

# Insurance Industry

Remuneration Report (New Zealand)

Position descriptions | September 2018

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**Position Family: Actuarial**

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Senior Actuary	<a href="#">65010</a>
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<i>Pricing</i>	
[NEW] Pricing and Analysis Senior Manager	<a href="#">65060</a>
[NEW] Pricing and Analysis Manager	<a href="#">65065</a>
[NEW] Pricing Analyst	<a href="#">65070</a>

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**Position Family: Brokerage**

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Regional Manager - Brokers	<a href="#">68003</a>
Branch Manager	<a href="#">68005</a>
Senior Broker	<a href="#">68010</a>
Broker - Level 2	<a href="#">68015</a>
Broker - Level 1	<a href="#">68017</a>
Assistant Broker	<a href="#">68020</a>
Domestic Broker	<a href="#">68025</a>
Broker Support	<a href="#">68030</a>
<i>Claims</i>	
Claims Manager	<a href="#">68035</a>
Senior Claims Consultant	<a href="#">68040</a>
Claims Consultant	<a href="#">68045</a>

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**Position Family: Claims Processing**

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National Claims Manager	<a href="#">61005</a>
Region/Branch Claims Manager	<a href="#">61010</a>
Senior Claims Manager	<a href="#">61015</a>
Claims/Case Manager	<a href="#">61020</a>
Senior Claims Officer	<a href="#">61025</a>
Claims Officer	<a href="#">61030</a>
Assistant Claims Officer	<a href="#">61035</a>
Claims Administrator	<a href="#">61040</a>
[NEW] Claims Investigation Manager	<a href="#">60050</a>
[NEW] Claims Investigation Specialist	<a href="#">60055</a>
<i>Case Management - Workers Compensation</i>	
Case Coordinator	<a href="#">61045</a>
Technical Manager - Insurance	<a href="#">61050</a>
Injury Management Advisor	<a href="#">61055</a>
Rehabilitation Manager	<a href="#">61065</a>
Rehabilitation Specialist	<a href="#">61070</a>

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**Position Family: Client Services**

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*Financial Planning*

Manager - Financial Planning	<a href="#">69010</a>
Senior Financial Planner	<a href="#">69015</a>
Financial Planner	<a href="#">69020</a>
Paraplanner	<a href="#">69025</a>

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**Position Family: Finance and Administration**

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*Claims Recovery*Claims Recovery Team Leader [60040](#)Claims Recovery Consultant [60045](#)*Commission*Commission Team Leader [60030](#)Commission Administrator [60035](#)*Dispute Resolution*Dispute Resolution Team Leader [58005](#)Complaints & Disputes Resolution Officer [58010](#)*Fund Account*Senior Fund Accountant [60005](#)Fund Accountant [60010](#)Assistant Fund Accountant [60015](#)*Unit Pricing*Manager - Unit Pricing [60020](#)Unit Price Accountant [60025](#)

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**Position Family: Graduates**

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Graduate - Non-Technical Degree

[20005](#)

Graduate - Technical Degree

[20015](#)



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**Position Family: Loss Adjustment/Risk Control**

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National Assessing Manager	<a href="#">62005</a>
Assessing Manager	<a href="#">62010</a>
National Loss Control/Risk Manager	<a href="#">62015</a>
Loss Control/Risk Manager	<a href="#">62020</a>
Loss Control/Risk Officer	<a href="#">62025</a>
Home Assessor	<a href="#">62030</a>
Motor Vehicle Assessor	<a href="#">62035</a>
Appraisal Officer	<a href="#">62040</a>
Fraud/Investigations Manager	<a href="#">62050</a>
Fraud Investigator	<a href="#">62055</a>

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**Position Family: Reinsurance**

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Reinsurance Manager	<a href="#">63005</a>
Reinsurance Underwriter	<a href="#">63010</a>
Reinsurance Actuary	<a href="#">63015</a>
Reinsurance Analyst	<a href="#">63020</a>
Reinsurance Technician	<a href="#">63025</a>
Reinsurance Officer	<a href="#">63030</a>
Reinsurance Administrator	<a href="#">63035</a>

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**Position Family: Sales and Marketing**

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*Account Management*

National Account Manager	<a href="#">64040</a>
Senior Account Manager	<a href="#">64045</a>
Account Manager	<a href="#">64050</a>
Assistant Account Manager	<a href="#">64055</a>

*Broker Services*

Business Relationship Manager (Brokers)	<a href="#">64080</a>
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*Product Management*

National Product Analyst	<a href="#">64015</a>
Product Analyst	<a href="#">64020</a>
New Product Development Manager	<a href="#">64025</a>
Market Research Officer	<a href="#">64030</a>
Product Manager	<a href="#">64035</a>

*Sales*

Alliance Manager	<a href="#">64005</a>
Channel/Distribution Manager	<a href="#">64010</a>

*Technical Support*

Technical Services Manager	<a href="#">64065</a>
Senior Technical Specialist	<a href="#">64070</a>
Technical Consultant - Insurance	<a href="#">64075</a>

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**Position Family: Senior Executive**

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Head of Life	<a href="#">57005</a>
Head of Superannuation	<a href="#">57010</a>
Head of General Insurance	<a href="#">57015</a>
Head of Actuary	<a href="#">65005</a>
[NEW] Chief Risk Officer	<a href="#">10120</a>
[NEW] Head of Claims	<a href="#">10125</a>

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**Position Family: Superannuation and KiwiSaver**

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*Scheme Administration*

Scheme Administration Manager / Operations Manager	<a href="#">67025</a>
[NEW] Scheme Administration Team Leader	<a href="#">67028</a>
Senior Scheme Administrator	<a href="#">67030</a>
Scheme Administrator - Level 3	<a href="#">67035</a>
Scheme Administrator - Level 1-2	<a href="#">67040</a>

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**Position Family: Underwriting**

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Chief Underwriter	<a href="#">66003</a>
National Underwriting Manager	<a href="#">66005</a>
Underwriting Manager	<a href="#">66010</a>
[NEW] Underwriting Team Leader	<a href="#">66013</a>
Senior Underwriter	<a href="#">66015</a>
Underwriter	<a href="#">66020</a>
Trainee Underwriter	<a href="#">66025</a>
Underwriting Case Manager	<a href="#">66030</a>
Underwriting Assistant	<a href="#">66026</a>
[NEW] Senior Technical Underwriter	<a href="#">66035</a>
[NEW] Technical Underwriter	<a href="#">66040</a>

## Position Description

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**Position title:** Senior Actuary  
**Position code:** 65010  
**Career level:** 5

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### Responsible for

Developing actuarial strategies, monitoring financial solvency and providing a framework for financial and marketing programs to assist in the development of new business. May have managerial responsibilities

### Report to

Head of Actuary

### Supervises

Actuaries.

### Main activities

- Assisting in the development of strategy and business direction by contributing to financial planning by forecasting revenue and by determining levels of provisions and reserves sufficient to meet future liabilities.
- Contributing to the long term growth and stability of the organisation by advising, testing and recommending new and modified contracts.
- Developing the actuarial bases and principles for actuarial investigations, analysis and costing in conjunction with the Senior Actuarial Manager.
- Undertaking mathematical and statistical research and utilising data processing facilities and computer modelling techniques to facilitate actuarial research programs.
- Conferring Government Authorities, Institutions and Associations and ensuring the submission of statutory statistical returns and reports.
- Liaising with the marketing department in assessing the feasibility of new products.
- Signing off on reports drafted by Staff.
- Managing the project team and client relationship.
- Performing appraisals of direct reports, providing career development and providing peer review of project outcomes.

### Key skills

- Extensive knowledge of existing products, future strategies, competitor products and the insurance industry.
- Ability to present proposals and solutions at a strategic level and to meet client targets.
- Demonstrated management skills and influential interpersonal skills.

### Internal contacts

Actuarial department, Management in Marketing, Finance and Administration, Underwriting.

### External contacts

Actuaries in other organisations, Institute of Actuaries.

### Typical experience

At least 6-7 years insurance experience together with degree qualification and 3-4 years graduate study and registration with the New Zealand Society of Actuaries.

### Other comments

## Position Description

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**Position title:** Actuary  
**Position code:** 65015  
**Career level:** 4

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### Responsible for

Performing actuarial calculations to assist in monitoring solvency and developing financial and marketing programs.

### Report to

Actuarial Manager.

### Supervises

Actuarial Students.

### Main activities

- Conducting regular reviews of pricing, superannuation triennials, valuation and reporting techniques.
- Performing actuarial investigations, analysis and costing for senior management.
- Utilising computer modelling techniques to complete actuarial research programs.
- Drafting reports on results of investigations.
- Assisting in dialogue Government authorities, institutions and associations.
- Participating in the submission of statutory statistical returns and reports.
- Signing off reports on results of investigations.
- Providing technical advice and guidance to less experienced actuarial staff and clients.

### Key skills

- Good knowledge of the insurance industry, existing products and competitor products.
- Ability to analyse, interpret and extrapolate data from a number of sources and resolve complex issues.
- Ability to communicate technical information to clients in a simple manner and present proposals.

### Internal contacts

Actuarial department, Sales and Marketing, Finance and Administration, Underwriting.

### External contacts

Actuaries in other organisations, Institute of Actuaries.

### Typical experience

At least 4-5 years insurance experience together with Degree qualification and 3-4 years graduate study and registration with the New Zealand Society of Actuaries.

### Other comments



## Position Description

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**Position title:** Senior Actuarial Analyst  
**Position code:** 65020  
**Career level:** 3

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### Responsible for

Performing actuarial calculations to assist in monitoring solvency and developing financial and marketing programs.

### Report to

Actuary/Senior Actuary.

### Supervises

Actuarial Students.

### Main activities

- Conducting regular reviews of pricing, superannuation triennials, valuation and reporting techniques.
- Performing actuarial investigations, analysis and costing for senior management.
- Utilising computer modelling techniques to complete actuarial research programs.
- Drafting reports on results of investigations.
- Assisting in dialogue Government authorities, institutions and associations.
- Participating in the submission of statutory statistical returns and reports.
- Signing off reports on results of investigations.
- Providing technical advice and guidance to less experienced actuarial staff and clients.

### Key skills

- Good knowledge of the insurance industry, existing products and competitor products.
- Ability to analyse, interpret and extrapolate data from a number of sources and resolve complex issues.
- Ability to communicate technical information to clients in a simple manner and present proposals.

### Internal contacts

Actuarial department, Sales and Marketing, Finance and Administration, Underwriting.

### External contacts

Actuaries in other organisations, Institute of Actuaries.

### Typical experience

At least 2-3 years insurance experience together with Degree qualification and 3-4 years graduate study

### Other comments

**Position Description**

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**Position title:** Actuarial Analyst  
**Position code:** 65025  
**Career level:** 2

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**Responsible for**

Supporting key Actuarial activities through the provision of Actuarial support functions.

**Report to**

Fully Qualified Actuary.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Maintaining asset/liability databases for new products and composites.
- Updating database asset, liability, cash flow and unit price data on a regular basis.
- Providing earning rates, crediting rates and factors to valuation teams.
- Understanding asset/liability management system methodology and suggesting improvements.
- Provide IER, adjusted earning rate and financial data for full crediting rate review on a quarterly basis.
- Distributing crediting rates.
- Providing data for review of short-term products.
- Providing technical support for Actuaries. Drafting Actuarial reports.
- Developing and use models for Actuarial processes, e.g.. profitability and valuation.
- Advising internal clients on process methods and outcomes.

**Key skills**

Nil.

**Internal contacts**

Other Actuaries; Product Designers; Finance departments; Auditors.

**External contacts**

Other Actuaries (internal or external, such as consulting Actuaries); Finance departments; Auditors.

**Typical experience**

Completion of 9-11 Actuarial subjects with experience in more than one Actuarial area.

**Other comments**

**Position Description**

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**Position title:** Actuarial Student  
**Position code:** 65030  
**Career level:** 1

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**Responsible for**

Supporting key Actuarial activities through the provision of Actuarial support functions.

**Report to**

Fully Qualified Actuary.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Maintaining asset/liability databases for new products and composites.
- Updating database assets, liability, cash flow and unit data on a regular basis.
- Providing earning rates, crediting rates and factors to valuation teams.
- Understanding asset/liability management system methodology and suggesting improvements.
- Providing IER, adjusted earning rate and financial data for full crediting rate review on a quarterly basis.
- Distributing crediting rates.
- Providing data for review of short-term products.
- Providing technical support for Actuaries.
- Developing and using models for Actuarial processes, e.g., profitability and valuation.
- Advising internal clients on process methods and outcomes. Drafting Actuarial reports.

**Key skills**

Nil.

**Internal contacts**

Other Actuaries; Product Designers; Finance departments; Auditors.

**External contacts**

Other Actuaries; Finance departments; Auditors.

**Typical experience**

Completion of 5-8 Actuarial subjects.

**Other comments**

**Position Description**

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**Position title:** Research Manager  
**Position code:** 65035  
**Career level:** 4

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**Responsible for**

Controlling and Coordinating the research Department's activities in investment analysis and preparing reports and forecasts to assist in investment management decisions.

**Report to**

Principal Executive.

**Supervises****Main activities**

- Presenting research submissions to the investment decision-making panel and participating in panel discussions on short term investment policy and the examination of portfolio performance.
- Managing the flow and distribution of local and overseas research material, newspapers and financial magazines to research and other interested staff.
- Evaluating industry reviews and reports on overseas economies, stock markets, individual companies and market research submissions.
- Preparing periodic assessment and evaluation of broker's research and recommending action where inconsistency is perceived.
- Assisting with promotional activities including meetings with Securities Industry professionals, press presentations concerning the strategies, performance and expertise of the investment operation, and liaising with general or regular investment publications and news sheets.
- Monitoring research trends and investment fluctuations to aid in the provision of meaningful and accurate research summaries.
- Selecting, developing and appraising the performance of subordinates.
- Liaising with brokers and other investment authorities on research matters to monitor current trends, discuss mutual problems and exchange information.

**Key skills**

- Supervisory and people management skills.

**Internal contacts****External contacts****Typical experience**

At least 7 years experience in the Financial Services Sector.

**Other comments**

## Position Description

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**Position title:** Research Analyst/Actuarial Student  
**Position code:** 65040  
**Career level:** 2

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### Responsible for

Providing support for Actuarial staff by carrying out actuarial and statistical analysis to identify margin and business growth opportunities and providing technical support to customers.

### Report to

Research Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Sourcing internal and external data for pricing analysis and calculating technical prices using risk modelling techniques.
- Analysing the market and key competitors to assist in determining appropriate market prices and obtaining all necessary data for reserving analysis.
- Performing investigations into outstanding claims, drafting claim reports and implementing monitoring and reporting systems.
- Assisting with investigations into business line profitability.
- Producing portfolio key performance statistics and developing portfolio projection models to support business planning and other forecasting requirements.
- Monitoring claims trends and advising any changes.
- Sourcing and analysing information pertaining to provision of high quality actuarial/statistical advice and developing best practice financial models and processes.
- Ensuring all relevant legislation and professional body standards are adhered to.

### Key skills

- An understanding of product system methodology.
- Good analytical, reporting and spreadsheet skills.
- Highly numerate with excellent attention to detail.

### Internal contacts

Underwriting department, Actuarial department, Finance, IT staff.

### External contacts

External Software and Data Providers.

### Typical experience

At least 2 years experience working within an Actuarial, statistical or related field. May be in the process of completing undergraduate tertiary qualifications.

### Other comments

**Position Description**

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**Position title:** Product Actuary  
**Position code:** 65045  
**Career level:** 4

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**Responsible for**

Providing actuarial advice on risk and strategic management for their market segment.

