

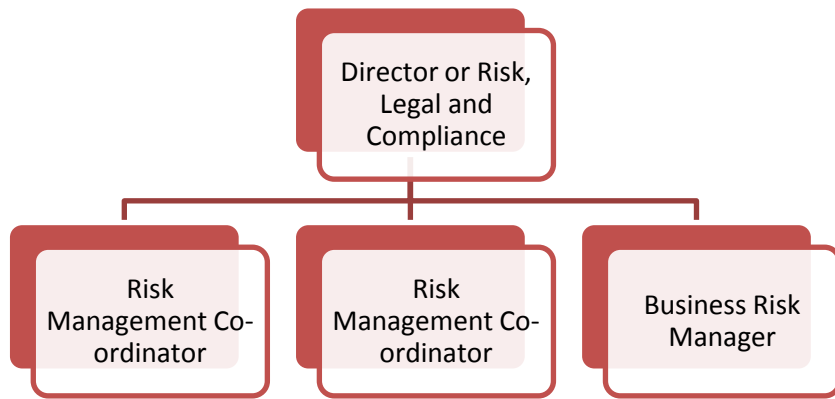
	Sub-section	Content
1	Formalities	<ul style="list-style-type: none"> - <i>Post title: Risk Consultant</i> - <i>Reports to: Head of Group Risk</i> - <i>Division: xxx</i> - <i>Location: xxx</i>
2	Job Purpose	<ul style="list-style-type: none"> - <i>To support the implementation of an Enterprise Risk Management framework across the Company, working closely with managers in a range of business units and functions.</i> - <i>To facilitate the risk assessment and reporting processes whilst delivering high quality management information through a range of risk management systems and tools.</i> - <i>To provide advice, training and support to managers in the management of the Company's risk exposures.</i>
3	Dimensions	<ul style="list-style-type: none"> - <i>To support business units and functions to which they are assigned</i>
4	Key Result Areas	<ul style="list-style-type: none"> - Stakeholder Engagement <i>To work with business units to facilitate the adoption of the enterprise risk management framework</i> <i>To ensure the sharing of good practices within the risk management network within the Company</i> - Risk Framework Communication <i>To work with business units to facilitate the adoption of the enterprise risk management framework</i> <i>To ensure the sharing of good practices within the risk management network within the Company</i> - Risk Assessment & Management <i>To facilitate the delivery of risk assessments and risk evaluation workshops;</i> <i>To analyse and evaluate the risk assessment of key business risk exposures;</i> <i>To provide practical advice and coaching to risk owners and risk managers in the development of risk mitigation strategies;</i> - Risk Management Systems <i>To champion the use of the risk management information management system;</i> <i>To assist in the on-going maintenance and development of the group's risk registers held within the risk management information system</i> - Management Information & Reporting <i>To produce consistent and high quality risk management reports for group and business unit management to meet a range of reporting and governance requirements;</i> <i>To coordinate the reporting of risk events and near misses within the Company</i> - Training and Awareness <i>To deliver training and awareness programmes and presentations to a wide range of the Company's staff focused on developing understanding of the enterprise risk management framework;</i>

		<p>To act as a risk management coach to business unit risk coordinators and risk owners in their development of risk management controls and processes; To deliver consistent messages on the importance of risk management when engaging staff at all levels in order to help create a risk culture.</p> <ul style="list-style-type: none"> - Project and Change Management To support the Head of Group Risk in the implementation of projects and change initiatives focused on enhancing the Company's enterprise risk management framework and process.
5	The Operating Environment and Context of the Job	<ul style="list-style-type: none"> - The enterprise risk management framework for risk evaluation, control and reporting needs to be embedded into the business so that it becomes fully operational. To maximise the benefits of this framework strong reporting mechanisms need to be developed so that risk status is easily identified and acted upon. - Despite having a technical role within the Group Risk function, the role holder needs to be able to communicate with and relate to managers and staff at a range of levels within the Company business and sustaining relationships will be key to embedding the risk management framework.
6	Key Competencies	<ul style="list-style-type: none"> - Generic Relationship management Interpersonal skills at all levels Presentation skills Language skills desirable - Job Specific Risk management skills and background Professional risk management qualification (MIRM, MBCI, MSc or equivalent) Project management knowledge Change management knowledge Insurance knowledge
7	Key Interfaces	<ul style="list-style-type: none"> - Reporting to Head of Group Risk and supporting Group Risk Adviser. - Liaison and supporting a range of managers and risk professions within divisions and functions assigned to them within the Company.

