

## **Job Advert**

**Position:** Operations Officer

**Ref:** OO-MEK-03/2016

**Location:** Nairobi, Kenya

**Reports to:** Operations Team Leader

MicroEnsure is a microinsurance solutions provider with the vision to radically transform insurance in emerging markets by delivering pioneering solutions for the under-served. We create insurance solutions for mass-market customers, providing a safety net for economic setbacks, targeting low and middle-income populations in Africa and Asia. Founded in 2005, we have global headquarters in the UK.

MicroEnsure currently serves over 22 million people with a range of insurance products and services across life, personal accident, property, weather index, and health categories. Working in partnership with a host of organisations including mobile phone companies, banks, microfinance institutions, retailers, faith-based and humanitarian organisations; our main focus is on providing services which include product and program design, insurance and reinsurance placement, training, marketing development and delivery, sales management, back office management and provider networking.

In recognition of our innovations in financial services, we have won numerous awards including the Financial Times/IFC Excellence in Transformational Business Award in 2015.

The Operations Officer, working under the guidance of the Operations Team Leader, will be responsible for managing the day-to-day activities linked to a number of core operational aspects of MicroEnsure's operations (detailed below). Working within defined processes and reporting on outcomes through dedicated management tools that (s)he will be required to rapidly gain familiarity with, the Operations Officer will be the custodian of defined best practices, accomplishing this by highlighting and communicating to both internal staff and staff of external partners critical tasks that require completion while concurrently managing the related workflows to successful conclusion as defined by relevant key performance indicators.

Additionally, under the guidance of the Operations Team Leader and as prompted, the Operations Officer will be involved in business analysis work (including but not limited to process mapping, product specification, etc.), all within the framework of:

- Integrating the business fully into the ARK policy and claim management infrastructure and requisite reporting regimes
- Recording for posterity best practices for operational management
- Helping disseminate best practices to, and learning the same from, other country operations within MicroEnsure's global network.

### **Policy Administration**

- Ensures that all front office and technical partners are informed of when policy data for administration is required (including first instance and subsequent instances for discrepancy resolution)
- Ensures accurate and timely entry of manual data (where required)
- Ensure accurate and timely policy data administration including identification and resolution of discrepancies; benefit, premium and MicroEnsure revenue computations.
- Manage the transfer of administered data to underwriters while concurrently completing the billing, collection and transfer from front office partners to underwriters of premiums before logging all relevant details to the Premiums and Commissions Management Sheet
- Manage the billing, collection, logging (in Premiums and Commissions Management Sheet) and transfer of commissions (mainly via cheques) from underwriters to the Finance Department
- Maintain a record of all relevant actions from the above in the Policy Data Administration Management Tracker

### **Claims Processing**

- Respond to claims reported by front office partners/individual claimants within defined turnaround times to ensure a high level of operational delivery quality
- Accurately assess claims based on up-to-date knowledge of relevant policy contracts binding front-office partners to insurers, rejecting those that need to be rejected and working with all partners to get all valid claims paid within defined timelines
- Channel accurate, up-to-date records to the claims data log regarding all claims of which MicroEnsure has been notified, and through all the related processes to resolution
- Manage all claims-related communication between involved parties (front office partners, insurers, claimants), and also manage the storage of related soft copy documentation related to claims
- Display a high sense of sensitivity to affected clients and front-office partner staff in all claim-related interactions

### **Reporting**

- Manage and continuously own a sizeable chunk of the actual policy reporting workload
- Ensures that reports are sent to partners on time and without discrepancies, with requisite copies of reports stowed in relevant locations for easy access and reconciliation as needed
- Maintain a record of all relevant actions from the above in the Reporting Management Tracker

### **Facilities, MIS and Logistics Management**

- Deploying the Logistics Management Log and contact lists of service vendors, to ensure that the operational infrastructure of MicroEnsure is up and running at all times (both programmed and random eventualities)
- With guidance from the Operations Team Leader, coordinate with and support the MIS team on all necessary tasks, and using the Client Support Portal at [helpdesk.microensure.com](http://helpdesk.microensure.com) to initiate all assistance requests as necessary (hardware, software, networks)
- Coordinate with contacts at MicroEnsure's Internet Service Provider (ISP) to ensure that excellent internet access for MicroEnsure is always assured (includes usage of ISP's customer portal to monitor performance levels)
- Keep an up-to-date log of all MicroEnsure's assets and channelling information to Finance Department and MIS team on the same as needed

### **Information Comprehension and Management**

- Build a thorough understanding of all products and partnerships undertaken by MicroEnsure
- With guidance from the Operations Team Leader, ensure that all soft and hard copy versions of documentation relating to products and partnerships have been duly stowed to correct locations
- Ensure accurate communication of relevant financial and other information, both within MicroEnsure and, with guidance from the Operation Team Leader, partners

### **Regulation**

Build mastery of the regulatory environment for microinsurance in Kenya.

### **Client Relations Support**

- Support the Client Relations Team during launches, market storms and other projects, as time and workload commitments to primary operational duties permit

### **Qualifications**

- 4-year degree qualification required
- 2-3 years' work experience preferred, with a demonstrated track record of achievement and increasing responsibility
- Strong operational delivery track record with management experience
- Appreciation and concern for the plight of low-income people, preferably with experience in working with low-income persons in professional or informal settings
- Willingness to work as a team member with people across geographies and cultures
- Strong self-starter able to perform tasks with minimal input and oversight, and able to meet strict deadlines
- Commitment to model and articulate MicroEnsure's mission, vision and values
- Fluency in spoken and written English essential
- Strong knowledge of and experience with Microsoft Office Suite, including Word, Excel and PowerPoint, including using these tools to present materials orally and in written form

Interested and qualified applicants are invited to submit a **cover letter** and **detailed CV** along with contacts of **3 referees**, **Salary history** and **expectation** to [africarecruitment@microensure.com](mailto:africarecruitment@microensure.com) so as to arrive NOT later than **April 01, 2016**. Recent graduates preferably with an insurance background will be considered.

(Please include the job title and reference as the subject heading)

**Note: Only short listed applicants will be contacted.**