**Report to**

Marketing Manager - Actuarial and Finance.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Approving and, where appropriate, recommending changes to premium rates, terms and conditions of policies, valuation and projection and surrender value bases for policies.
- Driving price adequacy, measurement and consistency throughout the Department and signing off on product compliance.
- Providing expert consultative advice to the Product Managers and Marketing Manager - Actuarial and Finance.
- Preparing rate proposals and filings for products, including analysing data, developing indications, and responding to regulations.
- Researching and analysing product line trends.
- Developing exposure based pricing targets.
- Completing ad hoc projects and analysis and presenting results to management.

**Key skills**

- Strong mathematical aptitude and analytical skills.
- Effective verbal and written communication skills.
- Knowledge of PC applications including spreadsheet and database analysis.

**Internal contacts**

Actuarial, Marketing, Claims, Underwriting.

**External contacts**

Actuarial Consultants, Auditors, Reinsurers.

**Typical experience**

At least 3-4 years post-qualification industry experience with a strong technical focus.

**Other comments**

## Position Description

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**Position title:** Pricing and Analysis Senior Manager  
**Position code:** 65060  
**Career level:** 5

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### Responsible for

Providing decision making support to the business and advising on complex pricing and tender submissions. Overseeing and managing the activities of the Pricing & Analysis and ensuring a high level of customer satisfaction.

### Report to

Chief Financial Officer or other Senior Executives.

### Supervises

Pricing & Analysis team and managers

### Main activities

- Developing systems, procedures and reporting formats to facilitate sales pricing and business forecasting analysis.
- Reviewing the pricing and commercial terms of major proposals.
- Advising on the preparation of more complex tender submissions.
- Overseeing the development of pricing tools to assist the Middle Office team.
- Providing analytical support to model and assess the viability of new product offerings.
- Overseeing the preparation of profitability and competitor analysis.
- Preparing and delivering client reports in accordance with contractually agreed timelines.
- Providing commercial decision making support.
- Understanding and agreeing on customer needs and service levels to ensure a high level of customer satisfaction.

### Key skills

- Excellent written and verbal communication skills.
- Strong customer service skills.
- Strong management and motivational skills.
- Problem solving and decision making skills.
- Negotiation skills.
- Good industry/business knowledge.
- Proven commercial acumen.

### Internal contacts

Chief Financial Officer, Chief Executive Officer, Sales Managers, Pricing and Analysis team

### External contacts

No external contacts necessary.

### Typical experience

At least 8-10 years experience in pricing and/or business analysis, coupled with relevant tertiary qualifications in either an economics, finance or accounting discipline. Managerial experience preferable.

### Other comments

**Position Description**

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**Position title:** Pricing and Analysis Manager  
**Position code:** 65065  
**Career level:** 4

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**Responsible for**

Providing decision making support to the business and advising on complex tender submissions. Managing and supporting the activities of the Pricing & Analysis team and ensuring a high level of customer satisfaction.

**Report to**

Pricing and Analysis Senior Manager

**Supervises**

Pricing & Analysis team.

**Main activities**

- Developing systems, procedures and reporting formats to facilitate sales and business analyses.
- Reviewing the pricing and commercial terms of major tenders/proposals.
- Contributing to or advising on the preparation of more complex tender submissions and assisting with client negotiations as required.
- Overseeing the development of pricing tools to assist the Pricing team.
- Providing analytical support to model and assess the viability of new product offerings.
- Overseeing the preparation of profitability and competitor analysis.
- Preparing and delivering client reports in accordance with contractually agreed timelines.
- Providing commercial decision making support.
- Understanding and agreeing on customer needs and service levels to ensure a high level of customer satisfaction.

**Key skills**

- Excellent written and verbal communication skills.
- Strong customer service skills.
- Problem solving and decision making skills.
- Negotiation skills.
- Commercial acumen.
- Good industry/business knowledge.

**Internal contacts**

Pricing and Analysis Senior Manager / Team Lead

**External contacts**

Clients.

**Typical experience**

At least 7 years experience in pricing and/or business analysis, coupled with relevant tertiary qualifications.

**Other comments**



## Position Description

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**Position title:** Pricing Analyst  
**Position code:** 65070  
**Career level:** 3

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### Responsible for

Providing financial planning costing and commercial due diligence support to new business development opportunities.

### Report to

Pricing and Analysis Manager

### Supervises

No supervisory responsibilities.

### Main activities

- Providing decision support to contract negotiations, implementation and renewal.
- Using sophisticated computer modelling techniques to plan the cost and price of new business.
- Liaising with customer peers during Bids.
- Advising Bid Team members on commercial aspects of the deal.
- Providing decision support to contract negotiations.
- Leading preparation of forecasts, budgets, operating statistics and financial analysis for business proposals, determining methods and timelines.
- Recognising and solving complex business problems through financial analysis.
- Using and creating advanced financial models to complete tasks and automate work.
- Developing an understanding of proposal development processes, and guidelines to produce quality deliverables.
- Participating in Due Diligence activities.

### Key skills

- Excellent verbal and written communication skills.
- Strong interpersonal skills and a team player.
- High level of business and technology understanding.
- Strong analytical skills and recognised as leading expert in specialty area.
- Able to apply methodologies to complex situations.

### Internal contacts

Service Delivery Managers, IT staff, Executive Management.

### External contacts

Clients, client employees, third party organisations, financiers, auditors.

### Typical experience

Some financial control and auditing experience. Must have recognised accounting qualification.

### Other comments

Alternative Title: Commercial/Financial Analyst.

## Position Description

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**Position title:** Regional Manager - Brokers  
**Position code:** 68003  
**Career level:** 6

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### Responsible for

Managing a region of branches and ensuring the implementation of overall organisational strategy.

### Report to

Chief Executive Office or Chief Operations Offer.

### Supervises

Branch Managers within the region.

### Main activities

- Providing strategic direction, leading, managing and directing branches within the region.
- Participating as a member of the senior management/strategic team formulating Company policy and approving major management changes.
- Assisting Branch Managers in the preparation, management, implementation and achievement of business plans and goals.
- Assisting Branch Managers in growing profitability of the individual branches.
- Acting as the liaison between individual branches and head office.
- Leading and motivating all Branch Managers.
- Supporting Branch Managers in identifying and capitalising on new business opportunities, which may include potential acquisitions.

### Key skills

- Proven management experience at a senior level.
- Financial management/reporting and analysis skills.
- Strategic planning and resource management skills.
- Strong leadership and motivational ability.
- Broad knowledge of insurance industry.
- Proven sales skills.

### Internal contacts

Senior Managers, Branch Managers.

### External contacts

Clients, Insurers, new business prospects.

### Typical experience

At least 10+ years relevant management and operational experience coupled with tertiary level qualifications.

### Other comments

## Position Description

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**Position title:** Branch Manager  
**Position code:** 68005  
**Career level:** 5

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### Responsible for

Managing a branch operating separately as an autonomous profit centre.

### Report to

Chief Executive Officer, Chief Operations Officer, Regional Manager.

### Supervises

All staff within the Branch.

### Main activities

- Providing strategic direction, leading, managing and directing all operational activities of the branch.
- Leading preparation, management, implementation and achievement of business plans and goals.
- Accountability for the overall profitability of the operational activities of the branch.
- Managing and motivating all branch staff.
- Identifying and capitalising on new business opportunities, which may include potential acquisitions.
- Creating a high performance sales culture by leading, developing and coaching Broking staff.
- Utilising local business networks to represent the organisation and generate new business.

### Key skills

- Proven management experience at a senior level.
- Financial management/reporting and analysis skills.
- Strategic planning and resource management skills.
- Strong leadership and motivational ability.
- Superior client relationship management skills.
- Broad knowledge of insurance industry.
- Proven sales skills.

### Internal contacts

Senior Brokers, Brokers, Assistant Brokers, Broker Support Staff, Claims Team.

### External contacts

Clients, Insurers, New Business Prospects.

### Typical experience

At least 10+ years relevant management and operational experience coupled with tertiary level qualifications.

### Other comments

## Position Description

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**Position title:** Senior Broker  
**Position code:** 68010  
**Career level:** 4

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### Responsible for

Generating and maintaining a portfolio of key revenue generating accounts, ensuring quality customer service.

### Report to

Branch Manager.

### Supervises

Brokers, Assistant Brokers, Domestic Brokers, Broker Support staff.

### Main activities

- Managing and growing a portfolio of client accounts.
- Investigating and pursuing new business opportunities in conjunction with Branch manager.
- Assisting with the preparation, management, implementation and achievement of business plans and goals.
- Managing and Leading a team of Broking and Support staff.
- Maintaining an awareness of all large and potentially complicated claim related matters and assist claims personnel in the negotiation of equitable claims settlements on behalf of clients.
- Ensuring client needs are identified and met by taking a pro-active approach to all aspects of account management and service delivery to clients.
- Implementing account retention and defence strategies.
- Developing relationships with staff and underwriters to deliver solutions and outcomes designed to meet client needs.

### Key skills

- Ability to develop and maintain meaningful working relationships at all levels.
- Possess and apply thorough technical knowledge of relevant lines of insurance and all associated legislation.
- Advanced customer service skills.
- Strong organisational and written / verbal communication skills.
- Ability to identify and develop new business opportunities.
- Strong presentation skills with ability to deliver clear, pertinent and succinct thought.
- Strong coaching and mentoring skills.

### Internal contacts

Branch Manager, Brokers, Assistant Brokers, Broker Support Staff, Claims Team.

### External contacts

Clients, Insurers, New Business Prospects.

### Typical experience

8 - 10 years insurance industry experience years of experience with at least 3 years experience managing client accounts at a senior level. May hold relevant tertiary and/or postgraduate qualifications.

### Other comments

Alternative Title: Senior Relationship Manager, Senior Account Manager.

**Position Description**

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**Position title:** Broker - Level 2  
**Position code:** 68015  
**Career level:** 3

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**Responsible for**

Servicing a portfolio of accounts as allocated by the Branch Manager, ensuring high quality customer service.

**Report to**

Branch Manager/Senior Broker.

**Supervises**

No supervisory responsibilities although may mentor Assistant Brokers.

**Main activities**

- Managing and growing a portfolio of client accounts.
- Providing front line client service in respect of those accounts.
- Implementing renewal and broking strategies in accordance with instructions received from Senior Brokers while liaising with claims staff to ensure client interests are protected.
- Ensuring the completion of activities delegated by Branch Manager or Senior Broker within determined parameters.
- Assisting Branch Manager/ Senior Brokers with the design, development, implementation, management and coordination of insurance programs for clients.
- Ensuring compliance of systems and processes with relevant legislation.
- Developing and maintaining meaningful working relationships with insurers.
- Assisting with the development and training of Assistant Brokers.

**Key skills**

- Ability to develop and maintain meaningful working relationships at all levels.
- Possess and apply a thorough technical knowledge of relevant lines of insurance and all associated legislation.
- Broad knowledge of insurance industry.
- Good customer service skills.
- Strong organisational and written / verbal communication skills.

**Internal contacts**

Branch Manager, Senior Brokers, Assistant Brokers, Broker Support Staff, Claims Team.

**External contacts**

Clients, Insurers, New Business Prospects.

**Typical experience**

5-7 years insurance industry experience. May have tertiary qualifications or relevant industry qualification.

**Other comments**

Alternative Title: Relationship Manager, Account Manager.

## Position Description

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**Position title:** Broker - Level 1  
**Position code:** 68017  
**Career level:** 2

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### Responsible for

Servicing a portfolio of accounts as allocated by the Branch Manager, ensuring high quality customer service.

### Report to

Branch Manager/Senior Broker.

### Supervises

No supervisory responsibilities although may mentor Assistant Brokers.

### Main activities

- Managing and growing a portfolio of client accounts.
- Providing front line client service in respect of those accounts.
- Implementing renewal and broking strategies in accordance with instructions received from Senior Brokers while liaising with claims staff to ensure client interests are protected.
- Ensuring the completion of activities delegated by Branch Manager or Senior Broker within determined parameters.
- Assisting Branch Manager/ Senior Brokers with the design, development, implementation, management and coordination of insurance programs for clients.
- Ensuring compliance of systems and processes with relevant legislation.
- Developing and maintaining meaningful working relationships with insurers.
- Assisting with the development and training of Assistant Brokers.

### Key skills

- Ability to develop and maintain meaningful working relationships at all levels.
- Possess and apply a thorough technical knowledge of relevant lines of insurance and all associated legislation.
- Broad knowledge of insurance industry.
- Good customer service skills.
- Strong organisational and written / verbal communication skills.

### Internal contacts

Branch Manager, Senior Brokers, Assistant Brokers, Broker Support Staff, Claims Team.

### External contacts

Clients, Insurers, New Business Prospects.

### Typical experience

2-4 years insurance industry experience. May have tertiary qualifications or relevant industry qualification.

### Other comments

Alternative Title: Relationship Manager, Account Manager.

## Position Description

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**Position title:** Assistant Broker  
**Position code:** 68020  
**Career level:** 1

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### Responsible for

Providing assistance to Brokers and/or Senior Brokers, in all aspects of client service.

### Report to

Branch Manager/Senior Broker.

### Supervises

### Main activities

- Supporting the maintenance of effective working relationships with insurers and clients.
- Ensuring the timely and accurate production/processing of administration duties including invoices, quotes, premium and adjustments calculations.
- Maintaining the up to date management of databases, information systems and organisation company records.
- Ensuring the completion of all activities delegated by the Broker or Senior Broker within determined parameters.
- Gathering client information to support renewal documentation.
- Liaising with clients and insurers and addressing any basic enquiries raised.
- Continually maintaining and acquiring an awareness of the industry, client's business and insurance needs.

### Key skills

- Ability to develop and maintain meaningful working relationships at all levels.
- Developing knowledge of the insurance industry.
- Strong organisational and written / verbal communication skills.
- Developing customer service skills.
- Knowledge of relevant lines of insurance and all associated legislation.
- Strong administrative, numeracy & analytical skills.
- Ability to set priorities and allocate time frames to achieve goals.

### Internal contacts

Branch Manager, Senior Brokers, Brokers, Broker Support Staff, Claims Team.

### External contacts

Clients, Insurers, New Business Prospects.

### Typical experience

1 year insurance industry experience desirable. May possess tertiary qualifications and / or relevant industry qualification.

### Other comments

Alternative Title: Assistant Relationship Manager, Assistant Account Manager.

**Position Description**

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**Position title:** Domestic Broker  
**Position code:** 68025  
**Career level:** 2

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**Responsible for**

Administration and management of domestic insurance portfolio.

**Report to**

Branch Manager/Senior Broker.

**Supervises****Main activities**

- Managing and growing a portfolio of client accounts.
- Providing front line client service and resolving domestic insurance enquiries.
- Liaising with insurers on domestic insurance matters.
- Implementing renewal and broking strategies in accordance with instructions received from Senior Brokers while liaising with claims staff to ensure client interests are protected.
- Gathering client information to support renewal documentation.
- Ensuring the completion of activities delegated by Branch Manager or Senior Broker within determined parameters.
- Ensuring compliance of systems and processes with relevant legislation.
- Developing and maintaining meaningful working relationships with insurers.

**Key skills**

- Ability to develop and maintain meaningful working relationships at all levels.
- Broad knowledge of the insurance industry.
- Continually maintaining and acquiring an awareness of the industry, client's business and insurance needs.
- Strong organisational and written / verbal communication skills.
- Good customer service skills.
- Knowledge of relevant lines of insurance and all associated legislation.
- Strong administrative, numeracy and analytical skills.
- Ability to set priorities and allocate time frames to achieve goals.

**Internal contacts**

Branch Manager, Senior Brokers, Brokers, Broker Support Staff, Claims Team.

**External contacts**

Clients, Insurers, New Business Prospects.

**Typical experience**

2+ years' insurance industry experience. May have tertiary qualifications or relevant industry qualification.