	Sub-section	Content
1	Preliminaries	<ul style="list-style-type: none"> - Post title: Risk Management Co-ordinator - Reports to: Director of Risk - Division: xxx - Department: xxx - Location: xxx
2	Job Purpose	<ul style="list-style-type: none"> - To support the implementation of an Enterprise Risk Management framework across the organisation, working closely with managers in a range of business units and functions. - To facilitate the risk assessment and reporting processes whilst delivering high quality management information through a range of risk management systems and tools. - To provide advice, training and support to managers in the management of the Company's risk exposures.
3	Dimensions	<ul style="list-style-type: none"> - xxx
4	Key Result Areas	<ul style="list-style-type: none"> - Stakeholder Engagement To work with management to facilitate the adoption of the enterprise risk management framework; To represent divisions at a range of risk management meetings including the Risk Advisory Group (RAG). - Risk Framework Communication To work with the management team to facilitate the adoption of the enterprise risk management framework across organisation To ensure the sharing of good practices across the Company by working alongside risk coordinators To track and report on progress with embedding the Company's enterprise risk management framework across organisation, bringing to management's attention key challenges; - Risk Assessment & Management To facilitate the delivery of risk assessments and risk evaluation workshops To support management in setting and reviewing their risk appetite To evaluate and challenge the risk assessment of key business risk exposures To facilitate the identification and consideration of emerging risks across the organisation To provide practical advice and coaching to managers in the development of risk mitigation strategies - Risk Management Systems To be responsible for keeping the risk management information system up to date and relevant in respect organisation To champion the use of the risk management information system within the organisation To prepare reports from the risk management information system for the Company on an ad-hoc and planned basis as required. - Management Information & Reporting To produce consistent and high quality risk management reports for management to meet Management Information reporting deadlines To track delivery of risk management improvement actions against

		<p>agreed milestones and report issues to management;</p> <p>To coordinate the reporting of risk events and near misses across organisation To support Group Risk in the analysis of significant risk events across organisation</p> <ul style="list-style-type: none"> - Training and Awareness To deliver training and awareness programmes and presentations to staff focused on developing understanding of the enterprise risk management framework; To act as a risk management coach to local risk managers and risk owners in their development of risk management controls and processes; - Project and Change Management To support management in the implementation of projects and change initiatives focused on enhancing the Company's enterprise risk management framework and process To support management in the careful consideration of risk issues arising from potential acquisition or start-up opportunities.
5	The Operating Environment and Context of the Job	- xxx
6	Key Competencies	<ul style="list-style-type: none"> - Generic Computer literate Relationship management Interpersonal skills at all levels Presentation skills Drive to succeed - Job Specific Risk management skills and background Professional risk management qualification (CIRM, MIRM, MSc or equivalent) Project management knowledge Change management knowledge Lloyd's market experience Insurance knowledge
7	Key Interfaces	<ul style="list-style-type: none"> - Reporting to the Director of Risk, Legal & Compliance. - Close liaison with the Group Risk team. - Close liaison with the Compliance and Legal teams. - Liaison with a range of managers and risk professionals across the Company.

Organisation Chart



	Sub-section	Content		
1	Preliminaries	<ul style="list-style-type: none"> - Post title: <i>Integrated Risk Specialist</i> - Reports to: <i>Not given</i> - Family: <i>xxx</i> - Level: <i>xxx</i> - Band: <i>xxx</i> 		
2	Job Purpose	<ul style="list-style-type: none"> - <i>Provide specialist input to support line managers in developing plans that: identify risk; assess their impact on the business; and identify mitigation measures and internal controls necessary to manage risk appropriately.</i> 		
3	Safety Details		Yes	No
		<i>This job MANAGES EMPLOYEES</i>		✓
4	Key Accountabilities	<ul style="list-style-type: none"> - <i>Facilitate business units through the integrated risk management process.</i> - <i>Provide specialist advice to managers to enable the prioritisation of business risk using the integrated risk process, thereby supporting the development of a suitable risk based business plan and an independent, coherent and consistent evaluation of risk across the business.</i> - <i>Monitor overall compliance with risk management process, criteria and procedures. Facilitate line managers in achieving compliance with the process.</i> - <i>Align and maintain business unit risk data with the strategic risks.</i> - <i>Facilitate risk workshops making sure that attendees are conversant with their role and have a general understanding of the process, the assessment criteria and their post workshop responsibilities. Manage the process for risk workshops, so that attendees are aware of their responsibilities.</i> 		
5	Job Skills, Experiences & Qualifications	<ul style="list-style-type: none"> - Essential <i>Trained and experienced facilitator with proven experience of facilitating multifunctional groups of senior managers</i> <i>Proven influencing and interpersonal skills</i> <i>Detailed understanding of risk process and their application in operational risk assessment methods</i> <i>Detailed understanding of the Company's integrated risk management process</i> - Desirable <i>Proven process management and process improvement experience</i> <i>Detailed understanding of the industry, its key business processes and interfaces</i> <i>Educated to degree level</i> 		

