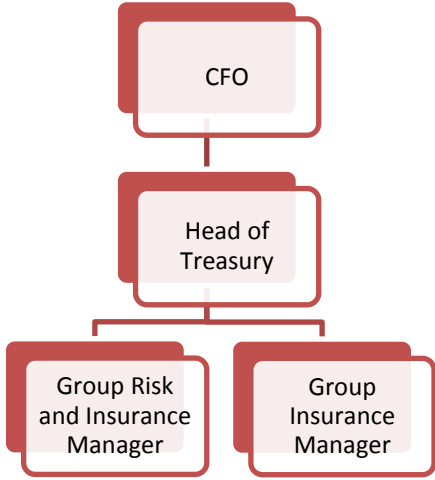


	<b>Sub-section</b>	<b>Content</b>										
<b>1</b>	<b>Preliminaries</b>	<ul style="list-style-type: none"> <li>- Post title: Head of Group Insurance</li> <li>- Reports to: Director of Risk</li> <li>- Location: xxx</li> </ul>										
<b>2</b>	<b>Job Purpose</b>	<ul style="list-style-type: none"> <li>- Define, propose and implement a global insurance purchasing strategy.</li> <li>- Be the company insurance expert and direct and guide the businesses in such matters.</li> <li>- To lead and direct the Group Insurance teams globally.</li> <li>- Continually review the company risk profile to ensure the insurance programmes are fit for purpose.</li> <li>- Maintain the group's insurance programmes, process claims, and provide advice and guidance to the Business.</li> <li>- Manage the global external relationships with service providers including Brokers, Insurers, Claim Handlers and Loss Adjusters.</li> <li>- Define and deploy risk mitigation processes.</li> </ul>										
<b>3</b>	<b>Key Accountables</b>	<ul style="list-style-type: none"> <li>- Define, propose and implement a global insurance strategy as it applies to the purchase of insurance coverage, the appointment of insurance Brokers, Claim Administrators and other services to support the insurance programmes.</li> <li>- Lead and direct the activities of the Group Insurance team.</li> <li>- Provide advice and guidance as necessary both from a technical and professional perspective.</li> <li>- Actively manage the interface with service providers globally ensuring quality and delivery of service. Maintain and develop service provider relationships through the education of the risk.</li> <li>- Be responsible for the placement of insurance programmes globally</li> <li>- Define and deploy risk mitigation processes across the Group e.g. Property Loss Control, Contract Reviews, Insurable Risk Reviews</li> <li>- Be responsible for the claims process globally and drive improvements to the process</li> <li>- Actively manage large complex claims</li> <li>- Provide claims advice and guidance to the businesses globally</li> <li>- Represent organisation as a Director on the Board of the Group's self-insurance vehicle</li> <li>- Manage the day to day interface with the self-insurance vehicle</li> <li>- Deploy the insurance strategy as it applies to associated companies of the Group.</li> </ul>										
<b>4</b>	<b>Key experiences and qualifications</b>	<ul style="list-style-type: none"> <li>- Degree and/or Professional Qualification</li> <li>- Leading Teams</li> <li>- International Experience</li> <li>- Experience in a Variety of Business Roles</li> </ul>										
<b>5</b>	<b>The Company's Behavioural Competencies and Levels</b>	<table border="1"> <tbody> <tr> <td>Integrity and trust</td> <td>Level 4</td> </tr> <tr> <td>Decision Quality</td> <td>Level 4</td> </tr> <tr> <td>Business Acumen</td> <td>Level 3</td> </tr> <tr> <td>Interpersonal Savvy</td> <td>Level 4</td> </tr> <tr> <td>Priority Setting</td> <td>Level 3</td> </tr> </tbody> </table>	Integrity and trust	Level 4	Decision Quality	Level 4	Business Acumen	Level 3	Interpersonal Savvy	Level 4	Priority Setting	Level 3
Integrity and trust	Level 4											
Decision Quality	Level 4											
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		<i>Command Skills</i>	<i>Level 3</i>
		<i>Dealing with Ambiguity</i>	<i>Level 4</i>
		<i>Building Effective Teams</i>	<i>Level 3</i>
<b>6</b>	<b>Functional/Technical Competencies and Levels</b>	<i>Knowledge of the Insurance Industry, Markets and products and the Company's Insurance Programmes</i>	<i>Level 4</i>
		<i>Claims Management and Process</i>	<i>Level 3</i>
		<i>Insurance Policy Interpretation and Analysis</i>	<i>Level 4</i>
		<i>Risk and Insurance Advice</i>	<i>Level 3</i>
		<i>Financial Awareness and Application to Insurance</i>	<i>Level 4</i>
		<i>Report Writing and Written Communication</i>	<i>Level 4</i>
		<i>Situational Acumen</i>	<i>Level 4</i>
<b>7</b>	<b>Role Specific Variations</b>	<ul style="list-style-type: none"> <li>- <i>It is essential the job holder understands global insurance markets particularly in Europe and North America</i></li> <li>- <i>It is essential the job holder has credibility with the insurance markets through the development of close working relationships and networking</i></li> </ul>	
<b>8</b>	<b>Role Specific Dimensions</b>	<ul style="list-style-type: none"> <li>- <i>Responsible for the purchase of Insurance globally</i></li> <li>- <i>Manage a premiums and fee budget of £xxx</i></li> <li>- <i>Manage a team of 8</i></li> <li>- <i>Administer in excess of xxx claim annually. Manage process and negotiate the settlement of claims for amounts in excess of £xxx.</i></li> <li>- <i>Provide advice and guidance to over xxx businesses globally</i></li> <li>- <i>Operate at a senior level internally including at Group Executive and Board level when required, but also externally with Brokers, Insurers and Claim Handlers at a COO or CEO level.</i></li> </ul>	

