STATEWIDE INSURANCE COMPANY LIMITED
HUMAN RESOURCE AND ADMINISTRATION DEPARTMENT

JOB TITLE: HEAD OF SALES & DISTRIBUTION

Department/Division: Marketing and Distribution

Reports To: Chief Executive Officer

Directly Supervises:

- Manager – Marketing & Distribution
- Bancassurance Unit
- Branch Network (through designated reporting structures)
- Other Sales and Distribution Personnel as assigned

Duty Station: Head Office, Kampala,

1. MAIN PURPOSE OF THE JOB

To provide strategic leadership and direction in driving the Company's sales growth, market expansion, revenue generation and distribution effectiveness through the development and execution of innovative sales, marketing and distribution strategies.

The position holder shall be responsible for strengthening existing and emerging distribution channels, expanding the Company's market presence, building sustainable business partnerships, enhancing customer acquisition and retention, and ensuring the achievement of profitable business growth in line with SWICO's strategic objectives.

2. KEY RESULT AREAS AND RESPONSIBILITIES

Result Area 1: Strategic Planning and Business Leadership

1. Develop, implement, monitor and periodically review the Company's sales, marketing and distribution strategies in alignment with the corporate strategic plan.
2. Provide strategic leadership and oversight to the Sales and Distribution function, ensuring effective coordination and achievement of departmental objectives.

3. Prepare annual sales and distribution business plans, budgets, revenue projections and performance targets for approval by Management.
4. Translate corporate business objectives into measurable departmental, branch and individual performance targets.
5. Identify emerging market trends, competitive developments and business opportunities to inform strategic decision-making.
6. Provide leadership in the establishment, expansion, restructuring and performance improvement of the branch network.
7. Monitor departmental budgets and ensure efficient utilization of resources to maximize returns on investment.
8. Prepare and present periodic business performance reports, market intelligence updates and strategic recommendations to Executive Management and the Board of Directors.
9. Collaborate with other departments to ensure the effective implementation of corporate strategies and operational priorities.

Result Area 2: Sales Growth and Revenue Generation

1. Lead the development and execution of initiatives aimed at achieving and exceeding the Company's annual gross written premium, revenue and profitable growth targets.
2. Develop and implement sales strategies to increase market penetration, customer acquisition, retention and cross-selling opportunities.
3. Oversee sales pipeline management, business prospecting, conversion rates and renewal performance across distribution channels.
4. Identify and pursue high-value corporate, institutional, SME and retail business opportunities.
5. Establish and maintain strategic relationships with key clients, brokers, agents, financial institutions and other business partners.
6. Monitor sales performance against approved targets and implement timely corrective measures to address underperformance.
7. Drive initiatives aimed at improving the quality and profitability of business generated through the Company's distribution channels.
8. Collaborate with Underwriting, Finance and other relevant departments to monitor portfolio performance, premium collection and business sustainability.
9. Develop appropriate sales incentive and recognition initiatives, subject to Management approval and Company policy.

Result Area 3: Distribution Channel Development and Management

1. Develop and implement an integrated distribution strategy covering branches, brokers, agents, bancassurance, direct sales, corporate partnerships and digital channels.
2. Provide strategic oversight of the Company's branch network to ensure operational efficiency, market coverage and achievement of business targets.
3. Identify commercially viable opportunities for branch expansion, relocation, consolidation or restructuring.
4. Strengthen relationships with existing distribution partners while identifying and onboarding new business intermediaries.
5. Oversee the growth and performance of the Bancassurance Unit through strategic partnerships with banks and other approved financial institutions.
6. Promote the adoption of digital sales platforms and technology-enabled distribution solutions to improve market reach and operational efficiency.
7. Establish performance monitoring frameworks for all distribution channels, including productivity, revenue contribution, profitability and customer retention.
8. Ensure that distribution activities comply with applicable insurance laws, regulatory requirements, internal policies and approved business practices.
9. Develop and implement initiatives to improve intermediary engagement, productivity and service delivery.

Result Area 4: Marketing, Brand Management and Market Development

1. Provide strategic direction in developing and implementing marketing plans that support business growth and strengthen SWICO's competitive positioning.
2. Oversee initiatives aimed at enhancing brand visibility, market awareness and corporate reputation.
3. Identify emerging customer segments, underserved markets and opportunities for geographic expansion.
4. Direct market research and competitor analysis to inform pricing, positioning, customer acquisition and distribution strategies.
5. Coordinate promotional campaigns, corporate events, exhibitions and other marketing activities to enhance brand awareness and business development.
6. Develop strategic partnerships with corporate organizations, professional associations, trade bodies and other stakeholders.

7. Evaluate the effectiveness of marketing campaigns using measurable indicators, including lead generation, conversion rates and return on marketing investment.
8. Ensure consistency in corporate branding and marketing communications across all distribution channels.