**Other comments**



**Position Description**

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**Position title:** Broker Support  
**Position code:** 68030  
**Career level:** 1

---

**Responsible for**

Supporting the Broker team in the management of their portfolios.

**Report to**

Branch Manager/Senior Broker.

**Supervises****Main activities**

- Ensuring the timely and accurate production/processing of administration duties including invoices, quotes, premium and adjustments calculations.
- Maintaining the up to date management of databases, information systems and organisation company records.
- Inputting client information into organisations business systems to enable tracking of client invoices and payments.
- Gathering client information to support renewal documentation.
- Ensuring the completion of all activities delegated by the Broker or Senior Broker within determined parameters.
- Processing renewals, new business, alterations and cancellations.
- Liaising with clients and insurers and addressing any basic enquiries raised.
- Continually maintaining and acquiring an awareness of the industry, client's business and insurance needs.

**Key skills**

- Ability to develop and maintain meaningful working relationships.
- Strong organisational and written / verbal communication skills.
- Developing customer service skills.
- Knowledge of relevant lines of insurance and all associated legislation.
- Ability to set priorities and allocate time frames to achieve goals.
- Strong administrative, numeracy and analytical skills.

**Internal contacts**

Branch Manager, Broker Team.

**External contacts**

Clients, Insurers, New Business Prospects.

**Typical experience**

Insurance industry experience desirable.

**Other comments**

## Position Description

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**Position title:** Claims Manager  
**Position code:** 68035  
**Career level:** 5

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### Responsible for

Promoting the growth of Claims Management Services while providing clients with innovative, strategic and operational solutions to meet their current and future claims management needs.

### Report to

General Manager.

### Supervises

Claims Consultants, Administration staff

### Main activities

- The management of key (high value) accounts as designated by the National Manager.
- Managing and supervising the claims team to ensure an optimum level of client service is provided.
- Maximise earnings potential through the managing and negotiating complex and difficult claims.
- Providing clients, brokers, and new business prospects with structured solutions to their claims management issues.
- Achieving consulting and sales targets as defined and determined by the organisation.
- Working in consultation with National/Regional Manager and other Principals, to develop consistent approaches to the design, communication and delivery of innovative claims management programs.
- Establishing and developing high level relationships with new business prospects, clients and insurers.
- Continuously monitoring and tracking client needs to ensure they are being met and enhance as necessary.
- Providing direction and development to subordinates to achieve set tasks and outcomes.
- Recruiting, managing and mentoring of claims personnel.

### Key skills

- Possess a thorough understanding of relevant lines of insurance, claims management issues and all associated legislation.
- Effective and highly developed time management skills to achieve set tasks, and project outcomes.
- Sound leadership skills and a proven record of successful staff management.
- Ability to build relationships and negotiate effectively at high levels.
- Strong analytical and presentation skills.
- Strong customer service focus.

### Internal contacts

Senior Account Executives, Account Executives and Account Managers.

### External contacts

Clients, Insurers and new business prospects.

### Typical experience

10+ years insurance industry experience with at least 5 years experience in a claims consulting role. May hold relevant tertiary qualification and will normally hold a diploma of Financial Services (Broking or claims endorsement).

### Other comments

## Position Description

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**Position title:** Senior Claims Consultant  
**Position code:** 68040  
**Career level:** 4

---

### Responsible for

Providing service and advanced technical support to complex client needs producing of accurate, efficient and timely related documentation of assigned claims.

### Report to

Claims Manager.

### Supervises

No supervisory responsibilities although may mentor more junior claims consultants.

### Main activities

- Receiving, recording and processing incoming insurance claims.
- Analysing and Interpreting policy coverage, determining limitations and escalating issues as needed.
- Advising new claims to insurers and proving instructions from insurers as required.
- Advising clients of all settlement terms and conditions.
- Representing the organisation at client and insurer meetings where required.
- Providing clients, brokers, with structured solutions to their claims management issues.
- Liaising with Client and Insurers to deal with any daily enquiries raised.
- Providing feedback to the claims manager on work done in order to assist with development client retention.
- Proactively assisting and mentoring claims consultants while seeking to improve business methods and practices.
- Providing claims statistics for policy purposes.

### Key skills

- Ability to develop and maintain meaningful working relationships with internal and external contacts.
- Possess a thorough understanding of relevant lines of insurance, claims management issues and all associated legislation.
- Ability to organise and prioritise task.
- Strong knowledge of insurance industry.
- Well-developed communication skills both written and verbal.
- Sound computer literacy skills.
- High level of attention to detail.
- Strong customer service focus.

### Internal contacts

Claims consultant, claims manager, brokers.

### External contacts

Clients, underwriters, external specialists such as loss adjusters, solicitors, accountants

### Typical experience

5+ years insurance industry experience. May have tertiary qualifications in a related field and will have completed Diploma of Financial Services (Broking or claims endorsement).

### Other comments

**Position Description**

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**Position title:** Claims Consultant  
**Position code:** 68045  
**Career level:** 3

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**Responsible for**

Providing service and technical support to clients, producing of accurate, efficient and timely related documentation of assigned claims.

**Report to**

Senior Claims Consultant/Claims Manager.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Receiving, recording and processing incoming insurance claims.
- Interpreting policy coverage, determining limitations and escalating issues as needed.
- Monitoring the development of client claims by updating business systems as changes occur.
- Advising new claims to insurers and proving instructions from insurers as required.
- Advising clients of all settlement terms and conditions.
- Representing the organisation at client and insurer meetings where required.
- Liaising with senior consultants/claims manager in providing clients, brokers, with structured solutions to their claims management issues.
- Liaising with client and insurer and dealing with any daily enquires raised.
- Providing claims statistics as required.

**Key skills**

- Ability to develop and maintain meaningful working relationships.
- Possess a thorough understanding of relevant lines of insurance, claims management issues and all associated legislation.
- Developed knowledge of insurance industry.
- Well-developed communication skills both written and verbal.
- Developing computer literacy skills.
- Highly developed attention to detail.
- Customer service focus.

**Internal contacts**

Senior Claims Consultant and Claims Manager.

**External contacts**

Clients, underwriters, external specialists such as loss adjusters, solicitors, accountants.

**Typical experience**

3+ years insurance industry experience. Will have completed or is completing Diploma of Financial Services (Broking or claims endorsement).

**Other comments**

## Position Description

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**Position title:** National Claims Manager  
**Position code:** 61005  
**Career level:** 6

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### Responsible for

Establishing, monitoring and controlling claims management systems, standards and techniques to ensure claims, functional and operational units provide an effective, economic and prompt claims management service.

### Report to

General Manager/Chief General Manager.

### Supervises

### Main activities

- Ensuring that the company's overall business development and profit objectives are met through the development and implementation of appropriate claims management strategies and plans.
- Contributing to the profitability of the company's general insurance business by establishing broad policy and procedures.
- Providing the company with well motivated, trained and experienced claims management personnel.
- Monitoring ongoing insurance trends and recommending and/or implementing appropriate strategies to address emerging issues.
- Participating in industry-wide forums to represent the company in such matters and to ensure the company remains well informed.
- Monitoring and controlling ongoing claims administration to ensure efficient and appropriate handling of claims and ensuring that recoverable income is maximised through efficient administration and follow-up.
- Approving substantial claims within appropriate authority levels.
- Developing and implementing policy with regards to fraudulent claims.

### Key skills

- Broad knowledge of insurance industry and claims processes
- Ability to provide leadership guidance and functional support by identifying ongoing training needs and implementing appropriate human resources strategies.
- Must be able to negotiate at high levels and have superior communication skills
- Ability to maintain a high level of quality in all claims administration activities ensuring that settlement times and complaint levels are minimised and that customer surveys provide positive indication of ongoing success.
- Sound knowledge of claims administration procedures and related systems
- Develops and implements appropriate claims management strategies and plans

### Internal contacts

### External contacts

### Typical experience

Tertiary and ideally post graduate qualification and 15 years management experience.

### Other comments

## Position Description

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<b>Position title:</b>	<b>Region/Branch Claims Manager</b>
<b>Position code:</b>	<b>61010</b>
<b>Career level:</b>	<b>5</b>

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### Responsible for

Planning, controlling and maintaining the provision of cost effective claims management services in assigned region or zone to optimise service levels and contribute to profit.

### Report to

Regional Manager/National Claims Manager.

### Supervises

May supervise up to 35 employees

### Main activities

- Implementing claims management strategies and objectives for the region or branch.
- Ensuring legitimate claims are paid in accordance with policy conditions by providing technical expertise and leadership.
- Ensuring that the company remains fully informed and receptive to change by monitoring industry/market and legal trends and providing recommendations for change strategies.
- Ensuring that overall company/branch policies and procedures are implemented effectively within the Region or Branch.
- Implementing changes to existing claims administration systems and procedures as directed.
- Monitoring and providing technical support to ongoing claims activities, ensuring that prompt and quality service is provided.
- Ensuring that recoverable amounts are assessed and effectively followed up, and approving significant claims within written authority levels.
- Providing management/performance report, initiating productivity reviews and implementing approved improvements.

### Key skills

- Knowledge of all aspects of claims the ability to investigate, analyse and evaluate cases
- Proven supervisory skills and ability to identify training needs
- Sound communication skills
- Sound knowledge of claims administration procedures and related systems
- Ability to implement claims management strategies and objectives

### Internal contacts

### External contacts

### Typical experience

5-7 years claims/underwriting experience in the industry

### Other comments

Alternative Title: Claims Manager

**Position Description**

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**Position title:** Senior Claims Manager  
**Position code:** 61015  
**Career level:** 4

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**Responsible for**

Directly supervises the activities of the assigned claims unit and provides advice to Claims Officers on general Company claims policy.

**Report to**

Region/Branch Claims Manager.

**Supervises**

Claims Officers.

**Main activities**

- Supervising of the investigation and settlement of all claims within the Team.
- Reviewing and settling of problematic cases, but otherwise extending settlement authority to subordinates.
- Providing ongoing technical support to junior Claims Officers through: assisting with claims administration; counselling and coaching; and reviewing work outputs.
- Following-up on all reinsurance/recovery claims to ensure that the Company recovers claims costs where appropriate.
- Handling of complaints and investigations of suspicious/fraudulent insurance claims.
- Implementing and maintaining claims management strategies and objectives.
- Ensuring that the Company remains fully informed and receptive to change by monitoring industry/market and legal trends and providing recommendations for change strategies.
- Working closely with and training new Claims Officers.
- Undertaking the performance appraisal process, providing feedback and improving individual adjuster performance.

**Key skills**

- Good interpersonal and communication skills.
- Leadership skills.
- Effective organisation skills.
- Strong customer service focus.
- Sound knowledge of claims administration procedures and related systems

**Internal contacts**

Management, Claims Managers and Medical Advisor

**External contacts**

Clients and Customers.

**Typical experience**

At least 5 years management experience preferably in claims management, together with relevant qualifications.

**Other comments**

**Position Description**

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**Position title:** Claims/Case Manager  
**Position code:** 61020  
**Career level:** 3

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**Responsible for**

Providing delivery of superior claims service, determining proper policy coverage to conclude, investigate, evaluate and negotiate assigned cases.

**Report to**

Claims Supervisor/Team Leader.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Receiving, recording and processing all incoming insurance claims for assigned area.
- Interpreting basic policy coverage's and determining if coverage's apply to claims submitted, escalating issues as needed.
- Setting reserves and authorising payment within scope of authority, settling claims in the most cost effective manner and ensuring timely issuance of disbursements.
- Recognising need for negotiation and participating in planning strategy and negotiating within scope of authority.
- Identifying suspicious or potentially fraudulent claims, notifying supervisor, arranging investigation and briefing solicitors if further action is to be taken.
- Providing information and feedback on claims activity and developing trends to underwriters/risk assessors to enable appropriate actions to be carried out.
- Maintaining current knowledge of insurance guidelines, court decisions impacting claims functions, and policy changes and modifications and recommending changes to Company policies and procedures.
- Assisting/preparing files for suit, trial or subrogation and submitting administrative reports as required.
- Providing technical expertise and mentoring to assist the development of Claims Officers/Junior Claims Officers.

**Key skills**

- Broad knowledge of insurance industry and claims processes.
- Excellent analytical and negotiation skills.
- Strong organisational and written/verbal communication skills.

**Internal contacts**

Claims department, Underwriting department, Actuarial department, Medical Advisor.

**External contacts**

Agents, Brokers, Customers, Trustees, Healthcare Professional/Provider.

**Typical experience**

At least 3 years experience in insurance and at least one year of this spent in claims management , together with relevant qualifications.

**Other comments**



**Position Description**

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**Position title:** Senior Claims Officer  
**Position code:** 61025  
**Career level:** 3

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**Responsible for**

Providing delivery of superior claims service, determining proper policy coverage to conclude, investigate, evaluate and negotiate assigned cases.

**Report to**

Claims Supervisor/Team Leader.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Receiving, recording and processing all incoming insurance claims for assigned area.
- Interpreting basic policy coverage's and determining if coverage's apply to claims submitted, escalating issues as needed.
- Setting reserves and authorising payment within scope of authority, settling claims in the most cost effective manner and ensuring timely issuance of disbursements.
- Recognising need for negotiation and participating in planning strategy and negotiating within scope of authority.
- Identifying suspicious or potentially fraudulent claims, notifying supervisor, arranging investigation and briefing solicitors if further action is to be taken.
- Providing information and feedback on claims activity and developing trends to underwriters/risk assessors to enable appropriate actions to be carried out.
- Maintaining current knowledge of insurance guidelines, court decisions impacting claims functions, and policy changes and modifications and recommending changes to Company policies and procedures.
- Assisting/preparing files for suit, trial or subrogation and submitting administrative reports as required.
- Providing technical expertise and mentoring to assist the development of Junior Claims Officers.

**Key skills**

- Broad knowledge of insurance industry and claims processes.
- Excellent analytical and negotiation skills.
- Strong organisational and written/verbal communication skills.

**Internal contacts**

Claims Department, Underwriting Department, Actuarial Department.

**External contacts**

Agents, Brokers, Customers, Trustees.

**Typical experience**

At least 3 years experience in insurance and at least one year of this spent in claims management , together with relevant qualifications.

**Other comments**

**Position Description**

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**Position title:** Claims Officer  
**Position code:** 61030  
**Career level:** 2

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**Responsible for**

Providing delivery of superior claims service, determining proper policy coverage to conclude, investigate, evaluate and negotiate assigned cases.

**Report to**

Claims Supervisor/Team Leader.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Receiving, recording and processing all incoming insurance claims for assigned area.
- Interpreting basic policy coverage's and determining if coverage's apply to claims submitted, escalating issues as needed.
- Setting reserves and authorising payment within scope of authority, settling claims in the most cost effective manner and ensuring timely issuance of disbursements.
- Recognising need for negotiation and participating in planning strategy and negotiating within scope of authority.
- Identifying suspicious or potentially fraudulent claims, notifying supervisor, arranging investigation and briefing solicitors if further action is to be taken.
- Providing information and feedback on claims activity and developing trends to underwriters/risk assessors to enable appropriate actions to be carried out.
- Maintaining current knowledge of insurance guidelines, court decisions impacting claims functions, and policy changes and modifications and recommending changes to Company policies and procedures.
- Assisting/preparing files for suit, trial or subrogation and submitting administrative reports as required.

**Key skills**

- Broad knowledge of insurance industry and claims processes.
- Excellent analytical and negotiation skills.
- Strong organisational and written/verbal communication skills.

**Internal contacts**

Claims department, Underwriting department, Actuarial department, Medical Advisor.

**External contacts**

Agents, Brokers, Customers, Trustees, Healthcare Professional/Provider

**Typical experience**

At least 1-2 years experience in insurance, together with relevant qualifications.