	<b>Sub-section</b>	<b>Content</b>
<b>1</b>	<b>Preliminaries</b>	<ul style="list-style-type: none"> <li>- <i>Post title: Insurance and Risk Manager</i></li> <li>- <i>Reports to: Group Financial Controller / Finance Director</i></li> <li>- <i>Consults with: Insurance Manager / Finance / Legal / Operational Divisions / Security health and safety / HR</i></li> <li>- <i>Business unit: xxx</i></li> <li>- <i>Department: xxx</i></li> <li>- <i>Contract terms: xxx</i></li> <li>- <i>Hours of work: xxx</i></li> <li>- <i>Location: xxx</i></li> </ul>
<b>2</b>	<b>Main purpose of the job</b>	<ul style="list-style-type: none"> <li>- <i>Determine and recommend to Board appropriate policy (ies) of insurance and strategy worldwide to protect the Group.</i></li> <li>- <i>Lead delivery of integrated insurance policies for the Group to protect Assets and minimise Group Liabilities through implementation of insurance and risk management solutions.</i></li> <li>- <i>Determine appropriate approach to claims management.</i></li> <li>- <i>Assist in business continuity planning objectives for the Group.</i></li> </ul>
<b>3</b>	<b>Key Responsibilities</b>	<ul style="list-style-type: none"> <li>- <i>Develop, own and execute the Group's insurance strategy worldwide</i></li> <li>- <i>Negotiate with Insurers to secure the most appropriate insurance arrangements for the Group</i></li> <li>- <i>Communicate to brokers and other insurance consultants all relevant aspects of the business, information and standards required in order to ensure competitive pricing and coverage for all insurance policies placed</i></li> <li>- <i>Internal consultation and negotiation within the Group ensuring various operating divisions within the Group are aware of insurance coverage in place and premiums charged and why.</i></li> <li>- <i>Determine the most appropriate approach to claims management including directing claims procedures and managing loss reserves and recoveries from claims particularly in respect of major losses. Assist Health and Safety dept. promote /amend as necessary with changing legislation policy procedures as part of the Risk Management remit in regards to liability claims handling.</i></li> <li>- <i>Developing a risk management framework extending to include loss control surveys at sites, undertaking reviews and analysis of the loss reserves held by the Group, minimising liabilities and playing a key role in the business continuity planning objectives of the Group in conjunction with IT</i></li> <li>- <i>Quarterly Board Reporting for corporate governance purposes</i></li> <li>- <i>Member of the Risk Committee Executive</i></li> <li>- <i>Identify insurance related areas of exposure throughout the Group and minimize risk through insurance placement or risk management objectives and offering improvement opportunities, developing and delivering fully costed plans to exploit these.</i></li> </ul>
<b>4</b>	<b>Key Accountabilities</b>	<ul style="list-style-type: none"> <li>- <i>Control use of insurance brokers and Insurance companies, the companies used and negotiations on cover.</i></li> <li>- <i>Control of total insurance spend of circa xxx per annum plus the cost of the group's exposure to the policy deductibles under insurance policies which ultimately can cost circa xxx per annum</i></li> <li>- <i>Potential for a large loss under the Liability Programme or Property Programme, affecting the main Head Office building, or a major fraud within the company.</i></li> <li>- <i>Assist / Role in the Business Continuity Planning for the Group in conjunction with IT</i></li> </ul>

