potential compliance concerns or violations, ensuring proactive identification and resolution of issues.

### **Key Skills and Competencies**

1. Ability to effectively identify customer needs, position solutions persuasively, and close sales deals while building lasting relationships.
2. Skilled in sourcing, qualifying, and nurturing leads through proactive outreach strategies and maintaining a robust sales pipeline.
3. Strong capability in building and sustaining trust-based relationships with clients, ensuring high levels of customer satisfaction and loyalty.
4. Comprehensive understanding of medical insurance products, benefits, and underwriting guidelines, enabling confident and informed client consultations.



5. Ability to deliver compelling product presentations and communicate complex insurance concepts clearly and confidently to a diverse audience.
6. Sound knowledge of insurance premiums, coverage terms, and financial principles to guide customers through product selection with clarity and accuracy.
7. Proficient in accurate documentation, policy application handling, and adherence to regulatory and internal compliance requirements.
8. Ability to gather and interpret market intelligence to identify opportunities, understand competitor activities, and recommend strategic responses.
9. Skilled in anticipating client concerns, addressing objections tactfully, and applying effective closing strategies to secure business.

#### **Academic Qualifications**

1. A Diploma or Bachelor's Degree in Sales & Marketing, Business Administration, Insurance, or related field
2. Certificate of Proficiency (COP)

#### **Relevant Experience**

At least 1–3 years of direct sales experience, preferably in insurance, banking, or financial services.

**If you are qualified and seeking an exciting new challenge, please apply via  
[Recruitment@jubileekenya.com](mailto:Recruitment@jubileekenya.com) quoting the Job Reference Number and Position  
by 7<sup>th</sup> May 2025**

**Only shortlisted candidates will be contacted.**