

	<b>Sub-section</b>	<b>Content</b>
<b>1</b>	<b>Preliminaries</b>	<ul style="list-style-type: none"> <li>- Post title: Audit and Risk Advisor</li> <li>- Reports to: Business Assurance Manager</li> <li>- Direct reports: none</li> <li>- Directorate: xxx</li> </ul>
<b>2</b>	<b>Contacts</b>	<ul style="list-style-type: none"> <li>- All staff within the Society, Board members, external agencies, contractors, consultants, suppliers and service providers e.g. internal and external audit providers.</li> </ul>
<b>3</b>	<b>General Description</b>	<ul style="list-style-type: none"> <li>- Working with the Insurance &amp; Risk Advisor, the Corporate Health &amp; 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</li> <li>- Deliver a comprehensive, professional and dynamic internal audit service for the organisation to the standards set by Institute of Internal Auditors and other relevant bodies.</li> </ul>
<b>4</b>	<b>Specific Duties and Responsibilities</b>	<ul style="list-style-type: none"> <li>- <b>Risk Management</b>  Providing management and 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.  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.  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.  To develop and maintain the risk management module of the organisation's strategic management ICT system.</li> <li>- <b>Internal Audit</b>  To develop and deliver an Internal Audit Strategy for the organisation which meets the current and future needs of all parts of the business and is cost effective, reliable and customer focussed.  Carry out complex audit assignments, agree recommendations with managers and staff and prepare audit reports for issue to line managers. Work is based on the annual internal audit plan.  To co-ordinate the reporting of the results of internal audit reviews to Management. This may require attending evening meetings of the Audit and Risk Committee (held quarterly).  To assist as required with practice development and performance reporting.  Stay up to date with current professional standards relevant to the job and the social housing sector.</li> <li>- <b>Fraud Prevention, Detection and Investigation</b></li> <li>- Investigate and report on frauds and other irregularities. Liaise with the police and attend disciplinary interviews, if necessary.</li> </ul>
<b>5</b>	<b>Other Duties</b>	<ul style="list-style-type: none"> <li>- Able and willing to work to the Company way, vision, values and behaviours</li> <li>- To comply with Terms and Conditions of Service</li> </ul>

		<ul style="list-style-type: none"> <li>- To comply with Financial Regulations</li> <li>- To ensure that the principle of confidentiality and the requirements of the Data Protection Act are fully applied to the work of the organisation.</li> <li>- To actively promote the organisation's Equality and Diversity Policy in all aspects of your duties relating to staff, residents, contractors, consultants and external agencies.</li> <li>- Ensure that the organisation and its staff comply with legal and regulatory obligations and wherever appropriate, follow relevant best practice guidelines</li> <li>- To actively involve residents and others in aspects of your duties, as appropriate.</li> <li>- To undertake such other tasks as may be reasonably requested by the post holder's manager</li> </ul>
6	<b>General Notes</b>	<ul style="list-style-type: none"> <li>- This is a description of the job as it is constituted at the date shown. It is the practice of the organisation 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.</li> <li>- 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.</li> <li>- Apart from any specific activities mentioned above, which have an impact on the health and safety of either yourself, your colleagues, tenants 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.</li> </ul>
7	<b>Educational Qualifications</b>	<ul style="list-style-type: none"> <li>- <b>Essential</b> Professional qualification in Risk Management, Internal Audit, Management, or Accountancy. Evidence of continuing professional development.</li> <li>- <b>Desirable</b> Degree standard of education or equivalent.</li> </ul>
8	<b>Work Experience</b>	<ul style="list-style-type: none"> <li>- <b>Essential</b> Experience of working in risk management or internal audit. Practical experience of providing advice and internal control and risk management solutions to managers and staff at a range of levels.</li> <li>- <b>Desirable</b> Experience of reporting to Boards and Committees. Experience of using specialist risk management or audit software.</li> </ul>
9	<b>Skills/ Knowledge/ Aptitude</b>	<ul style="list-style-type: none"> <li>- <b>Essential</b> A thorough understanding of a wide range of internal audit, internal control and risk management techniques. Objective and constructive approach to problem solving. 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</li> <li>- <b>Desirable</b></li> </ul>

