JOB TITLE	**BUSINESS DEVELOPMENT MANAGER**
REPORTS TO	**CHIEF EXECUTIVE OFFICER**

JOB PURPOSE:

The Business Development Manager will be responsible for developing and executing the sales and business development strategies of the Company, and for driving revenue growth and profitability. The role oversees the Marketing function and prepares the Company's revenue budget, as well as the expense budget for marketing and business development.

The jobholder will resource the sales and business development functions with talented staff, and coach, mentor and train the sales, marketing and business development team.

KEY TASKS, DUTIES AND RESPONSIBILITIES

- Develop and execute sales strategies to drive business growth and achieve the Company's revenue targets.
- Build and expand robust distribution channels across all regions.
- Identify, pursue and negotiate strategic partnerships and high-value business opportunities with intermediaries and clients.
- Monitor market trends, competitor activities and customer needs to identify opportunities for improving the Company's products, services and competitiveness.
- Champion the Company's brand and oversee the marketing function.
- Establish, develop and maintain strong relationships with intermediaries, clients, regulatory bodies, market associations and other key stakeholders.
- Conduct customer visits, develop business relationships and address customer queries to enhance customer satisfaction, retention and business growth.
- Collaborate with Claims and Finance departments to ensure seamless service delivery and positive customer experiences.
- Promote and maintain a positive corporate image through engagement with intermediaries, competitors, clients and the general public.
- Formulate and implement sales, marketing and business development strategies aligned with the Company's objectives.
- Prepare and manage the Company's revenue budget and departmental budgets for marketing and business development.
- Oversee credit control and premium collection in line with the Company's credit policy.
- Manage costs within the Sales, Marketing and Business Development functions to achieve profitability targets and management expense ratios.
- Ensure accountability and prudent utilisation of marketing and business development

resources.

- Negotiate commercially viable and profitable partnerships with intermediaries.
- Promote a culture of cost efficiency and financial accountability across the business.
- Enforce underwriting policies to ensure quality business and maintain agreed claims ratios.
- Monitor and manage claims ratios across the various distribution channels.
- Collaborate with the Claims Department to identify and implement strategies for reducing claims costs.
- Develop initiatives that incentivise intermediaries to promote prudent claims management.
- Drive innovation and the development of digital distribution channels to enhance accessibility and business growth.
- Initiate and support the development of efficient premium collection platforms aligned with evolving customer needs.
- Establish system-driven controls to enhance premium collection efficiency across the business.
- Monitor compliance with the credit policy and ensure adherence to approved credit terms and the cash-and-carry policy.
- Develop and negotiate support frameworks for top-performing intermediaries within approved policy and compliance guidelines.
- Establish and implement controls to safeguard cash and other Company assets.
- Collaborate with Internal Audit to strengthen cash management controls and compliance.
- Identify operational gaps, assess risks and implement appropriate controls and mitigation measures.
- Review revenue, business performance and profitability reports, and implement corrective measures where necessary.
- Prepare and present timely, accurate and insightful reports to the Executive Committee and Board to support strategic decision-making.
- Ensure adherence to internal controls, audit requirements and recommendations from Internal Audit and Risk & Compliance.
- Drive the timely closure of outstanding audit recommendations.
- Promote and implement best business practices, operational efficiencies and process improvements.
- Participate in annual business planning in collaboration with the CEO and departmental heads, providing strategic recommendations on business priorities, revenue targets and financial budgets.
- Recruit, develop, motivate and retain a high-performing Sales, Marketing and Business

Development team.

- Provide administrative oversight, leadership and supervision of the Sales, Marketing and Business Development functions.
- Coach, mentor and develop team members to enhance their technical competence and performance.
- Lead and motivate teams to achieve departmental and Company objectives.
- Ensure staff are adequately supervised, trained and equipped to effectively discharge their responsibilities.
- Drive the implementation of the Performance Management process to promote accountability, productivity and achievement of Company goals.
- Conduct regular performance review meetings with the Sales, Marketing and Business Development teams.
- Manage disciplinary matters within the respective functions in line with the Company's policies and procedures.
- Ensure timely and effective communication of departmental changes, initiatives and business developments.
- Foster collaboration and maintain close working relationships with other departments.
- Uphold and demonstrate the KOIL values of Integrity, Excellence, Customer Driven, Innovation and Team Work.

BEHAVIORAL COMPETENCIES

- Relationship building for influence
- Result oriented
- Accountability, and holding others accountable
- Committed and self-driven
- High standards of integrity and professionalism
- Self-initiative and innovative

SKILLS

- Thorough knowledge of insurance products
- Understanding of the general insurance distribution chain and route to market
- Strategic planning and execution
- Risk management
- Leadership skills and a great motivator
- Excellent decision making
- Effective communication, good negotiation and great presentation skills

REQUIREMENTS

- A bachelor's degree in a business-related course (Insurance option, Marketing, Business Administration or Finance) or equivalent from a recognized university.
- Advanced Diploma ACII or local (AIIK) equivalent, or equivalent experience.
- MA, MBA or MSc will be an added advantage.
- Ten (10) years' insurance experience, three (3) of which should be as Business Development Manager.

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 **Friday, November 27, 2026.**