**Other comments**

**Position Description**

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**Position title:** Assistant Claims Officer  
**Position code:** 61035  
**Career level:** 1

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**Responsible for**

Assisting in the delivery of superior claims service through the provision of administrative support.

**Report to**

Claims Supervisor/Team Leader.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Handling telephone and fax enquires.
- Preparing and processing new claims.
- Assisting Team members in the maintenance of their portfolios.
- Undertaking general clerical duties including, typing of correspondence and equipment maintenance.
- Maintaining and updating the Department's filing and recording system.
- Photocopying, faxing and attending to incoming and outgoing mail.

**Key skills**

- Sound MS Office skills.
- Good Communication skills.
- Ability to use initiative.

**Internal contacts**

Claims department, Underwriting department, Actuarial department.

**External contacts**

Customers.

**Typical experience**

Some customer service or insurance experience, together with completed NCEA.

**Other comments**

Alternative Title: Claims Support Officer.

**Position Description**

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**Position title:** Claims Administrator  
**Position code:** 61040  
**Career level:** 1

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**Responsible for**

Providing day to day administrative support to the Claims function.

**Report to**

Claims Manager.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Assisting with ad hoc duties on behalf of Claims Assessors.
- Maintaining and updating files for use within the Claims Department.
- Entering data into company Claims Systems as required.
- Compiling historical information from company files on behalf of Claims Assessors.
- Answering all general phone enquiries.

**Key skills**

- Organisational ability.
- Administration skills.
- Good computer skills.
- Good communication skills.

**Internal contacts**

Claims department, Underwriters.

**External contacts**

Suppliers, Customers.

**Typical experience**

Limited commercial experience, will typically have completed Year 12.

**Other comments**

This is an entry level position.

**Position Description**

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**Position title:** Claims Investigation Manager  
**Position code:** 60050  
**Career level:** 5

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**Responsible for**

Reviewing all new claim referrals generated through the organisational fraud indicators and to identify the claims that require further investigation or that fall outside the policy coverage.

**Report to**

National or Regional Claims Manager

**Supervises**

Claims Investigation Specialists.

**Main activities**

- Identify patterns of fraud and implement processes and training to mitigate the fraud. Investigating suspicious and fraudulent circumstances.
- Utilising expertise in Fraud detection to review more complex claims referred by Specialists to establish if they are potentially fraudulent or unacceptable (policy breach etc).
- Liaise with internal and external stakeholders where required to ensure the timely validation of a claim.
- Developing a highly skilled investigations function/team.
- Developing anti-fraud strategies and policies and creating a high level of awareness within the organisation.
- Compiling briefs and statistical reports.
- Managing and controlling activities and workload for the area.

**Key skills**

- Excellent communication skills (verbal & written).
- Good negotiation skills.
- Analysis and problem solving skills.
- Customer service skills.

**Internal contacts**

Underwriting, Claims Lodgement Centres, Claims Management Centres, Group Security.

**External contacts**

External Investigation firms, police, witnesses, solicitors, claimants, etc

**Typical experience**

At least 5-7 years experience in claims management and/or recoveries experience.

**Other comments**

## Position Description

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**Position title:** Claims Investigation Specialist  
**Position code:** 60055  
**Career level:** 4

---

### Responsible for

Reviewing all new claim referrals generated through the organisational fraud indicators and to identify the claims that require further investigation or that fall outside the policy coverage.

### Report to

Claims Investigations Team Leader/Manager

### Supervises

May mentor less experienced Investigation Specialists.

### Main activities

- Utilising expertise in Fraud detection to review claims to establish if they are potentially fraudulent or unacceptable (policy breach etc).
- Identify patterns of fraud and assist the Manager to implement processes and training to mitigate the fraud.
- Liaise with internal and external stakeholders where required to ensure the timely validation of a claim.
- Provide External Investigation firms with clear written instructions on the enquiries to be undertaken to investigate the claim.
- Analyse information received from investigators to establish the authenticity of the claim or inconsistencies with the circumstances of the claim.
- Ensure that referred claims are reviewed in a timely manner and that a decision is made on whether or not a claim requires further investigation.

### Key skills

- Excellent communication skills (verbal & written).
- Good negotiation skills.
- Analysis and problem solving skills.
- Customer service skills.

### Internal contacts

Underwriting, Claims Lodgement Centres, Claims Management Centres, Group Security.

### External contacts

External Investigation firms, police, witnesses, solicitors, claimants, etc

### Typical experience

At least 3-5 years experience in claims management and/or recoveries experience.

### Other comments

## Position Description

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**Position title:** Case Coordinator  
**Position code:** 61045  
**Career level:** 4

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### Responsible for

Pro-actively developing case management strategies tailored to the needs of individual injured workers that are designed to facilitate; early return to work; appropriate and timely treatment; and effective management of costs.

### Report to

Team Manager.

### Supervises

May supervise Case Officers.

### Main activities

- Providing support to the Team Manager and Team Leader by acting as a role model, coaching Case Managers and providing assistance with Team management activities as required. Acting in a supervisory capacity in the absence of the Team Leader (Claims Processing).
- Leading, mentoring and coaching Team Members to ensure effective injury management of high-risk claims and correct processing of low-risk claims.
- Checking Case Managers reports, quality checking reviews and providing feedback and coaching where areas for improvement have been identified.
- Providing a high level of customer service by focusing on delivering solutions that meet customer needs and expectations. Working effectively with customers, Team Members and third parties to find solutions consistent with customer needs and expectations, Organisation's business objectives and that promote the desired WorkCover culture.
- Managing high risk claims, with Multi-Disciplinary Team (MDT) support where appropriate including; determining pro-active case management strategies; and implementing Case Management Action Plans (CMAP's).
- Conducting regular file / claim reviews to ensure strategy and case estimates remain appropriate and desired outcomes are being achieved.
- Ongoing assessment, identification and management of special claims (common law, impairment benefit, fraud, recovery).
- Monitoring providers and ensuring cost and quality of service meets or exceeds expectations.
- Monitoring and improving Organisational practice and procedure for compliance and aid in the achievement of more efficient / effective outcomes. Adhering to Internal Control guidelines.
- Continuing development of legislative, technical and injury management knowledge through on the job training and attending internal / external courses as required.

### Key skills

- Effective people management, communication and conflict resolution skills.
- Working knowledge of Workers Compensation legislation.
- Knowledge of common and complex work related injuries and their effective management.
- WorkCover computer systems (including Action) skills.

### Internal contacts

Workers Compensation department, Claims Specialists, OH&S Specialists.

### External contacts

Employers, Health Professionals.

### Typical experience

At least 4-5 years Workers Compensation experience in the application and interpretation of Workers Compensation Legislation, coupled with relevant qualifications.

### Other comments





## Position Description

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**Position title:** Technical Manager - Insurance  
**Position code:** 61050  
**Career level:** 5

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### Responsible for

Managing and leading a Team of Workers Compensation Officers, representing and negotiating on behalf of the Organisation and interpreting and advising on legislation.

### Report to

National Claims Manager.

### Supervises

Case Coordinators, Case Officers.

### Main activities

- Supervising and providing guidance and coaching to Case Coordinators and Officers on case management issues in relation to complex technical and legal issues.
- Representing the Organisation in court or in formal negotiations as required.
- Interpreting for administering claims due to new or amended legislation.
- Dealing with complex claims resolution, including instructing Solicitors, conducting settlement negotiations and arbitrating conciliations.
- Ensuring all external regulatory frameworks and policies are complied with by the business operations within reasonable risk and parameters.
- Performing internal audits on examiners and developing reports identifying issues to present to management and related parties.
- Undertaking technical training and development of staff and managing their performance appraisal process.
- Maintaining regular contact as required by law or service agreements with clients, doctors, lawyers.
- Managing legal costs to set limits and implementing appropriate claims management strategies and plans.

### Key skills

- Strong analytical and problem solving skills.
- Excellent negotiation and conflict resolution skills.
- Excellent verbal and written communication skills.
- Extensive knowledge of Workers Compensation laws.
- Strong customer service skills.

### Internal contacts

Workers Compensation department, Claims department.

### External contacts

Customers, Claims staff, Doctors, Lawyers.

### Typical experience

At least 5-7 years experience in the application and interpretation of Workers Compensation Law, together with relevant qualification.

### Other comments

## Position Description

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**Position title:** Injury Management Advisor  
**Position code:** 61055  
**Career level:** 3

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### Responsible for

To develop and promote injury management strategies that are focused on early injury recovery and durable return to work.

### Report to

Technical Manager - Workers Compensation.

### Supervises

No supervisory responsibilities.

### Main activities

- Reviewing and developing a holistic and strategic case management action plan for each claim.
- Providing advice and feedback to Case Managers on appropriate treatment, rehabilitation and other services, and on return to work issues.
- Determining when reports from treating health practitioners or independent medical examiners may be required and clarifying these reports with the Case Manager as required.
- Actively managing health and occupational rehabilitation providers in relation to the appropriateness of treatment and adherence to protocols.
- Monitoring worker compliance with rehabilitation and treatment programs.
- Performing field work and undertake employer visitations where necessary to support management of cases.
- Liaising with the treating health practitioner and the employer in relation to the treatment regime and assist in the identification of suitable duties for return to work.
- Identify cost drivers for medical and like expenses and establish targeted programs to control costs.
- Keeping abreast of developments in relevant professional associations and medical rehabilitation and return to work issues.
- Developing and conducting training programs for both employers and staff.

### Key skills

- Good analysis and problem solving skills.
- Good interpersonal and communication skills.
- Conflict management and negotiation skills.
- Excellent technical knowledge and application skills.
- Good planning and organisation skills.

### Internal contacts

Claims department.

### External contacts

Employers and medical examiners.

### Typical experience

At least 2 years experience in workplace based rehabilitation coupled with qualifications in medical, health or a related area.

### Other comments

**Position Description**

---

**Position title:** Rehabilitation Manager  
**Position code:** 61065  
**Career level:** 5

---

**Responsible for**

Determines and promotes the philosophy, policies and strategies for the cost effective management of treatment, rehabilitation and medico-legal services within Compulsory Third Party (CTP) claims, to ensure the operational procedures for rehabilitation and injury management meet legislative obligations.

**Report to**

National Claims Manager.

**Supervises**

May supervise a small team of rehabilitation Specialists.

**Main activities**

- Develop and implement strategies and procedures to maximise the cost effective integration of in house rehabilitation services within the claims process.
- Identify risk factors in the management of treatment and rehabilitation services and develop strategies and procedures to manage treatment costs and achieve business results through reduced claims costs.
- Recruit, manage and develop rehabilitation staff.
- Manage financial and business initiatives of the rehabilitation team in order to control business costs.
- coordinate the distribution of medical and allied health fee schedules and advice on reasonable fees in order to manage treatment costs and achieve consistency in payment policy.
- Oversee and advise on the implementation of all injury management policies and projects within claims to facilitate operational implementation of strategic initiatives.
- Provide input into legislative changes and industry initiatives in the area of injury management and rehabilitation
- coordinate and manage the provision of medico-legal reporting services

**Key skills**

- Skilled in the management of a personal injury claims portfolio.
- In depth knowledge of current legislation and impacts of any associated changes.

**Internal contacts****External contacts**

Medical Associations.

**Typical experience**

A relevant degree in health sciences coupled with a minimum 5 years clinical experience in rehabilitation.

**Other comments**

## Position Description

---

**Position title:** Rehabilitation Specialist  
**Position code:** 61070  
**Career level:** 3

---

### Responsible for

Provides effective management of rehabilitation service providers and medical practitioners by identifying and managing risk factors relating to the social, psychological and physical recovery of the claimant in order to reduce claims costs and meet legislative requirements.

### Report to

Rehabilitation Manager - CTP.

### Supervises

No supervisory responsibilities.

### Main activities

- Provide timely and appropriate assessment of the rehabilitation needs of claimant's in order to manage claims costs and risk factors and meet legislative obligations.
- Monitor, manage and evaluate external rehabilitation services to ensure the best rehabilitation outcome for the claimant and to contain costs through a reduction of over servicing.
- Provide an analysis of issues and recording of rehabilitation activities and costs in order to measure outcomes of rehabilitation services
- Undertake project work stemming from legislative amendments in order to improve business processes and reduce costs.
- Review medical and rehabilitation evidence in preparation of settlement negotiations in order to minimise settlement costs.
- Provide rehabilitation training for Compulsory Third Party (CTP) claims staff and external service providers to facilitate their understanding of reasonable and necessary rehabilitation.

### Key skills

- Knowledge of the legal requirements and implications upon claims.
- Skilled in case management across a broad range of disabilities and clinical areas.
- Skilled in the management of a personal injury claims portfolio.

### Internal contacts

Claims Specialists.

### External contacts

Has contact with Motor Accidents Authority, and medical associations.

### Typical experience

Degree qualified with more than 3 years rehabilitation experience.

### Other comments

## Position Description

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**Position title:** Manager - Financial Planning  
**Position code:** 69010  
**Career level:** 5

---

### Responsible for

Achieving sales and retention targets in respect of Financial Planning business sourced by Financial Planners in the channel.

### Report to

Major Region Distribution Manager, National Distribution Manager.

### Supervises

Financial Planners, Para Planners.

### Main activities

- Leading a team of self-employed and employed Planners across the territory to support the achievement of business targets.
- Identifying business opportunities and acting as the principal link between the Planners and the Area Managers to ensure business development opportunities are appropriately followed up.
- Minimising business risk by proactively working with Planners to ensure that high standards and compliance in relation to advice integrity and dealer licenses to operate are protected.
- Assisting in the delivery of the Organisation's Business Plan objectives, managing expenses within agreed budgets and ensuring Planner practices are aligned to these objectives.
- Recruiting and retaining Planners (employed and self-employed) and ensuring that suitable training and development including technical, compliance and business practice support is forthcoming.

### Key skills

- Excellent people management skills.
- Excellent knowledge and understanding of the wealth management, financial planning market.
- Strong technical financial planning skills.
- Keen awareness of the legal and compliance framework within the industry.
- Excellent communication and presentation skills.

### Internal contacts

Sales and Marketing, Client Services.

### External contacts

Clients, Industry Bodies and Affiliations.

### Typical experience

At least 5 years experience in a Financial Planning advisory role coupled with management experience and degree qualification in business, finance or a related discipline.

### Other comments

**Position Description**

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**Position title:** Senior Financial Planner  
**Position code:** 69015  
**Career level:** 3

---

**Responsible for**

Targeting and assisting clients to meet their financial objectives through the delivery of professional Financial Planning advice.

**Report to**

Manager - Financial Planning.

**Supervises**

No formal supervisory responsibilities. May assist with the mentoring of other team members.

**Main activities**

- Introducing and developing new Financial Planning business in line with set targets. Coordinating, conducting and participating in sales promotions, campaigns and displays.
- Presenting investment/financial plans to clients in line with set targets.
- Increasing funds under management in line with set targets.
- Identifying, educating and promoting the Financial Planning concept to clients.
- Establishing and maintaining high compliance standards that satisfy Australian legislative requirements.
- Developing networking relationships in order to enhance performance.
- Maintaining professional self development.

**Key skills**

- Experienced in servicing clients and reviewing investment portfolios.
- Good communication skills, both written and verbal.
- Demonstrated business development skills.
- Ability to work with minimum supervision.
- Ability to work to tight deadlines in order to achieve business outcomes.
- Experienced in delivering workshops and presentations.

**Internal contacts**

Client Relationship Managers, Para Planners.

**External contacts**

Clients.

**Typical experience**

At least 5 - 8 years experience in Financial Planning advisory roles coupled with tertiary qualifications in Business, Finance or related discipline . Should have completed DFP qualification.

