JOB DESCRIPTION

POST TITLE	Manager Retail Business-Retail Health		
JOB HOLDER			
REPORTING TO:	General Manager Health-Kenya		
DIVISION/DEPARTMENT	Health		
LEVEL	TBA	GRADE	TBA

1. JOB PURPOSE

To provide leadership direction to the business development team of medical retail products including business retention thus achieving the overall business strategy for the Kenya health business.

2. PRINCIPAL ACCOUNTABILITIES.

1. Overall responsible for driving the retail business development function of the Kenyan medical business to achieve the strategic business plan of the business.
2. Develop and implement an efficient and long term distribution plan for the retail products of the medical business.
3. Profitably grow retail business portfolio to the required proportion as defined in the business strategy
4. Staff administration - Supervise, training and mentor staff on business development matters
5. The in conjunction with the group marketing function design and implement a strategy on advertising, promotion and public relations campaigns to accelerate the products uptake and help build the brand name and image in the retail market place.
6. Drive growth, product and sales training among all distribution channels, including: direct sales, brokers, agents, bancassurance, branches so as to ensure maximum client reach and profitability of the relevant channels at appropriate cost levels.
7. Drive market research that is aimed at identifying new business potential and participate in the development of new products to fill special market niches.
8. Ensure that subordinates submit accurate, quality and timely business reports and use these to compile departmental reports for review by senior management and the Board,
9. Ensure that quality incentive schemes that help to drive the achievement of retail product's business goals are developed and implemented for

staff and agents,

10. Manage & Attend Client, Intermediary and Branch meetings
11. Maintain effective business relationships to ensure effective delivery of service
12. Monitor competitor activity and advise the business technical team on opportunities/threats that are presented by such activities.

3. DIMENSIONS

Unit Measures And Impact:

- **Business budgets And Impact**:

Value of Assets In charge:

Budget:

Revenue budget – Kshs xxxx
Expense budget – Kshs xxxx

- **People Impact And Numbers**:

4. **RELATIONSHIPS**(*** Need Have An Org. Chart Showing Reporting Relationships)

REPORTING TO: General Manager –Health Kenya

REPORTING TO JOB HOLDER:

- Business Development officers,
- Business conversation offices,
- Retail underwriters/ Assistant underwriters.

OTHER CONTACTS:

Within The Company:

GMD-Health Business
Executive team
Corporate Business Development manager
Medical practice manager
Client services manager
Other staff in different sections.

Outside The Company:

CEOs of major institutions	- Frequently	- Business sourcing
Brokers and agents	- Frequently	- Business sourcing
Advertising and promotions agencies	- Frequently	- Coordination of advertising activities
Public Relations Agencies	- Frequently	- Coordination of PR activities
Intermediaries and peers	- Frequently	- Pursuing business opportunities
Insurance Regulatory Authority	– On need basis	– Approval of products

5. KNOWLEDGE AND EXPERIENCE.

- **Qualifications:** A Bcom. degree, Marketing Option
- **Experience:** 5 years within a sophisticated medical insurance Environment in both underwriting and marketing.

6. SKILLS AND COMPETENCIES.

- Will to win,
- resilience,
- never give in attitude,
- very hard working,
- attention to detail,
- competitive,
- outgoing,

- winner.

7. JOB CHALLENGES.

- Ensuring business growth in quality, profitable business
- Competition in an unevenly regulated market - complexity
- Broker regulated market
- Lack of appreciation of insurance in the Kenyan population
- Undifferentiated products in the insurance market

8. DELEGATED FREEDOM TO ACT & MANAGEMENT CONTENT

- Managing marketing expenditures and monitoring the marketing budget.
- Recommending and implementing Marketing strategic options.
- Organizing and Monitoring Marketing consultants e.g. Brand consultants, Advertising consultants
- Monitoring performance of the delegated responsibilities

9. ENVIRONMENT

- IRA regulations
- Credit control restrictions
- Brokers' regulated market
- Competition
- Lack of qualified support staff (from the market for absorption to the company)

10. KEY RESULT AREAS & PERFORMANCE INDICATORS

- Deliver a quality marketing strategy that is able to drive UAP business goals and is in line with the business plan,

- Delivery the gross premium general business budget and ensuring that business growth targets are met,
- Creating a world class corporate image for UAP Insurance,
- Manage all sales and marketing activities
- Drive advertising and promotion activities, ensuring that they are timely, effective and within budget and that set brand image goals are achieved,
- Quality and comprehensive competitive market information available within UAP at all times,
- Marketing costs and expenses kept within budget,
- Drive the development of customer service/management standards.