	Sub-section	Content
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post title: Risk & Compliance Analyst</i> - <i>Reports to: Head of Business Operations & Supplier Management</i>
2	Job Purpose and Scope	<ul style="list-style-type: none"> - <i>This role will help the company to manage the risk, compliance and business continuity challenges it faces and protect corporate value as the company expands the range of products offered.</i> - <i>This is a varied role with involvement in defining, recording and maintaining risk, compliance and business continuity records which are necessary to demonstrate to internal and external stakeholders the timely performance of the control function.</i> - <i>The role will involve the deployment and application of risk management, business continuity and compliance standards within both the company and the wider footprint of the business partners / supply chain.</i> - <i>The key to this role is to protect the company and the brand by actively engaging with stakeholders to identify threats and opportunities that can be monitored and reduced / exploited.</i>
3	Specific Responsibilities	<ul style="list-style-type: none"> - <i>Act a point of engagement and reference for colleagues across the company and third-parties on appropriate risk management, compliance and business continuity activity including how to define and quantify risks; report compliance incidents; and develop suitable business continuity plans;</i> - <i>Take a proactive approach to staying up-to-date with developments in the industry (relevant regulations, competitor announcements etc.) and share knowledge within the team;</i> - <i>Analyse compliance incidents for root causes and challenge process owners to determine existence of 'hidden' or un-quantified incidents;</i> - <i>Monitor trends and activity (system) data with a view to optimising risk management strategies for the company.</i> - <i>Produce regular, detailed reports that clearly explain to the company's senior management, and other stakeholders, the performance of current risk management compliance and business continuity strategies, and if appropriate, how these can be improved;</i> - <i>Provide training to members of the company, and business partners, when required;</i> - <i>Work with the commercial teams to develop the risk-based propositions to expand the company's product range.</i> - <i>Support and participate in the delivery of business continuity testing including desk-top scenarios with senior management and stakeholders.</i>
4	Key Criteria	<ul style="list-style-type: none"> - <i>Experience of design, development and updating of policies, processes and procedures;</i> - <i>Ability to manage relationships both internally and with external partners at all levels;</i> - <i>Comfortable working under own direction and taking the initiative when needed with little supervision;</i> - <i>Attention to detail with the ability to communicate and negotiate complex issues in a clear and concise manner at all levels within an organisation;</i> - <i>Ability to work in a pressured changing environment to tight deadlines; and</i> - <i>Proven ability to provide solutions to regulatory and commercial</i>

challenges.

	Sub-section	Content
1	Preliminaries	<ul style="list-style-type: none"> - <i>Post title: Insurance & Risk Advisor</i> - <i>Reports to: Business Assurance Manager</i> - <i>Direct reports: None</i> - <i>Directorate: xxx</i>
2	Contacts	<ul style="list-style-type: none"> - <i>All staff within the organisation, Board members, customers, members of the public, external agencies, contractors, consultants, suppliers and service providers e.g. insurance brokers, insurers and underwriters</i>
3	General Description	<ul style="list-style-type: none"> - <i>Under the direction of the Business Assurance Manager to:-</i> - <i>Work with the Senior Audit & Risk Advisor, the Corporate Health & Safety Advisor and others to deliver a programme of risk management activities which effectively identifies and manages all risks which might prevent the organisation achieving its objectives.</i> - <i>Ensure that the organisation is adequately insured in accordance with the Board's risk appetite and that insurance claims are administered efficiently.</i>
4	Specific Duties and Responsibilities	<ul style="list-style-type: none"> - <i>To support the Business Assurance Manager in providing the Board with assurance that the organisation operates a framework, which effectively identifies and manages all risks which might prevent the organisation achieving its objectives and puts in place the necessary arrangements to manage risks and mitigate their effects.</i> - <i>To provide active support and involvement in the risk management process, such as co-ordinating risk registers, facilitating risk management workshops, monitoring activities and status reporting.</i> - <i>To act as a risk and control analyst, providing management with expert advice on the identification and assessment of business risks, and the design and construction of control and mitigation strategies.</i> - <i>To minimise the organisation's insurance premium's through effective risk management strategies and advice on good practice.</i> - <i>Ensure that the organisation maintains a business continuity plan that ensures the health and safety of all staff, enables the organisation to resume critical operations as quickly as possible after an incident and minimises interruptions to the organisation's ability to provide services.</i> - <i>Under the direction of the Business Assurance Manager, establish, maintain and continually review an insurance portfolio suitable for the organisation's requirements.</i> - <i>Manage, in conjunction with the Business Assurance Manager, the Insurance renewal process. Consider and evaluate the various options open to the organisation in respect of Insurance cover versus self-Insurance, and combinations of both.</i> - <i>Liaise with the organisation's insurance broker to provide a professional insurance advice and claims handling service to the organisation to the relevant professional standards of the Chartered Insurance Institute.</i> - <i>Establish the nature and date of any loss in the event of an incident which may lead to an insurance claim. Liaise with Finance to ensure that all costs are captured and assigned to the relevant claims. Liaise with HR to ensure that all personal accident claims are made.</i> - <i>Liaise with relevant management to ensure that immediate action is taken in order to protect property from further damage, such as</i>