		<i>Objective and constructive approach to problem solving.</i>
<b>10</b>	<b>Motivation</b>	<ul style="list-style-type: none"> <li>- <b>Essential</b>  <i>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.</i></li> <li>- <b>Desirable</b>  None</li> </ul>
<b>11</b>	<b>Other</b>	<ul style="list-style-type: none"> <li>- <b>Essential</b>  <i>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 organisation's various sites.</i></li> <li>- <b>Desirable</b>  <i>Able to influence others.</i></li> </ul>

	<b>Sub-section</b>	<b>Content</b>
1	<b>Preliminaries</b>	<ul style="list-style-type: none"> <li>- Post title: Group Risk Advisor</li> <li>- Reports to: Head of Group Risk</li> <li>- Division: xxx</li> <li>- Department: xxx</li> <li>- Location: xxx</li> </ul>
2	<b>Job Purpose</b>	<ul style="list-style-type: none"> <li>- To provide stewardship for the overall implementation and maintenance of the Company's enterprise risk management framework and supporting processes.</li> <li>- To develop and communicate risk management best practices across the Company.</li> <li>- To provide coaching, support and technical leadership to managers and risk coordinators across the Company.</li> </ul>
3	<b>Dimensions</b>	<ul style="list-style-type: none"> <li>- To cover risk management policy, practices and reporting from all areas of the Company.</li> </ul>
4	<b>Key Result Areas</b>	<ul style="list-style-type: none"> <li>- <b>Stakeholder Engagement</b> To work with risk and governance professionals at Group and Business Unit level to influence the design and enhancement of the enterprise risk management framework To develop, share and communicate good practices within the risk management network within the Company</li> <li>- <b>Risk Framework Stewardship</b> To take ownership and stewardship of the enterprise risk management framework and process and ensure its continuous improvement To ensure the sharing of good practices within the risk management network within the Company</li> <li>- <b>Risk Assessment &amp; Management</b> To support the planning of risk assessments and risk evaluation workshop facilitation to support the risk reporting timetable; To challenge the analyse and evaluate the risk assessment of key business risk exposures; To challenge and evaluate the effectiveness of the risk management framework;</li> <li>- <b>Risk Management System</b> To take ownership and stewardship of the risk management information management system; To drive the use of the risk management information system and its continuous improvement to support the enterprise risk management framework development;</li> <li>- <b>Management Information &amp; Reporting</b> To own the risk reporting process that delivers consistent and high quality risk management reports for group and business unit management meeting all reporting and governance requirements; To develop Management Information capable of informing management on the effectiveness of risk management processes and tracking the adoption of a risk management culture; To manage the risk events and near misses reporting process within the</li> </ul>