**Other comments**

## Position Description

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**Position title:** Financial Planner  
**Position code:** 69020  
**Career level:** 2

---

### Responsible for

Targeting and assisting clients to meet their financial objectives through the delivery of professional financial planning advice.

### Report to

Manager - Financial Planning.

### Supervises

No formal supervisory responsibilities. May assist with the mentoring of other team members.

### Main activities

- Introducing and developing new financial planning business in line with set targets.
- Reviewing and maintaining existing investment/financial plans for clients in line with set targets.
- Increasing funds under management in line with set targets.
- Identifying, educating and promoting the financial planning concept to clients.
- Establishing and maintaining high compliance standards that satisfy New Zealand legislative requirements.
- Developing networking relationships in order to enhance performance.
- Maintaining professional self development.

### Key skills

- Experienced in servicing clients and reviewing investment portfolios.
- Good communication skills, both written and verbal.
- Demonstrated business development skills.
- Ability to work with minimum supervision.
- Ability to work to tight deadlines in order to achieve business outcomes.
- Experienced in delivering workshops and presentations.

### Internal contacts

Para Planners, Financial Planners.

### External contacts

Clients.

### Typical experience

At least 2-3 years experience in a Financial Planning advisory role, together with degree qualification in business, finance or related discipline. Should have completed DFP qualification.

### Other comments

## Position Description

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**Position title:** Paraplanner  
**Position code:** 69025  
**Career level:** 2

---

### Responsible for

Supporting Financial Planners in providing high quality financial planning services to both existing and new clients.

### Report to

Manager - Financial Planning.

### Supervises

No supervisory responsibilities.

### Main activities

- Reviewing and researching performance of investment products within client portfolios.
- Reviewing and researching individual client needs, investment strategies and risk profiles.
- Producing financial plans in line with agreed targets.
- Initiating and assimilating investment product research.
- Establishing and ensuring compliance standards that satisfy New Zealand legislative requirements.
- Ensuring workflow standards such as turnaround response times are met.
- Participating in team tasks and projects as directed by management.

### Key skills

- A sound knowledge of social security, taxation, superannuation and investment products.
- Good communication skills, both written and verbal.
- Well developed numerical and analytical skills. Proficient in spreadsheet programs.
- Knowledge of ASIC, ISC and FPA compliance standards.
- Well developed organisational skills.
- Ability to work in a team environment with minimal supervision.

### Internal contacts

Financial Planners.

### External contacts

Clients, Fund Managers.

### Typical experience

At least 2-3 years of Financial Planning support experience, together with degree qualification in business, finance or related discipline.

### Other comments



**Position Description**

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**Position title:** Claims Recovery Team Leader  
**Position code:** 60040  
**Career level:** 3

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**Responsible for**

Assisting the Recoveries Department in achieving key outcomes in all third party Claims related matters, through effective performance management of staff.

**Report to**

Recoveries Manager, Credit Manager, Finance Manager.

**Supervises**

Claims Recovery Officers.

**Main activities**

- Coaching team members to maximise rate of recovery amounts from responsible third parties.
- Coaching team members to ensure negotiation and settlement with third parties consistent with common law principles of contributory negligence and relevant legislation, and in accordance with company policy.
- Identifying third party recovery potential based on application of common law principles of negligence / contributory negligence.
- Ensuring costs incurred on liability Claims are related and mitigated.
- Authorising payments to clients, third parties, insurers and/or legal representatives.
- Instructing agents where necessary and overseeing their management of the investigation.
- Referring complex Claims and issues to management.
- Maintaining a standard of work that complies with policy, procedural and legislative requirements.

**Key skills**

- Proven leadership skills and the ability to achieve operational targets through your team.
- Demonstrate-able practical experience in the administration of Claims and the application of legislation.
- Ability to conduct negotiations with internal and external parties to achieve optimal outcomes.
- Highly developed verbal and written communication skills.
- Policy product knowledge and interpretation.
- Persuasive and influential skills.

**Internal contacts**

Claims; Finance; Legal.

**External contacts**

Clients; Solicitors.

**Typical experience**

5+ years experience coupled with relevant qualifications.

**Other comments**

**Position Description**

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<b>Position title:</b>	<b>Claims Recovery Consultant</b>
<b>Position code:</b>	<b>60045</b>
<b>Career level:</b>	<b>2</b>

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**Responsible for**

Maximising the Recovery of debt through diligent and effective actioning of an assigned portfolio of debt files.

**Report to**

Claims Recovery Team Leader.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Reviewing incoming files for liability and entering potentially recoverable files into the computer system.
- Pursuing and negotiating either verbally or through written communication with a debtor and/or their advisers a satisfactory conclusion regarding outstanding debts.
- Maximising the rate of recovery amounts from responsible third parties.
- Maintaining and administering files detailing the status of debtors financial affairs.
- Instructing Solicitors on the action to be taken for Recovery of debt as authorised by Management and corresponding with debtors and their counsel as required.
- Negotiating and settling with third parties of the organisation's insured's liability consistent with common law principles of contributory negligence and relevant legislation / acts, and in accordance with company policy.
- Making payments to clients, third parties, insurers and/or legal representatives within authority limits.
- Liaising with customers/intermediaries/business units.
- Conducting inquiries/searches to locate missing debtors.
- Referring complex claims to Team Leader.

**Key skills**

- Comprehensive knowledge of collection procedures.
- Effective negotiation and communication skills.
- Working knowledge of legislation affecting collections.
- Comprehensive knowledge of liability issues and electronic debt collection system.
- Time management and analytical skills.

**Internal contacts**

Claims; Finance; Legal.

**External contacts**

Debtors or their representatives, Solicitors and Trustees.

**Typical experience**

1-3+ years experience in industry. Degree or AAll qualification or studying towards the same.

**Other comments**

Alternative Titles: Debt Recovery Officer; Collections Officer.

**Position Description**

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**Position title:** Commission Team Leader  
**Position code:** 60030  
**Career level:** 3

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**Responsible for**

Managing the commission payment system.

**Report to**

General Manager.

**Supervises**

Commission Administrator.

**Main activities**

- Overseeing the accurate administration of the commission payment system.
- Providing regular monitoring and reporting on commission payments, including specific data on commission advances.
- Providing recommendations for system enhancements.
- Supporting and advising Team Members by dealing with more complex and technical queries.
- Performing employee appraisals and providing development and training of Team Members as required.
- Developing and maintaining system procedures and quality standards for the Commission Team.

**Key skills**

- Excellent communication skills.
- Numeric ability and attention to detail.
- Knowledge of PC applications including spreadsheet and database analysis.
- Ability to lead, develop and mentor a Team.

**Internal contacts**

Accounts, Sales Manager.

**External contacts**

Agents.

**Typical experience**

At least 4-6 years of commercial experience in Finance, Sales Administration or Accounting.

**Other comments**

**Position Description**

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**Position title:** Commission Administrator  
**Position code:** 60035  
**Career level:** 1

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**Responsible for**

Processing commission payments.

**Report to**

Commission Team Leader.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Processing commission payments in an efficient and effective manner.
- Answering queries regarding commission payments.
- Providing recommendations for system enhancements.
- Handling more complex and technical queries over to the Team Leader.
- Handling commission payments within the guidelines of system procedures and quality standards.

**Key skills**

- Administrative skills.
- Numeric ability and attention to detail.
- Sound PC skills.

**Internal contacts**

Accounting, Sales Managers.

**External contacts**

Agents.

**Typical experience**

At least 1 year experience in an administration style role.

**Other comments**

## Position Description

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**Position title:** Dispute Resolution Team Leader  
**Position code:** 58005  
**Career level:** 4

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### Responsible for

Managing the complaints and disputes process across the organisation through the effective management of the Team.

### Report to

Compliance Manager, General Manager.

### Supervises

Complaints and Disputes Resolution Officers.

### Main activities

- Drafting recommendations on improvements to minimise recurrence of similar Disputes in the future.
- Preparing monthly statistics on complaints and Disputes information.
- Managing the work flow of the Complaints and Disputes Resolution Officers to ensure the timely and accurate response to all internal complaints.
- Managing the timely and accurate response to all external disputes from the IEC.
- Keeping accurate and comprehensive statistics and records relating to all complaints and disputes.
- Preparing the IEC annual report.
- Identifying and implementing 'best practice' and process improvements to reduce expenses and manage complaints effectively and efficiently.
- Ensuring all the organisation's employees understand the Dispute Resolution process, including the production and provision of appropriate materials.
- Ensuring the team complies with the organisation's obligations under the law and the General Insurance Code of Practice.

### Key skills

- Working knowledge of New Zealand Standard on Complaints Handling, risk management processes and analysis of systems and processes.
- Excellent knowledge of breach management and escalation processes, complaints handling and monitoring and reporting process.
- Strong interpersonal, communication and negotiation skills with excellent report writing skills.
- Strong time management skills.

### Internal contacts

Compliance; Legal; Claims.

### External contacts

IEC; Clients.

### Typical experience

5+ years experience in a professional, corporate or commercial Dispute Resolution role, coupled with relevant qualifications.

### Other comments

## Position Description

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<b>Position title:</b>	<b>Complaints &amp; Disputes Resolution Officer</b>
<b>Position code:</b>	<b>58010</b>
<b>Career level:</b>	<b>3</b>

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### Responsible for

Receiving, assessing, investigating and responding to all Complaints and Disputes referred.

### Report to

Dispute Resolution Team Leader.

### Supervises

No supervisory responsibilities.

### Main activities

- Undertaking timely and accurate response to all internal Complaints and external Disputes from the IEC.
- Providing recommendations in relation to unresolved complaints for the organisation.
- Acting as the IEC referral point for the organisation's customer enquiries and for management and staff of the organisation in relation to Code of Practice and decisions under the Insurance Contracts Act.
- Maintaining and monitoring the organisation's Complaint Management System.
- Proactively identifying systematic causes of customer dissatisfaction and contributing to the development of solutions.
- Providing regular reporting to the team leader in relation to IEC matters and service issues.
- Ensuring the organisational obligations under the law and the General Insurance Code of Practice are adhered to when processing Disputes.
- Keeping accurate and comprehensive statistics and records relating to all Complaints and Disputes.

### Key skills

- Working knowledge of New Zealand Standard on Complaints Handling, risk management processes and analysis of systems and processes.
- Strong interpersonal, communication and negotiation skills.
- Strong time management skills.

### Internal contacts

Compliance; Legal; Claims.

### External contacts

IEC; Clients.

### Typical experience

3+ years experience in a professional, corporate or commercial Dispute Resolution role, coupled with relevant qualifications.

### Other comments

**Position Description**

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**Position title:** Senior Fund Accountant  
**Position code:** 60005  
**Career level:** 4

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**Responsible for**

Leading a team of accountants to provide quality accounting and tax services to a portfolio of corporate superannuation fund clients.

**Report to**

Head of Finance.

**Supervises**

Fund Accountants

**Main activities**

- Managing fund accounting activities to ensure reliability and accuracy of accounting systems.
- Preparing and reviewing fund budgets and financial statements.
- Coordinating various budget processes such as client annual returns and quarterly surveys, Inland Revenue returns and income tax returns on a quarterly and/or annual basis.
- Ensuring that clearing accounts including bank reconciliations are performed regularly and actioned appropriately.
- Liaising with; the Trustees and/or Administration Managers throughout the year in resolving daily issues, fund auditors for appointment and completion of audits and external actuaries in the preparation of actuarial reviews and statements for the Defined Benefit funds.
- Regularly review work practices/procedures to identify opportunities to improve quality and/or productivity.
- Managing the performance of team members by developing performance agreements, coaching and providing regular feedback on performance and completing performance management processes within agreed timeframes.
- Ensuring compliance with all legislative, financial, policy, procedural, quality and agreed service level requirements are met.

**Key skills**

- Strong leadership skills with the ability to develop, coach and mentor others.
- Strong understanding customer management and customer value.
- Excellent verbal and written communication skills.
- Good analytical and problem solving skills.
- Strong knowledge of Superannuation products and accounting standards.
- Computer literate (Excel, Word, Windows/98).

**Internal contacts**

Fund/Portfolio Accountants, Fund Managers.

**External contacts**

External Fund Managers, Auditors, Actuaries, ATO.

**Typical experience**

Will have at least 5 years accounting experience post qualifications and have completed NZICA or equivalent recognised studies.

**Other comments**

**Position Description**

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**Position title:** Fund Accountant  
**Position code:** 60010  
**Career level:** 3

---

**Responsible for**

Providing quality accounting and taxation services to a portfolio of clients.

**Report to**

Senior Fund Accountant.

**Supervises**

Typically no supervisory responsibilities.

**Main activities**

- Developing regular and ad-hoc reports for both internal and external clients such as financial statements and budgets.
- Ensuring the standards of service set out in the service level agreement are met.
- Coordinating various budget processes such as client annual returns and quarterly surveys, Inland Revenue returns and income tax returns on a quarterly and/or annual basis.
- Identifying improvements to processes and procedures.
- Liaising with; the Trustees and/or Administration Managers throughout the year in resolving daily issues, fund auditors for appointment and completion of audits and Investment Managers.
- Complete reconciliation of all clearing accounts in a timely manner with older items being brought to the attention of the Senior Fund Accountant for agreed appropriate action.
- Attending to internal and external account queries.
- Ensuring compliance with all legislative, financial, policy, procedural, quality and agreed service level requirements are met.
- Managing the workflow of other staff in the area when required.

**Key skills**

- Ability to develop, coach and mentor others.
- Strong understanding customer management and customer value.
- Excellent verbal and written communication skills.
- Good analytical and problem solving skills.
- Strong knowledge of Superannuation products and accounting standards.
- Computer literate (Excel, Word, Windows/98).

**Internal contacts**

Fund/Portfolio Accountants, Fund Managers.

**External contacts**

External Fund Managers, Auditors, Actuaries.

**Typical experience**

Will have at 1-2 years accounting experience post qualifications and may be studying towards NZICA qualifications.

**Other comments**



**Position Description**

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**Position title:** Assistant Fund Accountant  
**Position code:** 60015  
**Career level:** 2

---

**Responsible for**

Providing all non-statutory accounting tasks and services to a portfolio of clients for a range of managed funds.

**Report to**

Senior Fund Accountant, Fund Accountants.

**Supervises**

Typically no supervisory responsibilities.

**Main activities**

- Reconciliation of receipts and disbursements to the General Ledger.
- Assisting Fund Accountants in the reconciliation of all clearing accounts.
- Reconciliation of unrepresented Cheques.
- Preparing bank reconciliation and associated schedules.
- Following up on outstanding reconciliation items.
- Prepare and process; stop payments, cancelled cheques, dishonours, stale cheques, bank traces, journals effecting bank accounts.
- Attending to internal and external account queries.
- Providing assistance with preparation of management reporting information.
- Performing other duties as requested by Fund Accountants / Senior Fund Accountants.
- Ensuring compliance with all legislative, financial, policy, procedural, quality and agreed service level requirements are met.

**Key skills**

- Strong understanding customer management and customer value.
- Excellent verbal and written communication skills.
- Strong numeracy skills.
- Computer literate (Excel, Word, Windows).

**Internal contacts**

Fund/Portfolio Accountants, Fund Managers.

**External contacts**

External Fund Managers, Auditors, Actuaries.

**Typical experience**

Will have experience in accounting or banking. May be studying towards or have recently completed Accounting related course.

**Other comments**

## Position Description

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**Position title:** Manager - Unit Pricing  
**Position code:** 60020  
**Career level:** 4

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### Responsible for

Maintaining and enhancing all unit pricing processes and providing specialist advice to business units on related issues.

### Report to

General Manager Accounts and Administration.

### Supervises

A small team of Unit Pricing staff.