		<ul style="list-style-type: none"> - boarding up or switching off gas, water or electricity in an emergency. - Liaise with the relevant staff across the organisation to ensure that information required is obtained promptly in order to expedite insurance claims and that all relevant requirements are adhered to. - In conjunction with the Corporate Health & Safety Advisor carry out a programme of site visits to provide assurance that insurable risks are minimised, to prevent a worsening claims history and increasing insurance costs. - Provide financial and performance information on insurance, liability and self-insurance costs for accounting, budgetary and reporting requirements. - To provide advice and support on major projects in regard to insurance and related contractual matters. - In conjunction with the Business Assurance Manager, the organisation's insurers and legal advisers, manage and defend liability compensation claims and litigation against the organisation on a cost-effective basis and in accordance with the requirements of government's Civil Procedure Rules and other legislation
5	Other Duties	<ul style="list-style-type: none"> - Able and willing to work to the Company way, vision, values and behaviours - To comply with Terms and Conditions of Service - To comply with Financial Regulations - To ensure that the principle of confidentiality and the requirements of the Data Protection Act are fully applied to the work of the organisation. - Ensure that the organisation and its staff comply with legal and regulatory obligations and wherever appropriate, follow relevant best practice guidelines - To actively involve residents and others in aspects of your duties, as appropriate. - To undertake such other tasks as may be reasonably requested by the post holder's manager
6	General Notes	<ul style="list-style-type: none"> - This is a description of the job as it is constituted at the date shown. It is the practice of the Company to periodically examine job descriptions, update them and ensure that they relate to the job performed, or to incorporate any proposed changes. This procedure will be conducted by the appropriate manager in consultation with the post holder. - In these circumstances it will be the aim to reach agreement on reasonable changes, but if agreement is not possible the organisation reserves the right to make changes to your job description following consultation. - Apart from any specific activities mentioned above, which have an impact on the health and safety of either yourself, your colleagues, customers or any other members of the general public, you are responsible for following the guidelines laid down in the organisation's Policy on Health and Safety at Work.
7	Educational Qualifications	<ul style="list-style-type: none"> - Essential Professional qualification in Insurance, Risk Management, Management, Accountancy. Evidence of continuing professional development. - Desirable Degree standard of education or equivalent.
8	Work Experience	<ul style="list-style-type: none"> - Essential Practical experience of providing relevant advice and support to

		<p>managers and staff at a range of levels. Experience in relevant industry</p> <ul style="list-style-type: none"> - Desirable Experience of working in insurance and/or risk management. Experience of reporting to Boards and Committees. Experience of using specialist insurance or risk management software.
9	Skills/ Knowledge/ Aptitude	<ul style="list-style-type: none"> - Essential Good verbal and written skills. Strong numeracy skills. Computer literate with good working knowledge of MS Office Good time management skills and ability to multi-task Flexibility and adaptability - Desirable A thorough understanding of a wide range of insurance and risk management techniques. Objective and constructive approach to problem solving.
10	Motivation	<ul style="list-style-type: none"> - Essential Committed to delivering a quality customer service, best practice and best value. Demonstrates drive, determination and commitment to organisation's aims. Ability to organise and prioritise workload, often under pressure. Good interpersonal skills. Self-motivated and committed to self-development. - Desirable None
11	Other	<ul style="list-style-type: none"> - Essential Presents effectively to a range of audiences. Ensures equality of opportunity and encourages diversity in service provision and employment. The post holder will need to travel between the Society's various sites. - Desirable Able to influence others.