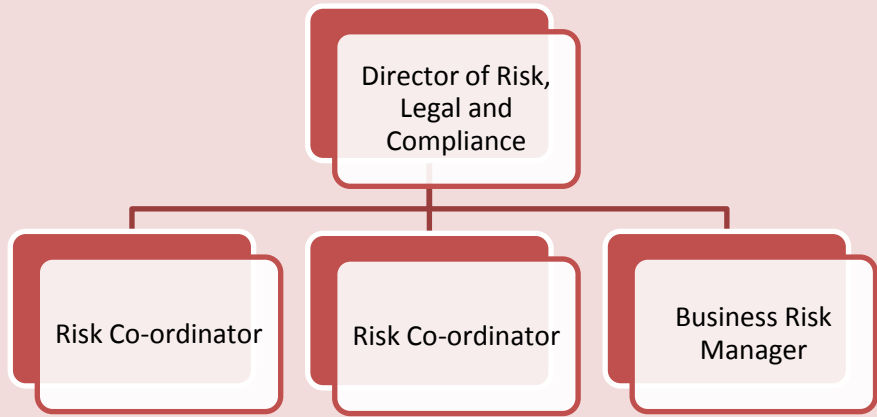
		<p>Company;</p> <ul style="list-style-type: none"> <li>- <b>Training and Awareness</b>  <i>To define and scope training and awareness programmes and presentations for a wide range of the Company's staff focused on developing understanding of the enterprise risk management framework;  To act as a risk management coach to group functions and risk coordinators in their development of risk management controls and processes;  To develop and deliver consistent messages on the importance of risk management when engaging staff at all levels in order to help create a risk culture.</i></li> <li>- <b>Project and Change Management</b>  <i>To support the Head of Group Risk in leading projects, programme work streams and change initiatives focused on enhancing the Company's enterprise risk management framework and process.</i></li> </ul>
5	<b>The Operating Environment and Context of the Job</b>	<ul style="list-style-type: none"> <li>- <i>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.</i></li> <li>- <i>The job is based in xxx but regular contact and occasional travel will be required to any major location of the Company.</i></li> <li>- <i>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.</i></li> </ul>
6	<b>Key Competencies</b>	<ul style="list-style-type: none"> <li>- <b>Generic</b>  <i>Relationship management  Interpersonal at all levels  Concern for standards and thoroughness  Innovativeness and adaptability  Presentation skills  Conceptual thinking</i></li> <li>- <b>Job Specific</b>  <i>Risk management skills and background  Risk quantification and modelling  Professional Risk Management qualification (MIRM, MBCI, MSc or equivalent)  Project management knowledge  Change management knowledge  Insurance knowledge  Corporate governance knowledge</i></li> </ul>
7	<b>Key Interfaces</b>	<ul style="list-style-type: none"> <li>- <i>Reporting to Head of Group Risk and supporting Risk Consultant(s).</i></li> <li>- <i>Working closely with governance and risk professionals within Actuarial, Internal Audit and Compliance teams.</i></li> <li>- <i>Liaison and supporting a wide range of senior managers within divisions and functions within the Company.</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: Business Risk Manager</i></li> <li>- <i>Reports to: Director of Risk, Legal &amp; Compliance</i></li> <li>- <i>Division: xxx</i></li> <li>- <i>Location: xxx</i></li> </ul>
<b>2</b>	<b>Job Purpose</b>	<ul style="list-style-type: none"> <li>- <i>To provide support to the Director of Risk, Legal &amp; Compliance within the areas of assessing risk appetite; business planning and quarterly monitoring and other operational matters as they arise.</i></li> <li>- <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. 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.</i></li> </ul>
<b>3</b>	<b>Key Result Areas</b>	<ul style="list-style-type: none"> <li>- <b>Business Planning Management</b>  <i>To provide support to the Director of Risk, Legal &amp; Compliance as well as the Chief Executive Officer within the areas of assessing risk appetite; business planning and quarterly monitoring and other operational issues as they arise;</i>  <i>To ensure that business plans are subject to risk assessment and challenge.</i>  <i>To ensure that M&amp;A / investment opportunities are subject to appropriate risk assessment and challenge in accordance with M&amp;A procedures.</i></li> <li>- <b>Management Action Plan Monitoring</b>  <i>To track delivery of risk management improvement actions against agreed milestones and report issues to Management;</i>  <i>To monitor and report on progress with addressing Internal Audit reporting findings and actions to ensure matters are addressed in a timely manner and issues escalated to management for resolution.</i></li> <li>- <b>Board and Risk Committee papers</b>  <i>To draft and gain approval from Management for the preparation of concise and high quality: (a) monthly papers for the Executive Management Committee covering Risk function activity and risk events; and (b) quarterly papers for presentation to the Risk Committee and Board covering Risk Management;</i>  <i>To prepare Risk management information reports for the Management on an ad-hoc basis as required.</i></li> <li>- <b>Stakeholder Engagement</b>  <i>To work with the Executive Management Committee to facilitate the adoption of the enterprise risk management framework across the organisation.</i>  <i>To work closely with the Group Risk function to enable embedding of risk management practices into Management.</i></li> <li>- <b>Risk Assessment &amp; Management</b>  <i>To facilitate the delivery of risk assessments and risk evaluation workshops;</i>  <i>To support Management in setting and reviewing their risk appetite and tolerances;</i></li> </ul>