### Main activities

- Ensuring the accuracy of unit pricing procedures such as determining net asset values, unit prices, capital gains / losses, monthly accounts and cash projections.
- Identifying, developing and enhancing accounting procedures, policies and systems.
- Reporting on the implementation of new investment / funds strategies from a unit pricing perspective.
- Providing specialist advice to business units on issues such as taxation policies and investment implications as well as preparing reports on future accounting, taxation and trust issues.
- Identifying and providing the training required for Unit Pricing staff.

### Key skills

- Sound understanding of Accounting Principles.
- High level numeracy and analytical skills.
- Ability to research, compile reports and present information including recommendations.
- Excellent management and organisational skills.

### Internal contacts

Business Line Actuaries; Business Line Finance Managers; Business Line Marketing Managers; Group Actuarial

### External contacts

Clients and Major Suppliers.

### Typical experience

Will have at least 5 years of relevant experience in either Accounting, Finance or Funds Management. Tertiary qualifications in Accounting or other related discipline.

### Other comments

Alternative Title: Manager - Fund Accounting/Unit Pricing.

**Position Description**

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**Position title:** Unit Price Accountant  
**Position code:** 60025  
**Career level:** 2

---

**Responsible for**

Conducting all unit pricing processes and providing specialist advice to business units on related issues.

**Report to**

Manager Unit Trust, Financial Controller.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Performing unit pricing functions such as calculating the value of net assets, unit prices, cash projections and capital gains / losses.
- Maintaining, entering and reconciling data used in the Unit Pricing process.
- Preparing monthly accounts and maintaining general ledger records.
- Ensuring the system reflects current tax and compliance legislation.
- Responding to enquiries from other Business Units and external clients.
- Assisting in the development of junior staff.

**Key skills**

- Strong written and oral communication skills.
- Computer literate with proficiency in relevant software packages.
- Excellent organisational and interpersonal skills.
- Solid numeracy and analytical skills.

**Internal contacts**

Business Line Actuaries; Business Line Finance Managers; Business Line Marketing Managers; Group Actuarial.

**External contacts**

Software Suppliers, Clients.

**Typical experience**

Will have 2-4 years relevant experience in either Accounting, Finance or Funds Management and tertiary qualifications in Accounting or another related discipline. May also have SIA qualifications.

**Other comments**

## Position Description

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**Position title:** Graduate - Non-Technical Degree  
**Position code:** 20005  
**Career level:** 1

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### Responsible for

Undertaking activities of a limited scope under close supervision within a Non-Technical Job Family (e.g. Sales, Marketing, Finance and Administration, Human Resources, Customer Service).

### Report to

Team Leader/Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Conducting minor assignments under close supervision.
- Preparing and presenting basic reports, analyses and documents.
- Utilising a variety of standard methodologies and techniques in solving basic problems.
- Assisting more senior staff in analysing information.
- Developing an understanding of the business.
- Undergoing training, either formal or informal, on a regular basis.
- Contributing to team projects.

### Key skills

- Research skills acquired at university.
- Developing communication, organisational, analytical and problem solving skills.

### Internal contacts

staff at all levels.

### External contacts

No external contacts.

### Typical experience

3 or 4 year Non-Technical (including Marketing, Communications, Business, Commerce, Economics, Human Resources, Arts, Psychology, etc.) degree.

### Other comments

## Position Description

---

**Position title:** Graduate - Technical Degree  
**Position code:** 20015  
**Career level:** 1

---

### Responsible for

Undertaking activities of a limited scope under close supervision within a Technical Job Family (e.g. IT, Research and Development, Engineering, Customer Support, Technical Support).

### Report to

Team Leader/Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Conducting minor assignments under close supervision.
- Preparing and presenting basic technical reports, analyses and documents.
- Utilising a variety of standard methodologies and techniques in solving basic technical problems.
- Assisting more senior staff in analysing information.
- Developing an understanding of the business.
- Undergoing training, either formal or informal, on a regular basis.
- Contributing to team projects.

### Key skills

- Research skills acquired at university.
- Developing communication, organisational, analytical and problem solving skills.
- Developing technical ability.

### Internal contacts

staff at all levels.

### External contacts

No external contacts.

### Typical experience

3 or 4 year Technical (including IT, Computer Science, Engineering, Maths, Biology, Chemistry, etc.) degree.

### Other comments

## Position Description

---

**Position title:** National Assessing Manager  
**Position code:** 62005  
**Career level:** 5

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### Responsible for

Managing the property assessing and parts control functions.

### Report to

General Manager.

### Supervises

Assessors, Loss Control/Risk Manager, Fraud/Investigations Manager.

### Main activities

- Managing internal and/or external loss assessors nationally and ensuring damages are assessed promptly and the appropriate price is paid for rectifications and total loss settlements.
- Continually working with the assessors to identify leakage, improve forms, processes and allowances, in order to reduce claims cost and improve productivity.
- Providing information in report form to manage and monitor repair cost, assessor performance (internal and external) repairer performance and developing additional statistical information which will benefit other areas of the organisation.
- Ensuring regular assessment reviews are carried out to measure the integrity, financial efficiency, accuracy and quality of assessment and setting and maintaining performance standards for providing service to customers.
- Developing statistical information and reporting on the performance of staff and the repair industry.
- Establishing communication links with the major motor manufacturers in order to create long term, quality business relationships in the interest of our policy holders.
- Recruiting staff and carrying out performance agreement and appraisal reviews on all assessing and motor part staff.
- Managing assessing budget.

### Key skills

- Broad knowledge of assessing/insurance procedures and the smash repair industry.
- Ability to lead and direct staff.
- Working knowledge of TQM principles.
- Strong negotiation and analytical skills.
- Strong verbal, written and interpersonal communication skills.

### Internal contacts

Loss Adjustment/Risk Control department, Claims department.

### External contacts

Repairer Organisations, Industry Bodies.

### Typical experience

At least 8 years experience within the Insurance Industry in an Assessor/Management role, together with relevant qualifications and licenses.

### Other comments

## Position Description

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**Position title:** Assessing Manager  
**Position code:** 62010  
**Career level:** 4

---

### Responsible for

Managing the Motor Vehicle Assessing and Parts Control functions for the area/branch.

### Report to

National Assessing Manager.

### Supervises

Up to 100 employees.

### Main activities

- Managing internal/external Motor Vehicle Loss Assessors and managing the Motor Assessing budget for the area/branch.
- Ensuring damaged vehicles are Assessed promptly and the appropriate price is paid for repairs and total loss settlements.
- Reporting to Management, the area/branch's performance in relation to the management and monitoring of repair cost, Assessor performance (internal and external) repairer performance and additional relevant statistical information.
- Setting and maintaining performance standards for providing service to customers.
- Developing and maintaining a repair account checking process to ensure the right price is paid on the Smash Repairer's account.
- Developing statistical information and reporting on the performance of staff and the repair industry.
- Establishing communication links with the major motor manufacturers in order to create long term, quality business relationships in the interest of policy holders.
- Recruiting staff and carrying out performance agreement and appraisal reviews on Area/Branch Assessing and Motor Part staff.

### Key skills

- Broad knowledge of the Assessing/Insurance organisations policies and the smash repair industry.
- Management training including TQM principles.
- Leadership and team building skills with the ability to handle conflict.
- Ability to think outside the conventional approach in solving problems.
- Proven negotiation skills.
- Ability to analyse statistical data incorporating computer skills and to understand and implement performance measures.

### Internal contacts

Claims, Assessing, Loss Control/Risk.

### External contacts

Policy Holders, Repairer Organisations.

### Typical experience

Minimum 5 years experience within the Motor Vehicle Assessing Industry in a Management capacity, licensed as a Motor Vehicle Loss Assessor.

### Other comments

## Position Description

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**Position title:** National Loss Control/Risk Manager  
**Position code:** 62015  
**Career level:** 6

---

### Responsible for

Establishing, monitoring and controlling the Loss Control/Risk Management function of the organisation, including producing risk assessment surveys and providing risk management advice for Industrial Special Risks/Machinery and/or Casualty classes of business.

### Report to

Chief Executive Officer, General Manager.

### Supervises

Loss Control/Risk Managers.

### Main activities

- Producing and monitoring risk assessment reports, undertaking Risk identification analysis and ensuring rectification of Risk areas.
- Providing direction and advice on a broad range of Risk Management issues.
- Undertaking Risk improvement strategies through the continual development of improved Risk reporting, Risk identification and follow-up procedures and systems.
- Ensuring the Risk improvement recommendations are submitted to the intermediary and the insured. Ensuring recommendations are followed up/monitored until an acceptable Risk improvement outcome is achieved.
- Ensuring that internal Underwriting Staff and Loss Control Surveyors receive adequate training in Risk assessment and technical issues.
- Monitoring the performance of Loss Control/Risk Management Staff.
- Ensuring operating policies and procedures are followed and activities are conducted ethically.

### Key skills

- Exceptional communication, negotiation and analytical skills.
- Knowledge and experience of undertaking Risk reports of large and complex Risks.
- Business planning, budgeting and change management skills.

### Internal contacts

Loss Control/Risk Management, Underwriters.

### External contacts

Group and agency representatives on issues affecting the business. Government and independent agencies on issues affecting product development.

### Typical experience

Minimum 15 years experience in Loss Control/Risk Management and extensive experience in conducting Risk identification and Risk remediation. Relevant tertiary or specialist qualifications.

### Other comments



## Position Description

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**Position title:** Loss Control/Risk Manager  
**Position code:** 62020  
**Career level:** 5

---

### Responsible for

Producing risk assessment surveys and providing risk management advice for Industrial Special Risks/Machinery and/or Casualty classes of business.

### Report to

General Manager, National Assessing Manager.

### Supervises

Loss Control/Risk Officers.

### Main activities

- Producing risk assessment reports and, as appropriate, risk improvement recommendations.
- Ensuring completed reports are delivered with adequate underwriting information so as to facilitate risk understanding by Underwriters leading to an acceptable loss ratio.
- Reviewing reports prepared by third party bodies and interpreting those reports to enable an accurate risk assessment to be completed with results relayed to Underwriters and Business Managers as required.
- Assessing and evaluating operational policies and procedures to achieve the identified risk management objectives and recommend enhancements where necessary.
- Introducing new technology and enhanced risk management techniques and approaches to assist risk identification, measurement and control.
- Monitoring the progress of risk management process on existing and new projects/activities undertaken by the Organisation.
- Ensuring that internal Underwriting Staff and Loss Control Surveyors receive adequate training in risk assessment and technical issues.
- Ensuring operating policies and procedures are followed and activities are conducted ethically.
- Serving as a reference point to Managers on risk management issues.

### Key skills

- Strong communication and analytical skills.
- Knowledge and experience of undertaking risk reports of large and complex risks.
- Business planning, budgeting and change management skills.

### Internal contacts

Management, Loss Control/Risk Officers, Underwriters.

### External contacts

Group and Agency Representatives on issues affecting the Organisation. Government and Independent Agencies on issues affecting product development.

### Typical experience

At least 7 years experience within a Loss Control/Management capacity, together with relevant tertiary qualifications.

### Other comments

## Position Description

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**Position title:** Loss Control/Risk Officer  
**Position code:** 62025  
**Career level:** 4

---

### Responsible for

Physically inspecting risks proposed and furnishing written reports to enable Underwriters to make informed acceptance decisions.

### Report to

Loss Control/Risk Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Inspecting highly valued and/or complex risk identifying physical and moral hazards.
- Completing relevant reports including photographic and other reporting documentation in a format and timeframe as required.
- Monitoring and reporting on the implementation of actions for risk improvement and ensuring results are relayed to Underwriters.
- Making recommendations on acceptability, risk improvement and hazard reduction.
- Posting claims inspections addressing specific concerns.
- Conducting training of appropriate personnel on loss control including property security, intruder detection and prevention, fire prevention and safety related issues.
- Continually enhancing and disseminating technical information related to loss control.
- Keeping abreast of new developments in loss control methods and technology.

### Key skills

- Working knowledge of underwriting survey requirements for insurance rating.
- Highly skilled in risk identification and loss prevention advice.
- Good verbal and written communication skills.
- Strong analytical skills.

### Internal contacts

Underwriting department.

### External contacts

Clients, Agency Representatives.

### Typical experience

At least 3-4 years practical surveying experience together with technical qualifications.

### Other comments

## Position Description

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**Position title:** Home Assessor  
**Position code:** 62030  
**Career level:** 3

---

### Responsible for

Assessing damage/loss to insured home and/or contents and supervising and coordinating repair work to ensure restoration with minimal inconvenience to the policy holder and at a fair and reasonable cost to the insurer.

### Report to

Assessing Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Receiving and responding to assessment bookings.
- Inspecting damaged property and obtaining repairer quotes.
- Obtaining accurate details and completing assessment report.
- Negotiating and adjusting repairer's quotations as required and authorising repairs based on best quote.
- Supervising quality control of repair work.
- Developing an accurate and complete 'Scope of Work' or 'Statement of Loss' as per standards outlined in the organisation's manual.
- Determining policy entitlements and accurately advising the policy holder of entitlements and effects on policy.
- Informing customers about how their loss will be managed.
- Establishing equitable settlements between insurer, repairer and client.

### Key skills

- Knowledge of the building industry.
- Good communication and negotiation skills.
- Problem solving ability.
- Good customer service skills.

### Internal contacts

Loss Adjustment/Risk Control department; Claims Processing; Customer Service.

### External contacts

Repairers; Clients.

### Typical experience

3-5+ years experience in Home and Contents Assessment, coupled with building qualifications.

### Other comments

## Position Description

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**Position title:** Motor Vehicle Assessor  
**Position code:** 62035  
**Career level:** 3

---

### Responsible for

Assessing damage to insured motor vehicles and supervising and coordinating repair work to ensure restoration with minimal inconvenience to the policy holder and at a fair and reasonable cost to the insurer.

### Report to

National Assessing Manager, Claims Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Inspecting damaged motor vehicle and obtaining repairer quotes.
- Locating and negotiating acceptable replacement parts if required.
- Negotiating and adjusting repairer's quotations as required.
- Contacting and assigning cars to a repair facility.
- Authorising repairs based on the fairest and best value quotations.
- Supervising quality control repair work in progress and monitoring lag time for repairs.
- Acting as liaison and establishing equitable settlements between Employer, Repair Facilities, Suppliers and Client.
- Making recommendations on the percentage of liability for the insurer with both clients and repairers through careful and efficient management of the assessment process.
- Ensuring all assessments are undertaken within the Industry accepted repair procedures and Organisation policy.

### Key skills

- Knowledge of the smash repair industry.
- Good communication and negotiation skills.
- Knowledge of motor vehicle construction.
- Problem solving skills.

### Internal contacts

Claims department.

### External contacts

Employers, Repair Facilities, Suppliers, Clients.

### Typical experience

At least 3-4 years experience together with a Motor Vehicle Loss Assessor Licence.

### Other comments

## Position Description

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**Position title:** Appraisal Officer  
**Position code:** 62040  
**Career level:** 2

---

### Responsible for

Ensuring that the Appraisal process assists in helping to acquire and retain quality accounts which contribute to the profitability of the Division by making recommendations to the Underwriter regarding risk acceptability of the homes and contents of clients and potential clients.

### Report to

Appraisal Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Developing replacement cost of homes up to a building sum insured of \$2,500,000 by adhering to accepted valuation methods and keeping abreast of current building costs.
- Providing recommendations to the Underwriter regarding risk acceptability by understanding the organisation's Underwriting and Appraisal guidelines, the coverage and limitations of local contracts and making observations about the general character and attitude of the homeowner.
- Suggesting modifications to the insured which would improve an unacceptable risk in relation to burglary and fire hazards.
- Preparing comprehensive but concise reports communicating the results of the risk investigation. Reports are to be completed in accordance with the appraisal guidelines with regard to risk analysis and loss prevention.
- Identifying the need for additional insurance coverage based on insured's personal possessions and lifestyle, and supply the Underwriter with sufficient information to pursue these coverage's.
- Assisting with the developing and updating of a construction cost matrix system to be used as a primary pricing guideline for the Underwriting territory.
- Assisting with the technical training of Trainee Appraisers and Underwriters.
- Conducting research on state of the art equipment utilised for fire and security protection and educating Team on findings.

