

## Geoffrey Kemboi

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### CAREER PROFILE SUMMARY

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I am a dynamic and results-driven professional with a strong background in underwriting, actuarial pricing, reporting, projects, business analysis and business development in the insurance industry. With extensive experience as an underwriter and in Bancassurance Relationship Management, I have acquired valuable skills that make me well-suited for the role of an Insurance Underwriting analyst, Business Analyst, and Business Development focusing on data-driven insights and analytics.

### EDUCATION

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- **Bachelor of Science Actuarial Science (Second class upper)-** Maseno University; 2011-2015
- **Kenya Certificate of Secondary Education (A plain)-** St. Patrick's High school Iten; 2010

### PROFESSIONAL COURSES

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- **Diploma in insurance** - College of Insurance (Kenya); 2020-2023
- **Executive certificate of Proficiency in Insurance (ECOP)-** College of Insurance (Kenya); 2019
- **Microsoft Excel - Advanced Excel Formulas & Functions** – Udemy
- **Actuarial Techniques Using Excel** – World Bank
- **Data Protection in Insurance Firms: Global Edition** – Thomson Reuters
- **Anti-Bribery and Anti-Corruption: Managing Third Parties** -Thomson Reuters

### MEMBERSHIPS

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- **Associate Member – Insurance Institute of Kenya (AIK)**

### KEY SKILLS AND COMPETENCIES

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- **Underwriting skills:** Proficient in underwriting, assessment and management of risks.
- **Project management:** Handled PURE underwriting system from initiation to the close
- **Business development:** Capacity to identify business opportunities by introducing new products, thereby increasing the revenue opportunity within each customer's business portfolio
- **Relationship Management:** Ability to establish and grow strong relationships with all stake holders by interacting with them through presentations and meetings in order to meet their needs.
- **Risk Assessment:** Acquired skills in ensuring business risks are analyzed, mitigated and remarkable decrease in loss ratios.
- **Insurance Aptitude:** Extensive background in Insurance generalist affairs, including underwriting, business development and claims administration.

- **Team Supervision:** I have excelled in Training, coaching and mentoring staff to improve performance and cohesion within the department.
- **ICT Competence-** Proficient in using the MS Excel, power point, Power BI for data analytics.
- **Customer service:** Capacity to handle customers by ensuring all their needs are met, their inquiries answered appropriately and play a key role in ensuring high customer retention through quick and efficient action on enquiries/concerns raised.

## WORK HISTORY

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### Business Analyst

**Axxis Systems; September 2024 to Date**

#### Duties and Responsibilities

- understand the client's operation and validate the completeness of the parameterization templates delivered by the client.
- Detect gaps between the operations of the client and the functionality of the system and document these requirements.
- Check the deliverables of the Systems Analyst and Developers and ensure their compliance and quality.
- Present the system and the deliverables to the client and take ownership of the results of the system.
- Train the users the use of the system.
- Lead the technical team of Systems Analysts and Developers.

### Bancassurance Relationship Executive

**Britam Insurance Co. Limited; December 2021 to Date**

#### Duties and Responsibilities

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#### Reporting

- Prepare and share stipulated reports within the agreed timelines and in the format
- Prepared monthly expense reports and submit within the stipulated processes and procedures.
- Handle Ad-hoc reports
- Sales management reports on CRM

#### Sales Management

- Drive the achievement of sales through bank partners.
- Ensure Product cross-selling
- Plans and executes exciting and innovative sales tactics.
- Identify gaps/anomalies and develops ideas to rectify and improve performance.
- Assists in the development and repositioning of new product initiatives.
- Provides timeous feedback to the pro-active teams on queries/complaints and sales statistics.
- Advises and shares best practices, tactics, and action plans with bank partners to close sales gaps.
- Provide quotations as and when required within set TAT.
- Adhere to regulatory & compliance and internal procedures

#### Relationship building

- Build, maintain and sustain business relationships & active management of relationships with all partners
- Encourages, clarifies, and shows the team how to reach common and shared goals (work is done in team context).
- Takes personal responsibility for coaching and mentoring others.
- Receptive to constructive criticism, feedback, and ideas from business partners, colleagues, and subordinates.

### **Training**

- Ensures competency-based training on products to our mutual bank partners
- Ensures that induction training is carried out for all new partners.
- Ensures that all partner officers are well-appraised on the end-to-end customer journeys for the various solutions offered.
- Ensure that customers are well appraised on the solutions taken up through training, write-ups and follow-up for feedback after solution take up.

**Underwriting analyst – General Business Head office**  
**Resolution Insurance Co. Limited; November 2016 to November**  
**2021 Duties and Responsibilities**

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- Departmental projects – i.e. 24hr valuation process, Claims assessment centre, New PURE system (underwriting system).
- Handle and issue bonds (custom, performance, bid, etc.) within the authority matrix
- Verification of the client data to ensure compliance with the set guidelines
- Review proposals to ensure they are within the required limits, terms and guidelines
- Ensure reinsurance terms are adhered to in all bonds taken
- Ensure cancellation is done for all the bonds issued
- Preparing timely new business quotations and review renewal business quote invites
- Sourcing of Group life quotes from partners and brokers
- Implementing credit control policies
- Assess the proposed risks within set standards
- Generate and sent renew notices 60 days to renewal
- Policy generation and motor certificate issuance, policy documents, endorsements, debiting, cancellations and Issuance of cover notes
- Prepare various management reports on monthly basis and as requested
- Issue policy documents, endorsements within the set TATs
- Receive and execute new and renewal instructions.
- Prepare management reports on weekly and monthly basis and as required
- Approving quotes from branches as per the authority matrix
- Approving policies for Assistant underwriters
- Prepare and ensure insurance programme service level standards are complied with SLA's with service providers
- Handling Bonds and marine insurance business
- Assist in facilitating training and Facilitate presentations to customers
- Conduct Risk surveys as per authority matrix
- Answering incoming calls, replying to general correspondence and dealing with enquiries.
- Procurement and proper management of office supplies and assets
- Maintaining effective business relationships in the respective branch and HQ
- Portfolio analysis and loss ratios reports
- Adherence to Regulatory and compliance requirements
- Issuance of Comesa cards
- Reinsurance

**Bancassurance officer**  
**Co-operative Bank Kenya; Oct 2015 – Oct 2016**  
**Duties and Responsibilities**

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- Drive growth in Bancassurance business across and outside the bank channels.
- Prospect and market various insurance products to prospective clients and advice customers on the adequacy of cover. Oversee the operational aspects of Bancassurance business at the branch i.e. underwriting, claims, finance and customer service as well as preparation of quotations, negotiating terms for customers and closing sales.
- Ensure that booked insurance portfolio is renewed on time and that the premium is settled as per guidelines.

- Carry out market research and provide customer feedback to our head office Bancassurance team for the development of new products and enhancement of existing ones to suite the various market segments.
- Ensure that all queries on technical insurance issues from customers and branch staff are addressed promptly while providing technical guidance.
- Ensure compliance with all regulatory and internal procedures in regard to bancassurance business.

## **OTHER PAST EXPERIENCE**

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### **Underwriting Intern (attachment) – CIC Insurance: August – Dec 2014;**

- Underwriting and claims handling
- Front office administration, filing, e-mails,
- Preparing quotations
- Business development - did life insurance sales during this period

## REFEREES

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