



1. JOB TITLE: INSURANCE SPECIALIST OPERATIONS (2 Position(s))

Job Location :Head Office, Hq

Job Purpose:

This role involves assessing of risks, underwriting, handling policy issuance, modifications and cancellation ensuring accuracy and compliance with company policies and regulatory requirements.

Main Responsibilities:

- Evaluate and assess insurance applications for high-risk or unique cases that may not fit standard underwriting criteria.
- Apply specialized knowledge to underwrite complex or non-standard policies, including those for high-value assets, unique industries, or unusual risks.
- Analyze extensive data and information to make informed decisions regarding risk acceptance, pricing, and policy terms.
- Review insurance policies to ensure they align with company guidelines and industry regulations, making necessary adjustments for special cases.
- Provide guidance and advice to clients regarding special risk insurance solutions and risk management strategies.
- Pricing and quoting determining appropriate premium rates and providing quotes for standard and non-standard insurance policies.
- Develop risk mitigation strategies and recommendations to minimize the potential losses associated with high-risk policies.
- Ensure that underwriting practices comply with industry regulations and company policies.
- Stay informed about industry trends, emerging risks, and changes in regulations that may affect special risk underwriting.
- Manage a portfolio of high-risk policies and monitoring their performance, making adjustments as needed.
- Make underwriting decisions that balance risk and profitability, while providing specialized coverage for unique client needs.
- Address complex issues and challenges related to special risk underwriting.

- Be proactive to identify issues and resolve them timely.
- Assist the bancassurance department when needed

Knowledge and Skills:

- A comprehensive knowledge on general insurance and life products
- A comprehensive knowledge on insurance claims
- Greater understanding of product life cycle
- Good interpersonal and networking skills

Qualifications and Experience:

- Bachelor's degree in insurance business, or risk management
- Any certification course or training in risk management and insurance business is an added advantage.
- A minimum of 3 years of working experience in insurance business with a reputable company specifically in underwriting, claims and sales of insurance products.

NMB Bank Plc is an Equal Opportunity Employer. We are committed to creating a diverse environment and achieving a gender balanced workforce.

Female candidates and people living with disabilities are strongly encouraged to apply for this position.

NMB Bank Plc does not charge any fee in connection with the application or recruitment process. Should you receive a solicitation for the payment of a fee, please disregard it.

Only shortlisted candidates will be contacted.

Job opening date : 13-Mar-2024

Job closing date : 27-Mar-2024

2. JOB TITLE: Insurance Specialist; Claims (4 Position(s))

Job Location : Head Office, Hq

Job Purpose:

Responsible for all claims, process, and procedures for both general and life insurance products.

Manage claim payments as per agreed timelines and attend all customer complaints within agreed time. Safeguard bank and client interest by ensuring all valid claims are paid.

Main Responsibilities:

- Responsible for all life and general insurance claims
- Administer the embedded life and general insurance claim portfolio.
- Insurance claim tracking to ensure all claims are paid within agreed TAT.
- Responsible for the claim procedures on all insurance products
- Support the claims team and be able to continuously bridge the relationship with insurers claim teams.
- Proactively identify claim issues and resolve them timely.
- Manage relationship with customers, branch, and other stakeholders.
- Responsible for all the obligations of specified person as described on the Bancassurance regulations with regards to claims and customer protection
- Review the claims submitted and make sure the claims are valid.
- Responsible for identifying all the risks that may arise to the bank from claim management.
- Responsible for development of quicker and safe ways of claim settlement
- Consolidate and prepare monthly reports on claim performance for each insurer.
- Reconcile on claims paid against what was claimed in numbers and amount.
- Ensure claims settlement processes are in line with our SLA and based on guidelines.
- Communicate timely to stakeholders on claims feedback and decisions.
- Provide support and guidance to customers throughout the claims process.
- Prioritize and manage multiple claims efficiently to meet deadlines.

Knowledge and Skills:

- A comprehensive knowledge on Insurance
- Knowledge on banks products
- A good understanding of legislation related to banc assurance and channel delivery.
- Greater understanding of product life cycle
- Greater understanding on insurance products
- Greater understanding on claims
- Understanding of insurance policies, laws, and regulations related to claims.
- Ability to assess and analyze data to make informed decisions about claims.
- Precision in reviewing documents and policies to process claims accurately.
- Clear communication with clients, explaining policies and claim processes.
- Ability to resolve issues, negotiate settlements, and handle challenging claim situations.

Qualifications and Experience:

- Bachelor's degree in insurance business, risk management.
- Any certification course or training in risk management and insurance business is an added advantage.
- A minimum of 3 years of working experience in insurance business with a reputable company or institution.
- Underwriting, claims and sales experience on insurance products.

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Job opening date : 12-Mar-2024

Job closing date : 26-Mar-2024

3. JOB TITLE: Senior Specialist Innovation Lab (1 Position(s))

Job Location : Head Office, Hq

Job Purpose:

Transforming ideas into market realities through user experience, visions, designs, prototyping, storytelling, customer interaction and product roadmaps and ensuring UI/UX designs which helps define the success of a product.

Main Responsibilities:

- Receiving concepts from users within/outside the bank and map idea generators with product owners/sponsor
- Receive, review, ideate, brainstorm and feedback on ideas shared from bank networks
- Lead and organize concept review panel and refine requirements from products owners' a with wider bank stakeholders.
- Define customer problems by understanding their needs, wants and what motivates them.
- Translate the concepts into product/idea viability by taking everything that you know about the user and identify the problems, the potential to make user's lives better.
- Perform user experience research using Human centered design methodology
- Carry out product feasibility study on all large digital initiatives
- Design the User Experience/ User Interface (UX /UI) framework and design prototypes of new solutions/products before actual development to translate the realistic idea into finished products.
- Test products with the customer to improve usability
- Create a clear customer journey mapping on all products/ solutions based on the UX/UI prototypes to ensure there is a clear workflow of the products or solutions.
- Responsible for Research & Development (R&D) for all our products/solutions within the bank
- Implement a proof of concept (POC) for products within the innovation lab before wider commercialization or market tests.
- Analyze new offerings, opportunity, improvement from market study on products/solutions working closely with the product owners.

Knowledge and Skills:

- Business analysis and design experience
- Comfort with ambiguity and experimentation
- The ability to work in dynamic conditions, and transition quickly between collaborative and individual work.
- Innovative and creative
- Ability to establish and manage structures, processes and standards.
- Strong planning, organization and documentation skills
- Excellent research, analytical, and problem-solving skills
- Ability to conceptualize and systematically work through projects in accordance with a structured methodology.
- Excellent verbal and written communication skills with the ability to interact effectively with people at all levels.
- Ability to act as a project driver, facilitating the achievement of required tasks
- Ability to work effectively within a team
- Coaching, leading and motivation skills
- Ability to priorities, meet deadlines and work under pressure

Qualifications and Experience:

- Bachelor's Degree in a relevant field in Information Systems/ Business Management/ Marketing/ Marketing Statistics, /Accounting & Finance or equivalent
- Human Centered Design certification will be an added advantage
- 3-5 years of experience in product design/ product development or Innovation department
- Experience in product development/research and or innovation team in finance/banking/telecom industry will be an added advantage

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Job opening date : 13-Mar-2024

Job closing date : 27-Mar-2024

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