

Job Description

Mobile Insurance Manager (Asia)

Location: Flexible, a European or Asian Hub

Position Reports To: Chief Operating Officer (COO)

MicroEnsure is the world's first and largest global organisation dedicated to serving the low-income market with insurance. In 2007, MicroEnsure received a \$24 million grant from the Bill & Melinda Gates Foundation. MicroEnsure has been recognised in the *Financial Times* Sustainable Banking Awards in 2009, 2010 and 2011 as one of the most innovative financial service providers serving the bottom of the pyramid.

In 2010, MicroEnsure successfully launched two models of insurance over the mobile platform in Africa, and is rapidly becoming a global leader in this space. MicroEnsure is currently working with mobile aggregators in Asia to launch similar services in 2011 and 2012. MicroEnsure's role will be to design and implement insurance products, partnerships, and operations in two to four Asian countries by the end of 2012.

The Mobile Insurance Lead (Asia) will be responsible for managing a small number of key partnerships by serving as MicroEnsure's representative in support of the development, launch, and scale-up of mobile insurance products in Asia.

Mobile Insurance Lead (Asia) - Job Responsibilities

1. In collaboration with the MicroEnsure mobile team and the COO, develop and manage the business plan for mobile insurance offerings in the Asia market
2. In collaboration with the MicroEnsure mobile team, mobile aggregator partners, and local underwriters, develop insurance products that are appropriate for mobile phone users in developing Asian markets
3. Drive projects forward by creating and managing project plans: assigning responsibility, following up, and ensuring clear and reliable communication channels between all parties
4. Draft and finalise partnership documents, including Memoranda of Understanding, Service Level Agreements, and policy contracts
5. Obtain and communicate a deep knowledge of risk, perceptions of insurance, and financial realities of low- and middle-income persons in target market
6. Contribute to marketing, branding and consumer messaging efforts for new products
7. Ensure compliance with local insurance laws and maintain favourable relations with insurance regulators
8. Design effective and efficient insurance operations, including process maps, with all parties, including enrolment, consumer education, policy administration, and claims processing
9. Establish and manage administrative operations to handle processing of business and reporting of results via MicroEnsure's proprietary administrative system
10. React to and address operational and technical challenges with urgency and focus
11. Recommend budget, projections, and resource requirements to the COO
12. Recruit, hire and manage support personnel as needed for business process delivery

13. Ensure that service at all levels, whether enrolment, quotation, or claims is of superior quality
14. Promote an ethos of compassion, ethics and integrity throughout the value chain, consistent with MicroEnsure's mission and values

Qualifications:

- Master's degree in business, international development, or related field preferable, or bachelor's degree at minimum with strong professional and/or insurance qualifications
- Strong project management and business development background, preferably as a manager
- Record of professional achievement working in developing markets – prior experience with mobile phone, technology, insurance or microfinance companies preferred, especially in Asia
- Technical orientation and literacy regarding mobile and information technologies
- Genuine appreciation of and concern for plight of low-income persons in developing Asian countries
- Demonstrated ability to deliver business results in challenging environments with limited supervision
- Demonstrated ability to work through multiple stakeholders to achieve business outcomes
- Ability to effectively present concepts to senior managers in partner organizations who are often not familiar with insurance
- Ability to perform business analysis by utilizing operational, financial and other data
- Willingness to work as a team member with diverse people across geographies and cultures
- Demonstrated ability to create and present materials in various forms including; client presentations, written proposals, partnership documents, and process maps
- Willingness to work as a team member with people across geographies and cultures
- Strong self-starter able to perform tasks with minimal input
- Strong proficiency with Microsoft Office suite, including Excel, PowerPoint, and Word – Visio is a plus
- Fluent written and spoken English required, Asian languages a plus
- Ability to travel up to 33% of time
- A commitment to model and articulate MicroEnsure's mission, vision and values

Compensation

Competitive, commensurate with experience and education. Most successful MicroEnsure employees could earn a bit more elsewhere, but are attracted to the mission, innovation and ethos of MicroEnsure.

Career Advancement Opportunities

A successful Mobile Insurance Manager (Asia) can create opportunities for herself/himself. MicroEnsure is a global, fast-moving organisation, where opportunities to advance are always available for the most successful employees.

Desired Start Date

1 August 2011

Contact

Please email cover letter and CV to: info@microensure.com