Result Area 5: Product Development and Innovation

1. Collaborate with Underwriting, Actuarial, Risk, Finance and other relevant departments to identify opportunities for developing innovative and commercially viable insurance products.
2. Provide market intelligence and customer insights to inform product development, enhancement and repositioning.
3. Coordinate market feasibility studies and business cases for proposed insurance products and distribution initiatives.
4. Support the development of products tailored to emerging customer needs, including SME, retail, agricultural and other relevant insurance segments.
5. Monitor market acceptance and commercial performance of new and existing products and recommend improvements.
6. Champion innovation in product delivery, customer acquisition and distribution processes.
7. Ensure that proposed products and sales initiatives are subjected to the appropriate internal approvals and applicable regulatory requirements before implementation.

Result Area 6: Customer Relationship Management and Service Excellence

1. Develop and implement customer acquisition, retention and relationship management strategies to promote sustainable business growth.
2. Oversee initiatives aimed at improving customer experience across branches and other distribution channels.
3. Establish and maintain relationships with key corporate clients, strategic partners and other stakeholders.
4. Collaborate with Customer Service, Underwriting and Claims departments to ensure timely resolution of customer concerns and service delivery challenges.
5. Monitor customer satisfaction, renewal rates, complaints and feedback to identify opportunities for service improvement.
6. Promote a customer-centric culture across the Sales and Distribution function.
7. Develop initiatives to strengthen customer loyalty, referrals and long-term business relationships.

Result Area 7: Financial Performance, Risk Management and Compliance

1. Monitor and evaluate the financial performance of sales and distribution activities against approved budgets and business targets.
2. Collaborate with Finance and Underwriting to assess business profitability, premium collection performance and portfolio sustainability.
3. Identify and mitigate risks associated with sales operations, distribution partnerships and business development activities.
4. Ensure compliance with the Insurance Act, applicable Insurance Regulatory Authority of Uganda requirements and other relevant laws and regulations.
5. Promote ethical sales practices, transparency, accountability and responsible business conduct across all distribution channels.
6. Ensure appropriate controls are maintained to minimize fraud, misrepresentation, regulatory breaches and reputational risks.
7. Coordinate the implementation of internal and external audit recommendations relating to the Sales and Distribution function.
8. Ensure timely preparation and submission of accurate management information and regulatory-related reports within the function's mandate.

Result Area 8: People Leadership, Talent Development and Performance Management

1. Provide effective leadership, supervision, coaching and mentorship to employees within the Sales and Distribution function.
2. Participate in workforce planning, recruitment, selection, onboarding and deployment of sales and distribution personnel in liaison with the Human Resource & Administration Department.
3. Establish clear individual and team performance objectives aligned with departmental and corporate targets.
4. Conduct periodic performance reviews, provide constructive feedback and implement performance improvement measures.
5. Identify staff training and development needs and coordinate appropriate capacity-building initiatives.
6. Develop succession plans and talent development initiatives to strengthen leadership continuity within the function.
7. Foster a high-performance culture characterized by teamwork, innovation, accountability and continuous improvement.
8. Ensure compliance with Company policies, procedures, professional standards and employee conduct requirements.

Result Area 9: Reporting, Stakeholder Engagement and Corporate Governance

1. Prepare and submit monthly, quarterly and annual reports on sales performance, market development, distribution effectiveness and strategic initiatives.
2. Present business performance updates and recommendations to Executive Management and the Board of Directors as required.
3. Provide timely and accurate market intelligence to support corporate planning and strategic decision-making.
4. Represent the Company at relevant industry forums, professional associations, business engagements and stakeholder meetings.
5. Maintain effective working relationships with regulators, industry stakeholders and strategic business partners within the scope of delegated authority.
6. Perform any other duties assigned by the Chief Executive Officer that are consistent with the responsibilities of the position.

3. KEY PERFORMANCE INDICATORS (KPIs)

Performance shall be assessed against approved annual targets using the following indicators:

Key Result Area	**Proposed Performance Indicators**
Revenue Growth	Achievement of annual Gross Written Premium (GWP) targets; year-on-year premium growth
Business Development	New business generated; number and value of new accounts acquired
Profitability	Contribution to profitable premium growth; portfolio performance against approved profitability benchmarks
Distribution Management	Branch and channel performance against targets; intermediary productivity
Bancassurance Growth	Premium income generated through bancassurance; active partnerships and channel productivity
Customer Retention	Policy renewal and customer retention rates
Market Development	Growth in market share; new market segments and partnerships developed
Sales Effectiveness	Sales pipeline conversion rate; achievement of individual and team sales targets

Product Development	Number of commercially viable product initiatives successfully launched or enhanced
Customer Experience	Customer satisfaction scores; timely resolution of sales-related complaints
Financial Management	Budget adherence; marketing and distribution return on investment
People Management	Staff performance appraisal completion; training implementation; team productivity
Governance and Compliance	Timely reporting; closure of audit findings; compliance with applicable regulatory requirements

Note: Specific KPI targets and weightings shall be agreed upon during the annual performance planning process and reviewed periodically in accordance with the Company's Performance Management Framework.