		<ul style="list-style-type: none"> <li>- Review in conjunction with Legal contractual arrangements with third parties / suppliers to ensure insurance coverage provided is adequate</li> <li>- To understand business operational needs and assess insurance requirements of the Group / gaps in cover and risk management needs to protect Group assets and liabilities</li> </ul>	
5	<b>Skills and Competence</b>	<b>Competency</b>	<b>Expected Level</b>
		Critical Thinking	E
		Building relationships	D
		Communicating	D
		Developing Self and Others	D
		Understanding our Business	D
		Managing Change	D
6	<b>Qualifications</b>	<b>Required</b>	<b>Preferred</b>
		<ul style="list-style-type: none"> <li>- Member of relevant Insurance professional body.</li> <li>- FCII.</li> <li>- Minimum ACII qualification.</li> </ul>	- Risk management knowledge
		<ul style="list-style-type: none"> <li>- Wide experience in all aspects of insurance and claims handling.</li> <li>- Good understanding of contractual and legal principles.</li> <li>- Minimum of 5 years' experience in the Insurance industry.</li> </ul>	
		<ul style="list-style-type: none"> <li>- Proven high level negotiation, influencing interpersonal skills with senior management.</li> <li>- Ability to discuss and negotiate with Insurers and Insurance brokers on technical insurance points.</li> <li>- Ability to demonstrate a detailed understanding of risk management and risk management tools and techniques.</li> <li>- Proficient in the use of Excel, Word, PowerPoint.</li> <li>- Ability to prioritise workload and work on own initiative and handle pressure</li> </ul>	

<b>Sub-section</b>	<b>Content</b>
1 <b>Preliminaries</b>	<ul style="list-style-type: none"> <li>- Post title: Group Business Risk and Insurance Manager</li> <li>- Reports to: Head of Treasury</li> <li>- Location: xxx</li> </ul>
2 <b>Job Purpose</b>	<ul style="list-style-type: none"> <li>- To develop and implement Business Risk and Insurance Policy and Procedures across the whole Company to optimise risk transfer</li> </ul>
3 <b>Job Dimensions</b>	<ul style="list-style-type: none"> <li>- Group Revenue: xxx</li> <li>- Approval authority: xxx for uninsured risks.</li> <li>- Insurance premium budget: xxx</li> <li>- Asset base replacement value: xxx</li> <li>- Liability insurance limit: xxx</li> </ul>
4 <b>Organisation Chart</b>	 <pre> graph TD     CFO[CFO] --&gt; HOTT[Head of Treasury]     HOTT --&gt; GRIM[Group Risk and Insurance Manager]     HOTT --&gt; GIM[Group Insurance Manager] </pre>
5 <b>Knowledge, Skills and Experience</b>	<ul style="list-style-type: none"> <li>- Qualification - degree in science or engineering or other relevant degree (chartered engineer status preferable).</li> <li>- Wide and thorough experience of general industry or commerce, and particularly of the organisation's industry, processes, operation and management.</li> <li>- Proven experience and expertise in various forms of risk analysis and interpretation of financial information.</li> <li>- Ability to be pro-active and drive changes.</li> <li>- Ability to persuade and influence people at all levels inside and outside the company, and to develop and negotiate effective commercial arrangements.</li> <li>- Ability to analyse data and situations and provide pragmatic and effective solutions.</li> <li>- Flexible and thorough approach.</li> <li>- Good understanding of the Insurance industry and preferably a relevant qualification</li> </ul>
6 <b>Key Result Areas</b>	<ul style="list-style-type: none"> <li>- Devise, develop and implement group insurance policy to the Company Board, and create/ implement group insurance procedures.</li> <li>- Selects and directs brokers and insurers in the specification and delivery of insurance policies to optimise risk transfer from the Group</li> <li>- Ensures insurance procedures are followed in each region and audits each region at least annually.</li> <li>- Coordinates risk improvement and engineering surveys across the group and ensures that appropriate improvement actions are identified, prioritised, delivered and communicated to optimise the cost and</li> </ul>

*availability of required insurance policies.*

- *Assesses risks and existing insurances attached to prospective locations prior to their acquisition and directs brokers and insurers to provide appropriate insurance policies to contain the risks for the Group.*
- *Manages claims and potential claims on Group Insurance policies to maximise revenue to the Group while protecting future price and availability of insurance*
- *Act as Trustee to the organisation's pension scheme, and manage the pension scheme on behalf of organisation in discussion with scheme trustees to optimise the cost and benefit of the scheme to the Company*
- *Manage specific schemes for the Company such as company cars, data protection, business rates, climate change levy*