		<p>To evaluate and challenge the risk assessment of key business risk exposures;</p> <p>To co-ordinate the reporting of risk events and near misses for Management;</p> <p>To provide practical advice and coaching to risk owners and risk managers in the development of risk mitigation strategies.</p> <ul style="list-style-type: none"> <li>- <b>Risk Management Systems</b> To be responsible for keeping the Risk Management information management system up to date and relevant in respect of risks and controls;</li> <li>To champion the use of the risk management system with management;</li> <li>- <b>Project and Change Management</b> To support Management in implementing change management programmes and projects arising from business planning and risk management processes.</li> </ul>
4	<b>The Operating Environment and Context of the Job</b>	<ul style="list-style-type: none"> <li>- 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.</li> <li>- The job is based in London with regular movement between other offices.</li> <li>- As well as having a technical role aligned to the Group Risk team the role holder will support the Chief Executive Officer and Director of Risk, Legal &amp; Compliance in day to day tasks.</li> <li>- Both areas of this role will require the need to be able to communicate with and relate to managers and staff at a range of levels across the organisation. Sustaining these relationships will be key to all areas of this role.</li> </ul>
5	<b>Key Competencies</b>	<ul style="list-style-type: none"> <li>- <b>Generic</b> Computer literate Relationship management Interpersonal skills at all levels Presentation skills Drive to succeed</li> <li>- <b>Job Specific</b> 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</li> </ul>
6	<b>Key Interfaces</b>	<ul style="list-style-type: none"> <li>- Reporting to the Director of Risk, Legal &amp; Compliance.</li> <li>- Close liaison with the Group Risk team.</li> <li>- Liaison with a range of managers and risk professionals across the Company.</li> </ul>

7

**Organisation  
Chart**





	<b>Sub-section</b>	<b>Content</b>		
1	<b>Preliminaries</b>	<ul style="list-style-type: none"> <li>- Post title: Risk Manager</li> <li>- Report to: Not given</li> <li>- Family: xxx</li> <li>- Level: xxx</li> <li>- Band:xxx</li> </ul>		
2	<b>Job Purpose</b>	<ul style="list-style-type: none"> <li>- To provide risk &amp; value management services to project and programme teams and to mentor junior risk analysts and value management facilitators.</li> </ul>		
3	<b>Safety Details</b>		<b>Yes</b>	<b>No</b>
		This job MANAGES EMPLOYEES	✓	
4	<b>Key Accountabilities</b>	<ul style="list-style-type: none"> <li>- Provide leadership and guidance in the concept of risk management, value management and lessons learnt, maintaining their application to all stages of the project lifecycle.</li> <li>- Monitor all businesses so that they comply with the risk and value management procedures.</li> <li>- Facilitate risk, value management and lessons learned workshops as required.</li> <li>- Monitor the output of others who undertake such workshops to monitor competence, consistency and compliance with the Company's procedures.</li> <li>- Manage the buying in of external risk and value management support where necessary delivered to required quality standards.</li> <li>- Own and manage a high-level risk register.</li> <li>- Own and manage a register and forward programme of risk and value management studies planned based on the Investment portfolio.</li> <li>- Promote the joint evaluation of risks with contractors to establish a basis for risk sharing and incentives.</li> </ul>		
5	<b>Job Skills, Experiences &amp; Qualifications</b>	<ul style="list-style-type: none"> <li>- <b>Essential</b> Expert in all aspects of project and business risk management facilitation Able to build complicated cost, schedule and business risk models in a number of applications Able to explain the results of risk assessments to non-specialists Can suggest appropriate risk assessments to non-specialists Can suggest appropriate risk management actions for identified risks Knowledge of risk management techniques. Knowledge of project management and project control processes.</li> <li>- <b>Desirable</b> Membership of the Institute of Risk Management or Association for Project Management Risk Practitioner. Experience in the Company's project management processes and procedures.</li> </ul>		

