



**KENYA ORIENT  
INSURANCE LIMITED**

<b>JOB TITLE</b>	<b>HEAD OF CLAIMS &amp; LEGAL</b>
<b>REPORTS TO</b>	<b>CHIEF EXECUTIVE OFFICER</b>
<b>JOB PURPOSE:</b> This role is responsible for overseeing and managing both the legal and non-legal claims department, ensuring efficient claims management, effective team performance and compliance with budgets and service standards while driving continuous improvement, addressing customer concerns, and managing relationships with internal stakeholders and external service providers.	
<b>KEY TASKS, DUTIES AND RESPONSIBILITIES</b> <ul style="list-style-type: none"><li>• Lead and monitor compliance in claims reserving, approval and settlement processes in line with company policies.</li><li>• Drive cost control through negotiation of payables, budget preparation and collaboration with Finance and Actuarial teams.</li><li>• Ensure accurate, timely claims reporting to regulators and reinsurers while enforcing turnaround times and data integrity across claims registers.</li><li>• Oversee the salvage process to ensure timely disposal, proper receipting of sold salvages and reduction of overall claims ratio.</li><li>• Manage and significantly reduce cash-in-lieu settlements by promoting the use of approved panel garages.</li><li>• Ensure timely settlement of service provider fees in line with negotiated AKI rates, signed SLAs and agreed terms and conditions.</li><li>• Manage legal judgments through out of court settlements, track appeals and ensure auctioneers' fees are paid according to approved scales.</li><li>• Drive the legal team to achieve annual recoveries of Kshs 20 million and ensure timely filing of near-expiry claims to prevent lapses.</li><li>• Respond to service provider queries within 48 hours to maintain effective communication.</li><li>• Foster positive relationships with service providers and ensure timely invoice payments according to SLAs.</li><li>• Deliver prompt, fair, and customer focused claims handling with timely responses to emails, calls, and complaints ensuring efficient resolution within performance targets.</li><li>• Oversee efficient and compliant claims management, ensuring timely investigations, fair settlements and alignment with regulatory and reinsurance requirements.</li><li>• Implement robust systems and controls to manage legal claims, authorize decisions, monitor</li></ul>	



performance, and support strategic goals for loss ratios and operational efficiency.

- Foster collaboration across departments and stakeholders using insights from claims data to enhance underwriting, improve customer experience and strengthen governance practices.
- Ensure accurate and compliant claims settlement through thorough data analysis, investigations and strict adherence to company policies, SOPs, and turnaround times.
- Strengthen claims risk management by developing tools for fraud detection, enforcing reserving and repudiation policies and maintaining updated judgment and salvage processes.
- Enhance operational efficiency and service delivery by proactively managing service providers, implementing escalation frameworks and aligning with industry trends and company standards.
- Provide strategic leadership and effective supervision of the claims team, driving performance, staff development and alignment with company objectives to ensure high quality service delivery.

#### **REQUIREMENTS**

- A Bachelor's degree in business related course (Insurance Option, Business Administration, Law and Finance) or equivalent from a recognized university.
- Diploma in ACII or AIIK or equivalent.
- Diploma in Legal Studies from the Kenya School of Law (KSL).
- Minimum of 9 years of relevant experience, with at least 5 years in a senior claims management role.

#### **HOW TO APPLY:**

If you are interested in the position and have the required qualifications, skills and experience, kindly [Click Here](#) and apply on or before **Tuesday, February 17, 2026**.