

JOB DESCRIPTION:

JOB PROFILE

Job Title:	SACCO ASSURANCE ASSISTANT
Post	2
Job Reference	TSCCS:S.A.Ass.6/2024
Department:	OPERATIONS
Reporting to:	SACCO ASSURANCE OFFICER
Location	BRANCH/REGION

JOB DESCRIPTION

Responsible for acquisition of SACCO Assurance business within the assigned region/branch with the objective of selling SACCO Assurance products to both our customers and other suitable prospects through direct approach and referrals. This job therefore will assist in growing the overall SACCO's profitability through Non funded income generated from Insurance sales commission.

DUTIES

- Grow the Sacco assurance book by bringing in new business as per the set targets.
- Collect market intelligence in regards to insurance products and relay the same to the relevant parties.
- Develop good working relationships with various departments, working closely with branch teams to generate insurance business and leads through their customers.
- Champion Insurance products and all relevant business processes and further carry out training at the branch level to sensitize branch staff on Sacco assurance business.
- Suggest new/emerging products/marketing channels for products/service distribution.
- Ensure retention of all businesses within one's portfolio.
- In conjunction with the SACCO Assurance officer, conduct market research through constant market feedback, and periodically review of insurance products.
- Execution of day to day Insurance operations at branch /regional level which entails new business development and cross-selling of insurance products, claims administration and documentation.
- Management of customer's premiums when they fall due and follow-up on insurance policy renewals to ensure desired business retention rations are achieved through timely reminders and engagements with respective customers.
- Ensure all collaterals and assets that have the Sacco's interest are properly and comprehensively insured and the SACCO's interest properly noted.
- Ensure compliance with all regulatory and internal procedures in relation to Sacco assurance business.
- Ensure compliance with the Data Protection laws, policies and procedures of the SACCO.

- Compliance with Anti money laundering (AML), Combating the Financing of Terrorism (CFT) laws and ensuring KYC is done for all clients.
- Support assigned branches achieve Sacco Assurance targets and conduct regular performance reviews with the Branch Managers and Branch team.
- Prepare periodic reports.

CUSTOMER FOCUS

- Deliver high level customer service and client satisfaction.
- Develop and grow relationships with existing customers.
- Identifying opportunities for business development and providing insightful feedback on products and solutions that help in the customization and development of new products/solutions.

BACKGROUND REQUIREMENTS

- Excellent communication and presentation skills
- Problem solving skills
- Excellent interpersonal skills
- Excellent customer care skills
- Good negotiation skills
- Proactive Initiator
- Ability to develop and implement regional sales strategies.
- Goal driven and results oriented
- Personal ethics: Honest, fair and demonstrate high levels of integrity.
- Computer literate in MS Office and other office applications
- Understanding of the working environment /competitors.
- Data Analytical Skills.
- Attention to detail.
- Passionate on the job.

PREFERRED QUALIFICATIONS

: Formal Qualifications

- A Bachelor's degree in related field, Higher diploma / diploma in insurance.
- Certificate of Proficiency (COP) in insurance.
- Certification in either of the following; ACII, AIIK or progress towards the same will be an added advantage.
- KCSE C (Plain) with C (plain) in Mathematics and English.
- At least 3 years relevant experience in the same or related position.
- Below 35 years of age.

DISCLAIMER

The above information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities and qualifications required of employees assigned to this job.

Only shortlisted candidates will be contacted.