	<b>Sub-section</b>	<b>Content</b>						
<b>1</b>	<b>Preliminaries</b>	<ul style="list-style-type: none"> <li>- Post title: Insurable Risk Manager</li> <li>- Reports to: Head of Group Insurance</li> <li>- Company generic job title: xxx</li> <li>- Location</li> </ul>						
<b>2</b>	<b>Job Purpose</b>	<p>Support the Head of Group Insurance by:</p> <ul style="list-style-type: none"> <li>- maintaining the Group's insurance programs</li> <li>- providing advice and guidance to all businesses within the Group and associated companies, and;</li> <li>- assisting in managing external relationships with service providers including Insurers and Brokers</li> </ul>						
<b>3</b>	<b>Key Accountables</b>	<ul style="list-style-type: none"> <li>- Reporting and providing regular feedback to the Head of Group Insurance on significant issues affecting the Group.</li> <li>- Mitigate the insurable and uninsurable risks of the businesses by providing advice and specific training with respect to (1) insurance requirements within commercial contracts, (2) applicability of insurance cover, and (3) their compliance with the terms and conditions of the global insurance policies so that policies are not invalidated.</li> <li>- Manage, operate, facilitate and support where necessary the Property Risk Process.</li> <li>- Assist with the enhancement of service providers knowledge of risk management practices of the Group, including Insurers, Brokers, Claims Handlers and Loss Adjusters.</li> <li>- Develop and deploy initiatives that improve internal Insurance processes that enhance effectiveness and efficiencies.</li> <li>- Assisting the Head of Group Insurance with the negotiation and placement of the insurance programmes. This includes collection of renewal data, interpretation and analysis.</li> <li>- Lead the business to develop risk exposure profiles which facilitates the placement of global insurance programs.</li> <li>- Assist Mergers and Acquisitions in the due diligence processes, and assist with deployment of the insurance strategy as it applies to Joint Ventures and other associated companies of the Group.</li> <li>- Assisting the Head of Group Insurance with the management of the external service provider relationships.</li> <li>- Assist where necessary the Claims Manager in support of the claims process</li> <li>- Assist and work with the other DoR functions as necessary</li> </ul>						
<b>4</b>	<b>Key experiences and qualifications</b>	<ul style="list-style-type: none"> <li>- Ability to work using initiative, is self-motivated and can deal with ambiguity.</li> <li>- Can demonstrate delivery of target driven objectives.</li> <li>- Demonstrate ability to advise and communicate effectively on complex issues with all management levels.</li> <li>- Degree and/or professional qualification required.</li> <li>- Experience in a variety of business roles and international experience.</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 3</td> </tr> <tr> <td>Decision Quality</td> <td>Level 3</td> </tr> <tr> <td>Dealing with Ambiguity</td> <td>Level 3</td> </tr> </tbody> </table>	Integrity and trust	Level 3	Decision Quality	Level 3	Dealing with Ambiguity	Level 3
Integrity and trust	Level 3							
Decision Quality	Level 3							
Dealing with Ambiguity	Level 3							

		<i>Business Acumen</i>	<i>Level 2</i>
		<i>Interpersonal Savvy</i>	<i>Level 3</i>
		<i>Planning</i>	<i>Level 2</i>
		<i>Priority Setting</i>	<i>Level 2</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 3</i>
		<i>Claims Management and Process</i>	<i>Level 1</i>
		<i>Insurance Policy Interpretation and Analysis</i>	<i>Level 3</i>
		<i>Risk and Insurance Advice</i>	<i>Level 4</i>
		<i>Financial Awareness and Application to Insurance</i>	<i>Level 3</i>
		<i>Report Writing and Written Communication</i>	<i>Level 3</i>
		<i>Situational Acumen</i>	<i>Level 3</i>
<b>7</b>	<b>Role Specific Variations</b>	<ul style="list-style-type: none"> <li>- <i>The role will manage the local North America premium and fees budget</i></li> <li>- <i>Some line management depending on role</i></li> <li>- <i>Location</i></li> </ul>	
<b>8</b>	<b>Role Specific Dimensions</b>	<ul style="list-style-type: none"> <li>- <i>Provide general Insurance advice to all Businesses globally. Roles split by Sector. Each has multiple Sectors</i></li> <li>- <i>Be able to communicate to and advise all levels within the organisation.</i></li> <li>- <i>Understand in depth the extent of the company's products and risk exposures.</i></li> <li>- <i>Will encompass supervision of functional resource (Finance Analyst, Claims Administrator and Insurable Risk Specialist).</i></li> <li>- <i>To be able to advise the businesses on financially large and complex risk issues</i></li> <li>- <i>Able to spend one or two nights away periodically. Able to work extended hours on a regular basis.</i></li> <li>- <i>Global roles dealing with cultural complexities</i></li> <li>- <i>Complexity of product range</i></li> <li>- <i>Review in excess of xxx contracts annually, manage xxx of risk recommendations arising from xxx site visits annually.</i></li> </ul>	