

## **Principal Officer - Tiba Insurance Agencies**

### **Carolyn Chilo**

Carol Chilo is the Principal Officer of Tiba Insurance Agencies, a division of KMA Sacco. She holds a Bachelor of Business Administration (BBA) in Marketing and a Certificate of Proficiency in Insurance, and is a member of the Marketing Society of Kenya.

Carol has over 15 years of experience in the financial services sector, with a strong focus on insurance advisory, business development, customer experience, and strategic leadership. She has played a key role in driving revenue growth, strengthening partnerships with leading insurers and financial partners, and enhancing client acquisition and retention.

Over the years, she has worked with reputable organizations including Great Five Insurance Brokers, APA Insurance, Madison Insurance, InsureAfrika, CarePay, and SWVL, gaining diverse experience across insurance, financial services, and technology-driven platforms.

Prior to her current role, Carol held various positions across these organizations, where she contributed to customer experience improvement, product development, and business growth initiatives, consistently enhancing performance and service delivery.