### Key skills

- Demonstrated numerical, written and oral communication, and organisational skills.

### Internal contacts

Underwriters.

### External contacts

Clients.

### Typical experience

Minimum 3 years experience within an Appraisal capacity coupled with relevant qualifications.

### Other comments

## Position Description

---

**Position title:** Fraud/Investigations Manager  
**Position code:** 62050  
**Career level:** 5

---

### Responsible for

Maintaining a specialist investigations unit which provides cost effective fraud prevention, detection and investigation services.

### Report to

Chief Manager Legal Compliance and Public Affairs.

### Supervises

May supervise up to 10 staff

### Main activities

- Investigating suspicious and fraudulent claims.
- Developing a highly skilled investigations team
- Developing anti-fraud strategies and policies and creating a high level of awareness within the organisation.
- Liaising with police, witnesses, solicitors, claimants etc.
- Compiling briefs and statistical reports.
- Managing and controlling activities and workload for the area.

### Key skills

- Strong leadership skills.
- Strong communication skills
- Presentation and negotiation skills
- Knowledge of general insurance, claims processes and legal environment.

### Internal contacts

### External contacts

### Typical experience

Management experience. Qualifications and experience in investigations.

### Other comments

**Position Description**

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**Position title:** Fraud Investigator  
**Position code:** 62055  
**Career level:** 3

---

**Responsible for**

Providing fraud prevention, detection and investigation services.

**Report to**

Fraud/Investigations Manager.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Conducting full investigations related to insurance fraud, to include surveillance, activity checks, background checks, locates and statements.
- Preparing brief reports and statistical data and submitting.
- Testifying at hearings as required.
- Creating a high level of awareness amongst Staff in anti fraud strategies and policies.
- Liaising with Police, Solicitors of Witnesses and Claimants.

**Key skills**

- Strong communication skills.
- Presentation and negotiation skills.
- Ability to manage own caseload and work independently.

**Internal contacts**

Claims department.

**External contacts**

Police, Solicitors of Witnesses, Claimants.

**Typical experience**

At least 3-4 years experience in fraud related industries and knowledge of general insurance, together with relevant qualifications.

**Other comments**

## Position Description

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**Position title:** Reinsurance Manager  
**Position code:** 63005  
**Career level:** 6

---

### Responsible for

All reinsurance activities within the company. Negotiating treaties and reinsurance agreements with other companies in the industry, and monitoring the levels of risk associated with each of the various product groups.

### Report to

Group Manager, General Insurance Portfolios.

### Supervises

Reinsurance Accountant, Administration Manager and Accounts Assistants (Reinsurance Officers)

### Main activities

- Managing and controlling the group's outward reinsurance programmes.
- Collating the necessary statistical, underwriting and claims information from branches and subsidiaries in New Zealand and overseas.
- Signing off all the reinsurance treaties for the group
- Signing off all facultative placements associated with schemes and programmes.
- Preparing necessary board papers
- Overseeing preparation of returns to the ISC
- Preparing quarterly inward treaties and reporting on the accuracy of reserves.
- Interacting with many levels of management throughout the company, industry bodies, brokers, intermediaries and other clients.

### Key skills

- Broad knowledge of local markets and future growth potential.
- Effective leadership skills
- Communication and negotiation skills
- Broad knowledge of all insurance products, specialising in reinsurance.

### Internal contacts

### External contacts

### Typical experience

Extensive broad based insurance experience, specialising in reinsurance for at least 10 years. Generally degree qualified or FAI qualifications. Typically over 10 years in a management role

### Other comments

Alternative Title: Group Reinsurance Manager.



## Position Description

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**Position title:** Reinsurance Underwriter  
**Position code:** 63010  
**Career level:** 3

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### Responsible for

Underwriting all new and existing classes of business within set Underwriting guidelines, authority levels and service standards.

### Report to

Reinsurance Manager or Underwriting Manager or Senior Underwriter.

### Supervises

No supervisory responsibilities.

### Main activities

- Underwriting new and existing business.
- Ensuring quality of underwriting activities is within limitations of company policy and in accordance with underwriting standards.
- Protecting company risk exposure by applying retention limits, arranging reinsurance and observing underwriting guidelines.
- Preparing reports on portfolio performance and maintaining credit control of business within the portfolio.
- Identifying need for review of proposal assessments.
- Monitoring and reviewing Underwriting standards, procedures and checklists.
- Identifying Underwriting requirements to meet business needs.
- Reviewing and analysing research results.
- Ensuring all documentation is accurate and complete and conforms with organisational guidelines.

### Key skills

- Full knowledge of company guidelines, Underwriting acceptance levels and systems.
- Understanding of instalment system and account reconciliation.
- Ability to provide training and leadership to Assistant Underwriters and take responsibility for the execution and completion for activities performed by other staff.
- Ability to provide efficient and timely service and professional Underwriting service to brokers and clients.
- Ability to ensure quality of underwriting activities is within limitations and authority levels and to accept or reject risks or alterations within company guidelines and standards.

### Internal contacts

Underwriting and Reinsurance departments.

### External contacts

### Typical experience

At least 2-3 years of Underwriting experience coupled with a associateship or equivalent.

### Other comments

## Position Description

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**Position title:** Reinsurance Actuary  
**Position code:** 63015  
**Career level:** 4

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### Responsible for

Performing Actuarial calculations to assist in monitoring solvency and developing financial and marketing programs.

### Report to

Reinsurance Manager or Actuarial Manager.

### Supervises

Actuarial Students.

### Main activities

- Conducting regular reviews of Reinsurance pricing, valuation and reporting techniques.
- Working closely with Underwriters to price treaties.
- Developing and enhancing pricing models and monitoring profitability of the business.
- Utilising computer modelling techniques to perform Actuarial investigations, analysis and costings for Senior Management.
- Drafting complex reports on investigation results and signing off on straightforward reports.
- Assisting in dialogue with Government Authorities, Institutions and Associations.
- Participating in the submission of statutory statistical returns and reports.
- Preparing quarterly reserve analysis of the assumed Reinsurance portfolio.
- Providing technical advice and guidance to less experienced Actuarial staff and clients.
- Participating in the reinsurance business plan process and involvement in the Department's financial reporting.

### Key skills

- Good knowledge of the insurance industry, existing products and competitor products.
- Ability to analyse, interpret and extrapolate data from a number of sources and resolve complex issues.
- Ability to communicate technical information to clients in a simple manner and present proposals.

### Internal contacts

Actuarial department, Sales and Marketing, Finance and Administration, Underwriting.

### External contacts

Actuaries in other organisations, Institute of Actuaries.

### Typical experience

At least 4-5 years insurance experience coupled with a Degree qualification and 3-4 years graduate study and registration.

### Other comments

**Position Description**

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**Position title:** Reinsurance Analyst  
**Position code:** 63020  
**Career level:** 3

---

**Responsible for**

Managing and maintaining the treaty and credit control functions within the Reinsurance Department.

**Report to**

Reinsurance Manager.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Preparing and analysing financial reports for the Reinsurance operations of the organisation and undertaking the reconciliation of Reinsurance accounts.
- Performing notice of loss and facultative premium accounting for complex accounts.
- Supporting the claim reporting function by preparing necessary documentation.
- Processing of billing and payment activity for treaty accounts and coordinating assembly of billing packages.
- Working with claims reporting/tracking database to answer claim queries and communicate claim and billing activity.
- Pursuing collections in a timely manner by directly communicating with Reinsurers, reporting follow-up balances, undertaking ongoing analysis of debtors ageing and escalating non-payment issues to Reinsurance Manager.
- Preparing and reporting intermediate-level claims to reinsurers.

**Key skills**

- Working knowledge of insurance and reinsurance customs, practices and procedures.
- Ability to analyse and communicate financial information.
- Strong analytical, organisational and communication skills.
- Ability to interpret and apply contract language.
- High level of PC aptitude and ability.
- Ability to work in a team environment.

**Internal contacts**

Finance and Administration, Claims, Underwriting.

**External contacts**

Clients.

**Typical experience**

At least 3 years of accounting experience and experience within a credit control capacity, coupled with a relevant degree.

**Other comments**

Alternative Title: Financial Analyst.

**Position Description**

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**Position title:** Reinsurance Technician  
**Position code:** 63025  
**Career level:** 3

---

**Responsible for**

The provision of technical and analytical support in the placement of outwards Reinsurance programs.

**Report to**

Reinsurance Manager.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Providing expertise and guidance to recovery teams on technical issues.
- Providing support and assistance with reinsurer financial and claim audits as required and communicating financial information to clients.
- Working directly with business segments to provide recommendations on Reinsurance issues.
- Supporting arbitration or litigation proceedings in conjunction with Reinsurance.
- Investigating and resolving collection issues.
- Completing special projects and assignments related to Reinsurance recovery.
- Monitoring premium collections and reporting to reinsurers risk profiles and key exposures.

**Key skills**

- Strong verbal and written communication skills.
- Ability to analyse and disseminate technical and/or complex information to clients at all levels.

**Internal contacts**

Actuaries, Underwriters, Claims, Finance, Legal, Internal Auditors.

**External contacts**

Reinsurance Brokers, Legal Advisors, Industry Associations, External Auditors, Clients.

**Typical experience**

At least 3 years experience within the general insurance/reinsurance industry, coupled with relevant qualifications.

**Other comments**

Alternative Title: Reinsurance Consultant.

## Position Description

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**Position title:** Reinsurance Officer  
**Position code:** 63030  
**Career level:** 2

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### Responsible for

The management and placement of outward Reinsurance programs.

### Report to

Reinsurance Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Undertaking treaty account administration, including processing, invoicing and system inputting.
- Supporting the Reinsurance Analyst as required in regard to credit control and reconciliation of treaties.
- Reviewing line limits, deductibles, territorial scope and other key issues with business unit managers and implementing outcomes.
- coordinating, collating and reviewing of all material to provide a standard format for reinsurer presentation and coordinating market presentations and one-on-one meetings between reinsurers and business unit managers, providing feedback to reinsurers.
- Reviewing cover note terms and conditions and providing an understanding/explanation of clauses while ensuring compliance with company and statutory regulations.
- Ensuring Reinsurance rates are correctly entered into the underwriting systems and ensuring that premium collections are adequately monitored.
- Maintaining and reporting on the exposure database and monitoring Reinsurance security.

### Key skills

- Good communication and analytical skills.
- Advanced PC skills including database skills.
- Ability to work in a team environment.

### Internal contacts

Actuaries, Underwriters, Claims, Finance, Legal, Internal Auditors.

### External contacts

Reinsurance Brokers, Legal Advisors, Industry Associations, External Auditors, Clients.

### Typical experience

At least 3 years experience within the general insurance/reinsurance industry, coupled with relevant qualifications.

### Other comments

## Position Description

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**Position title:** Reinsurance Administrator  
**Position code:** 63035  
**Career level:** 1

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### Responsible for

Supporting the Reinsurance department through administrative functions.

### Report to

Reinsurance Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Assisting with the processing of Reinsurance policies from inception through to termination and maintaining records of the insurers' files.
- Assisting in the reviewing and processing of incoming claims including verification of amounts, approval, notification and payment.
- Taking incoming phone calls from clients, assisting with their enquiries and referring more complex enquiries to the Reinsurance Officer.
- Undertaking general filing and office maintenance for the Reinsurance department.

### Key skills

- Ability to prioritise and handle various tasks simultaneously.
- Good PC skills.
- Good communication skills.
- Ability to work in a team environment.

### Internal contacts

Actuaries, Underwriters, Claims.

### External contacts

Clients.

### Typical experience

At least 1 year general office experience within the general insurance industry.

### Other comments

This is an entry level position. Alternative Title: Reinsurance Claims Officer.

## Position Description

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**Position title:** National Account Manager  
**Position code:** 64040  
**Career level:** 6

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### Responsible for

Coordinating all business initiatives nationally, which are associated with maximising quality business through intermediary channels. Providing strong leadership and management to staff to ensure business objectives are met. Providing support to intermediaries and developing relationships necessary to enhance business results.

### Report to

General Manager - Sales and Service.

### Supervises

Senior Account Managers, Account Managers.

### Main activities

- Ensuring new sales and renewals of existing business are within maximum permissible loss ratio results for portfolio.
- Maintaining and growing the portfolio of business.
- Supporting the launch of new products and services.
- Resolving adviser/broker issues as they occur
- Ensuring underwriting standards are met.
- Recruiting Account Managers and staff in general, as required.
- Setting measurable performance standards.
- Ensuring all compliance is adhered to in managing people and in the provision of information, products and services to customers.
- Preparing annual budgets for sales and expenses and managing to budget.

### Key skills

- Knowledge of the business process and ability to apply management solutions based on an operational knowledge of the problem.
- Ability to motivate team to improve results.
- Ability to define employee development needs and establish processes to achieve these needs.
- Excellent presentation, negotiation, verbal and written skills.
- Technical ability to recognise opportunities for long term profit.
- Understanding of relevant legislation.
- Business planning and change management skills.

### Internal contacts

### External contacts

### Typical experience

Relevant tertiary qualifications and understanding of relevant legislation.

### Other comments

## Position Description

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**Position title:** Senior Account Manager  
**Position code:** 64045  
**Career level:** 4

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### Responsible for

Responsible for developing and maintaining strong advisor relationships for a portfolio of schemes. Responsible for fostering a positive level of growth of premium income with emphasis on profitability.

### Report to

Area/Regional Sales Manager.

### Supervises

May Supervise Account Managers.

### Main activities

- Achieving individual profit and business growth targets to contribute to attainment of Branch plans.
- Reviewing existing customer broker portfolios and recommending strategies for increasing growth.
- Providing underwriting service to the intermediaries, for example new business quotes, renewal negotiations, acceptance and authorisation of underwriting risk.
- Contributing to the achievement of the Branch operating plan through effective servicing and development of the existing client base and growth of new business.
- Liaising with the Claims Unit on claims relating to their customer base.
- Accepting policies within their risk acceptance authority and referring underwriting risks in excess of their authority to the Area/Regional Sales Manager or appropriate Product Line Manager.
- Planning renewal terms of insurance premiums for key customers.
- Monitoring and reporting on achievement to budget.
- Developing strong, professional relationships with key advisors, and demonstrating an ability to proactively service their needs

### Key skills

- Broad knowledge of the local markets and future growth potential.
- Effective negotiation and communication skills and developing management skills.
- Ability to develop and grow relationships with brokers and intermediaries and identify new business development opportunities.
- Broad knowledge of all insurance products.

### Internal contacts

Sales and Marketing; Customer Service; Finance.

### External contacts

Clients at all levels.

### Typical experience

5-7 years experience within an Insurance Sales/Business Development role, coupled with AINZ insurance qualifications.

### Other comments

Alternative Titles: Account Manager; Senior Business Underwriting BDM.



## Position Description

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**Position title:** Account Manager  
**Position code:** 64050  
**Career level:** 3

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### Responsible for

Servicing a number of portfolio's to maintain a positive level of growth of premium income with emphasis on profitability.

### Report to

Area/Regional Sales Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Achieving individual profit and business growth targets to contribute to attainment of Branch plans.
- Reviewing existing customer broker portfolios and recommending strategies for increasing growth.
- Providing underwriting service to the intermediaries, for example new business quotes, renewal negotiations, acceptance and authorisation of underwriting risk.
- Contributing to the achievement of the Branch operating plan through effective servicing and development of the existing client base and growth of new business.
- Liaising with the Claims Unit on claims relating to their customer base.
- Accepting policies within their risk acceptance authority and referring underwriting risks in excess of their authority to the Area/Regional Sales Manager.
- Planning renewal terms of insurance premiums for key customers.
- Monitoring and reporting on achievement to budget.