**7 Communications and working relationships**

- *Group CEO has ultimate responsibility for insurance and signs off major policies and risks >xxx*
- *Local managers are involved in key decisions and prioritising key improvement actions for each of the locations*
- *Procurement and quality managers involved for coordination of assessment and management of risk*
- *Local contacts act as the link in to the local management team for monitoring progress, staying informed of incidents and potential claims*
- *Insurance brokers on international and national programmes to gain their advice and to direct their activities in procuring appropriate insurance*
- *International Insurers who underwrite (or may in future) international and national programmes to gain their advice and convince them as necessary of the benefits of supporting the Group.*
- *Members of AIRMIC and other Risk Management forums to share best practice and benchmark insurance and Risk management solutions*
- *Mentor and develop other members of the internal insurance team*

	<b>Sub-section</b>	<b>Content</b>
1	<b>Preliminaries</b>	<ul style="list-style-type: none"> <li>- Post title: Vice President, Group Insurance</li> <li>- Reports to: Director, Group Insurance</li> </ul>
2	<b>Job Purpose</b>	<ul style="list-style-type: none"> <li>- Setting the insurance strategy and for delivering advice, support and challenge on all matters related to corporate insurance</li> <li>- Execute process, transactions and projects for region and delivery of all services in the region and globally.</li> <li>- Contributing to strategy, direction and developments of insurance model</li> <li>- Responsible for monitoring conformance of the insurance model</li> </ul>
3	<b>Role Responsibilities</b>	<p><b>Relationship Management</b></p> <ul style="list-style-type: none"> <li>- Develop and maintain strategy for the introduction and maintenance of insurance framework across the region.</li> <li>- Identify key stakeholders and lead the transition to new framework</li> <li>- Be responsible for monitoring conformance with the Governance Policy. Provide expert guidance, support and advice to all business units on all aspects of the policy.</li> <li>- Provide insight and challenge and actively contribute to risk assessment and risk scenarios for insurable operational risks. Actively participate in the management of insurance operational risks – e.g. contribute to risk controls initiatives, contract negotiations, internal standards etc.</li> <li>- Provide through leadership and actively contribute to the developments on business units risk appetite for insurable operational risks. Monitor and periodically review the risk appetite to ensure it remains relevant</li> <li>- Deliver through Cost Benefit analysis of options and alternatives to help the business units to decide the most efficient and cost effective means to fund insurable risks. Ensure there is a robust rationale for risk retention and risk transfer decisions.</li> <li>- Deliver expertise and support to Head office functions in respects of mergers and acquisitions, disposals and divestments.</li> <li>- Be the subject matter expert and provide day-to-day support to the Business Units on everything to do with insurance</li> <li>- Provide two-way support in the delivery of the organisation's insurance programmes</li> </ul> <p><b>Insurance Programme Design and Execution</b></p> <ul style="list-style-type: none"> <li>- Deliver and administer specific policies through appointed insurance brokers within the local market, for those risks not insurable in the group programmes</li> <li>- Be responsible for the timely delivery of all necessary support and information to enable the placement team to design and execute the insurance mitigation for Group insurance policies.</li> </ul> <p><b>Research and Development</b></p> <ul style="list-style-type: none"> <li>- Keep updated on technical developments of the operational risk framework</li> <li>- Maintain high level of knowledge of insurance market developments including products, insurers and brokers</li> <li>- Detailed understanding of the regulatory requirements for corporate insurances in relevant territories</li> </ul>
4	<b>Technical Skills and Competencies</b>	<ul style="list-style-type: none"> <li>- First rate understanding of Operational Risk and use of Insurance or other risk transfer solutions to mitigate post-event outcome</li> <li>- Proven investigative and analytical skills including problem solving and innovation</li> </ul>

		<ul style="list-style-type: none"> <li>- <i>Good ability to absorb information from a wide range of sources internal and external to the organisation and evaluate and use in the organisation context</i></li> <li>- <i>Relationship management skills both in relation to relevant internal stakeholders and external brokers and insurers</i></li> <li>- <i>High standard of communication skills, both oral and written</i></li> <li>- <i>Good interpersonal skills, able to gain agreement of internal customers to programme requirements and risk controls</i></li> <li>- <i>Good negotiating skills</i></li> </ul>
5	<b>Knowledge and expertise</b>	<ul style="list-style-type: none"> <li>- <i>Detailed knowledge and operational risks and insurance for the sector. Including the ability to identify, analyse and assess key risk exposures and identify potential insurance mitigants.</i></li> <li>- <i>Detailed understanding of the main classes of corporate insurances for the sector, including underwriting criteria, insurance policy structures, definitions, policy wordings and exclusions</i></li> <li>- <i>Proven expertise in stakeholder management</i></li> <li>- <i>Excellent data recording and analysis with high PC literacy in documents and spreadsheets</i></li> <li>- <i>Relevant experience within an insurance division in a relevant organisation</i></li> <li>- <i>Minimum qualification – College Graduate with a BA / BS and/or with ACII (or equivalent insurance / risk qualification)</i></li> </ul>