4. PERSON SPECIFICATION

Job Title: Head of Sales & Distribution

4.1 Minimum Academic Qualifications

- Bachelor's Degree in Insurance, Marketing, Business Administration, Commerce, Economics, Management or another relevant business-related discipline from a recognized institution.
- Master's Degree in Business Administration (MBA), Marketing, Insurance, Management or another relevant field is required.

4.2 Professional Qualifications and Certifications

- A recognized professional qualification in Insurance, Marketing, Sales Management or a related discipline.
- Professional insurance qualifications such as ACII, FCII or an equivalent recognized certification shall be an added advantage.
- Additional training in strategic management, business development, digital marketing, leadership or distribution management shall be an added advantage.

4.3 Minimum Experience

- At least eight (8) years of progressive experience in the general insurance industry, with substantial exposure to sales, marketing, business development and distribution management.
- At least four (4) years of experience in a managerial or leadership position.

- Demonstrated track record in achieving sales targets, driving profitable business growth and managing high-performing teams.
- Proven experience in developing and managing multiple insurance distribution channels, including brokers, agents, branches and bancassurance.
- Experience in strategic planning, market expansion, relationship management and business performance reporting.

4.4 Technical Knowledge Required

1. Comprehensive understanding of the general insurance industry, products, distribution models and market dynamics.
2. Sound knowledge of insurance legislation, regulatory requirements and industry practices in Uganda.
3. Strong understanding of sales strategy, business development, market research and customer relationship management.
4. Knowledge of insurance underwriting principles, portfolio profitability and premium collection management.
5. Understanding of bancassurance operations, intermediary management and emerging digital insurance distribution channels.
6. Knowledge of strategic planning, budgeting, financial analysis and performance management.
7. Familiarity with insurance product development, market segmentation and competitive analysis.
8. Proficiency in relevant business applications, management information systems, customer relationship management tools and data analytics.

4.5 Key Skills and Competencies

Strategic Leadership

- Ability to develop and execute business growth strategies.
- Strong leadership, decision-making and organizational management skills.
- Ability to translate corporate objectives into actionable business plans.

Sales and Business Development

- Excellent sales, negotiation and business development capabilities.
- Proven ability to identify opportunities and convert them into sustainable business.
- Strong commercial awareness and results orientation.

Relationship Management

- Excellent interpersonal, communication and stakeholder engagement skills.
- Ability to establish and maintain strategic business relationships.
- Strong customer service and conflict resolution skills.

Analytical and Financial Management

- Ability to interpret market intelligence, financial information and business performance data.
- Strong budgeting, forecasting and business planning capabilities.
- Ability to make informed commercial decisions based on performance indicators.

People Management

- Strong coaching, mentoring and talent development skills.
- Ability to motivate, supervise and manage multidisciplinary teams.
- Effective performance management and change management capabilities.

Innovation and Digital Orientation

- Ability to identify and implement innovative distribution solutions.
- Awareness of emerging insurance technologies and digital sales platforms.
- Adaptability to changing market conditions and customer expectations.

4.6 Personal Attributes

The successful candidate should demonstrate:

1. High standards of integrity, professionalism and ethical conduct.
2. Strong commercial acumen and business orientation.
3. Self-motivation, initiative and accountability.
4. Results-driven leadership and commitment to excellence.
5. Creativity, innovation and adaptability.
6. Excellent judgment and problem-solving ability.
7. Resilience and ability to perform under pressure.
8. Strong teamwork, collaboration and interpersonal effectiveness.
9. Commitment to customer satisfaction and continuous improvement.
10. Ability to maintain confidentiality and exercise sound professional judgment.

5. WORKING RELATIONSHIPS

Internal Stakeholders	External Stakeholders
Chief Executive Officer	Insurance brokers and agents
Executive Management	Banks and bancassurance partners
Manager – Marketing & Distribution	Corporate and institutional clients
Bancassurance Unit	Insurance Regulatory Authority of Uganda
Branch Network	Insurance industry associations
Underwriting and Claims Departments	Strategic business partners
Finance and Accounts Department	Marketing and media service providers
Human Resource & Administration Department	Existing and prospective customers
ICT, Risk and Internal Audit Functions	Other relevant stakeholders

6. AUTHORITY AND ACCOUNTABILITY

The Head of Sales & Distribution shall:

1. Be accountable to the Chief Executive Officer for the achievement of approved sales, distribution and business development objectives.
2. Exercise managerial authority over assigned personnel, budgets and activities in accordance with approved Company policies and delegated authority limits.
3. Recommend business development initiatives, distribution partnerships and market expansion proposals for Management approval.
4. Ensure prudent utilization of departmental resources and adherence to corporate governance requirements.
5. Be responsible for the accuracy, completeness and timeliness of reports submitted under the function.

7. JOB DESCRIPTION REVIEW

This Job Description outlines the principal duties, responsibilities and requirements of the position. It is not exhaustive and may be reviewed periodically to reflect

changes in the Company's strategy, organizational structure, operational requirements and applicable regulatory framework.

8. DEADLINE

Tuesday 24th November 2026 at 5:00pm