### Key skills

- Broad knowledge of the local markets.
- Effective negotiation and communication skills.
- Ability to develop and grow relationships with brokers and intermediaries and identify new business development opportunities.
- Broad knowledge of all insurance products.

### Internal contacts

Sales and Marketing; Customer Service; Finance.

### External contacts

Clients at all levels.

### Typical experience

4-5 years experience within an Insurance Sales/Business Development role, coupled with AINZ insurance qualifications.

### Other comments

Alternative Title: Account Executive; Business Underwriting BDM.

**Position Description**

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**Position title:** Assistant Account Manager  
**Position code:** 64055  
**Career level:** 2

---

**Responsible for**

Supporting Account Managers in the delivery of the service to Brokers and Intermediaries.

**Report to**

National/Senior/Account Manager.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Providing new business quotes and negotiating renewals within risk acceptance authority.
- Processing underwriting documentation, including renewal lists and new business policies.
- Liaising with Claims Unit on claims relating to their customer base.
- Assisting Account Managers in servicing customer base.
- Maintaining files.

**Key skills**

- Developing a knowledge of local markets.
- Effective organisational and communication skills.
- Ability to liaise effectively with brokers and intermediaries on policy interpretation.
- Knowledge of general insurance products.

**Internal contacts****External contacts****Typical experience**

Studying towards AINZ insurance qualification plus 2-3 years general insurance experience.

**Other comments**

Alternative Title: Assistant Account Executive.

**Position Description**

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**Position title:** Business Relationship Manager (Brokers)  
**Position code:** 64080  
**Career level:** 4

---

**Responsible for**

Managing relationships at both a strategic and tactical level with Brokers to maximise the growth in net underwriting profit for the organisation.

**Report to**

Area/Regional Sales Manager.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Managing the marketing and implementation of business initiatives to Brokers.
- Understanding the business objectives of Brokers and working with them to increase the sales of the organisation's products to deliver value for the Broker and the organisation.
- Making decisions within accreditation level on the exceptions to claims and underwriting issues that are referred by the service centre and mobile teams, or where these are beyond their accreditation, facilitate the decision making by accredited specialists.
- Establishing and developing relationships with Brokers. Monitoring key performance indicators for his/her Brokers to ensure key result areas are achieved.
- Providing advice on product features and benefits to Brokers and facilitating the provision of technical or other specialist underwriting and product advice to Brokers.
- Maintaining records for his/her group of Brokers in the organisation's database, ensuring accuracy and completeness at all times.
- Directing Brokers' queries on underwriting decisions to the appropriate underwriting authority.

**Key skills**

- Capacity to establish and foster relationships with Clients in order to realise mutual benefits.
- Familiar with a wide range of Brokers operations ranging from national Broker groups to independent owner operated businesses, including financial, operational and people elements.
- Knowledge of claims and underwriting processes and ability to analyse issues and make decisions, involving specialist teams to achieve the best results for the organisation and its Brokers.
- Knowledge of the financial and business drivers of performance in general insurance and the impact of their decisions on product pricing, expenses and Broker commissions.
- Knowledge of the Financial Service Reform Act and its practical implications for Brokers.

**Internal contacts**

Sales and Marketing; Underwriting.

**External contacts**

Brokers; Clients.

**Typical experience**

5+ years experience in financial services coupled with relevant qualifications.

**Other comments**

## Position Description

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**Position title:** National Product Analyst  
**Position code:** 64015  
**Career level:** 4

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### Responsible for

Assisting in the design, delivery and future performance of Insurance/Financial Services Products nationally.

### Report to

National Marketing Manager.

### Supervises

May provide guidance to other Product Analysts.

### Main activities

- Developing and maintaining rating models and contributing to the premium setting process.
- Assessing/reviewing processes including distribution, underwriting guidelines and documentation.
- Ensuring policy and procedures are applied consistently to comply with guidelines.
- Providing product specific management information.
- Identifying staff training needs in relation to new products and changes to policy documents.
- Monitoring competitor activity.
- Providing assistance to trainee analysts.

### Key skills

- Good understanding of company systems and procedures with the ability to 'read' the market.
- Ability to set priorities and manage projects to completion.
- Strong communication skills, both written and verbal.
- Ability to operate strategically with advanced analytical and problem solving skills.
- Attention to detail.

### Internal contacts

Claims, Research, Information Systems, Marketing and Underwriters.

### External contacts

Market Research Agencies.

### Typical experience

Minimum of 10 years commercial experience, coupled with tertiary qualifications in Marketing, Finance or a related discipline.

### Other comments

## Position Description

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**Position title:** Product Analyst  
**Position code:** 64020  
**Career level:** 4

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### Responsible for

Assisting in the design, delivery and future performance of insurance/financial services products.

### Report to

National Product/Brand Manager.

### Supervises

Typically no supervisory responsibilities.

### Main activities

- Developing and maintaining rating models and contributing to the premium setting process.
- Assessing/reviewing processes including distribution, underwriting guidelines and documentation.
- Ensuring policy and procedures are applied consistently to comply with guidelines.
- Providing product specific management information.
- Identifying staff training needs in relation to new products and changes to policy documents.
- Monitoring competitor activity.
- Providing assistance to trainee analysts.

### Key skills

- Good understanding of company systems and procedures with the ability to 'read' the market.
- Ability to set priorities and manage projects to completion.
- Strong communication skills, both written and verbal.
- Ability to operate strategically with advanced analytical and problem solving skills
- Attention to detail.

### Internal contacts

Claims, Research, Information Systems, Marketing and Underwriters.

### External contacts

Market Research Agencies.

### Typical experience

A minimum of 3-5+ years commercial experience, coupled with tertiary qualifications in Marketing, Finance or a related discipline.

### Other comments

## Position Description

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<b>Position title:</b>	<b>New Product Development Manager</b>
<b>Position code:</b>	<b>64025</b>
<b>Career level:</b>	<b>5</b>

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### Responsible for

Developing and delivering innovative, non-traditional insurance products and business lines to compliment the strategic direction, commercial objectives, core product ranges and market segments of the business.

### Report to

General Manager - Portfolio and Products.

### Supervises

Support staff.

### Main activities

- Developing and launching of new innovative and high quality products.
- Developing "value adds" to existing products.
- Developing business case and new product/value add prototypes.
- Commissioning targeted product market research to support the development of new products and testing market acceptance of new products where necessary
- Developing insurance product strategy
- Ensuring all relevant legislation is complied with in the development and release of products (including APRA, ASIC and ACCC liaison as appropriate)
- Actively promoting products to leverage cross-organisational initiatives
- Establishing a course of action for self and/or other to accomplish specific goals allocation of resources and establishing procedures to monitor progress
- Devising budgets and managing expenses to budget

### Key skills

- Negotiation and communication skills
- Results and customer focused
- Knowledge of relevant legislation
- Commercial Acumen: ability to analyse opportunities and act to benefit the business

### Internal contacts

Various internal contacts - E.g., General Managers, other management peers and Claims staff

### External contacts

External groups and agencies who are able to support and champion the development of new products

### Typical experience

Tertiary qualifications in Business, Commerce, or Marketing are highly desirable (e.g.. MBA). Experience with development, launching and monitoring of successful products

### Other comments

## Position Description

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**Position title:** Market Research Officer  
**Position code:** 64030  
**Career level:** 2

---

### Responsible for

Conducting research studies and gathering statistical data to enable Management to forecast sale and develop new products.

### Report to

Market Research Manager, Brand/Product/Marketing Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Undertaking delegated research studies
- Analysing statistical data and economical and industry trends
- Presenting detailed reports to Management.
- Assisting in preparing new product launches
- Liaising with other Marketing staff.

### Key skills

- Strong statistical ability

### Internal contacts

Sales Administration Manager, Advertising Manager.

### External contacts

Market Research Companies, Advertising Agencies Government Statistical Offices

### Typical experience

Tertiary qualifications and at least 1-3 years of experience

### Other comments

## Position Description

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**Position title:** Product Manager  
**Position code:** 64035  
**Career level:** 4

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### Responsible for

Managing the development, market share and profitability of strategically important products or brands for either a particular product or industry.

### Report to

Marketing Manager.

### Supervises

May supervise a Marketing Assistant.

### Main activities

- Developing and/or Contributing significantly to the overall marketing strategy of a specific product or product line.
- Managing Product sales budgets and continually monitoring actual product performance against forecasted sales.
- Developing promotional/advertising strategies and collateral, often in conjunction with advertising agencies, that are consistent with corporate image and objectives.
- Coordinating all market research to ensure maximum target market intelligence.
- Identifying new marketing opportunities and analysing competitor activity.
- Playing a significant role in Product enhancement decisions.
- Assisting in the development of complex pricing and discount policies.
- Providing Product training to sales force.
- Overseeing Product design and enhancement activities.

### Key skills

- Strong professional marketing skills.
- Analysing and interpreting market research data.
- Excellent communication skills, both written and verbal.

### Internal contacts

Sales, Customer Support, Marketing Communications, Marketing Administration, Accounting, Human Resources/Training.

### External contacts

Advertising Agencies, Market Research Companies, Product Promotion Companies, Public Relations Agencies, Customers, Government Officials.

### Typical experience

Minimum 5 years commercial experience, coupled with a university degree in Business/Marketing or similar tertiary level qualification.

### Other comments



## Position Description

---

**Position title:** Alliance Manager  
**Position code:** 64005  
**Career level:** 5

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### Responsible for

Managing the marketing activities of the company through a network of Alliances, partners and distributors to generate marketing outcomes and support revenue generation.

### Report to

Business Unit Sales Manager.

### Supervises

Typically has no supervisory responsibilities.

### Main activities

- Acting as the first line of Management, providing direction, achieving results through others and influencing over key Line of Business decisions.
- Being accountable for major projects impacting Line of Business, and/or advising leaders on key business initiatives.
- Formulating and recommending appropriate marketing policies and strategies from market intelligence and research projections.
- Implementing and monitoring the progress of marketing plans and campaigns and identifying opportunities for business improvement.
- Working closely with third parties to ensure appropriate positioning of third party products and services to relevant markets for revenue generation.
- Coordinating partner marketing programs, partner relationships and cooperative marketing.
- Preparing and updating marketing budgets, reporting on performance against targets and providing variance analyses and revised projections.
- Recommending pricing policies and providing input into marketing planning, budgeting and forecasting.
- Liaising with other company divisions.
- Advising on suitability of marketing partners and campaigns and assisting in the execution of them.

### Key skills

- Recognised expert in a specific line of business.
- Professional marketing skills in combination with knowledge of the needs of the insurance industry.
- Knowledge of New Zealand business environment.
- Strong interpersonal abilities, communication skills and proven negotiation skills.
- Good analytical and reporting abilities.
- Ability to build successful relationships internally and externally, set direction and execute planning.

### Internal contacts

Sales and Marketing Management, Finance.

### External contacts

Partners and other third parties, Agencies, Media, Public Relations Firms, Suppliers, Government, Marketing audiences, Key accounts.

### Typical experience

7-10 years of experience in the Insurance industry coupled with a Business degree, preferably MBA or equivalent.

### Other comments

## Position Description

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**Position title:** Channel/Distribution Manager  
**Position code:** 64010  
**Career level:** 5

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### Responsible for

Directing and controlling the development of a designated distribution channel to achieve profit targets and maximum opportunities for business growth.

### Report to

Chief Marketing Executive.

### Supervises

Up to 3 Assistant Channel Managers and/or Marketing Assistants

### Main activities

- Attaining profit and growth targets for their distribution channel
- Providing assistance to the Chief Marketing Executive in formulating and implementing strategic marketing plans
- Identifying present and future market segments/customers and pro-actively anticipating products/services requirements
- Designing, developing and documenting new products, packages and services. Offering and initiating/Coordinating implementation of sales/marketing and promotional/public relations strategies to achieve operating targets.
- Setting and implementing retail pricing, commission and discount policies for domestic products
- Identifying present and future intermediaries (including the implementation of new product delivery channels)
- Identifying present/future strategic alliances with distributors of insurance
- Developing strategies to meet competitor activity.

### Key skills

Nil.

### Internal contacts

### External contacts

### Typical experience

### Other comments

Alternative Title: Brand Manager.

**Position Description**

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**Position title:** Technical Services Manager  
**Position code:** 64065  
**Career level:** 4

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**Responsible for**

Providing technical support and advice within area of expertise to marketing and sales employees and advisors, agents and some trustees. Areas of expertise may include one or more of the following: Superannuation; Social Security; Life Insurance; Financial Planning; Business Assurance; Income Tax; Income Streaming; DYI Super Funds.

**Report to**

General Manager.

**Supervises**

Technical Specialists and Consultants.

**Main activities**

- Developing and maintaining a complete understanding of relevant legislation, e.g. ISC-Life Act, Superannuation, ATO-deductions, superannuation, retirement, ASC, DSS.
- Interpreting legislation to determine effect on various products and markets.
- Operating a technical advice line (telephone) for advisers and agents.
- Preparing written communication responses where required.
- Preparing briefing papers and discussion papers on new legislation and its impact, e.g.. budget night.
- Giving presentations and talks to groups of advisers and agents.
- Giving input to Marketing communication, conducting market intelligence and research and communicating issues in regular publications, internal and external talks, discussion papers, briefing papers.
- Supporting research houses in liaison with Retail Sales Development Manager.

**Key skills**

Nil.

**Internal contacts**

Sales and Marketing staff.

**External contacts**

Advisors; Agents.

**Typical experience**

At least 10 years experience in the industry together with tertiary qualification in law/commerce/business studies. Financial planning qualification or other relevant specialisation is essential.

**Other comments**

## Position Description

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**Position title:** Senior Technical Specialist  
**Position code:** 64070  
**Career level:** 4

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### Responsible for

Providing first class Technical advice and support to the organisation's distribution channels and other key internal stakeholders.

### Report to

Manager, Technical and Professional Services.

### Supervises

No supervisory responsibilities, may provide mentorship to the Technical Consultants.

### Main activities

- Providing specialist technical advice, information and support to Financial Planners on a range of technical issues, is the technical guru within a specific area, including: taxation, superannuation, social security, estate planning, financial planning, life and business insurance.
- Monitoring legislative and industry changes to identify opportunities for key stakeholders across distribution and product manufacturing.
- Developing and delivering Technical presentations to Financial Planners.
- Developing and delivering Technical/marketing material to support key stakeholder initiatives, including reviewing written marketing material for Technical sign off.
- Contributing to the Technical development of team members.
- Promoting the organisation as the leading provider of Technical advice and support in the industry.
- Providing Technical expertise to Senior Management regarding product viability.
- Maintaining ongoing knowledge of the market, industry and specific area of expertise, by attending industry seminars and ongoing education.

### Key skills

- Specialist technical knowledge in field of expertise. Very strong Technical knowledge covering the principal areas of taxation, superannuation, social security, life insurance, estate planning and financial planning issues generally, together with sound knowledge of the financial planning industry.
- Excellent presentation, written and verbal communication skills.
- Ability to work under pressure and to tight time frames.
- Ability to work as part of a team.
- A self starter with a pro-active approach.
- Customer focused internal and external.
- Strong computer skills including PowerPoint and Excel.

### Internal contacts

Sales and Marketing, Financial Planners, Senior Management.

### External contacts

Clients, Industry Bodies.

### Typical experience

At least 6-8 years experience in the industry together with tertiary qualification in Law/Commerce/Business Studies. Financial planning qualification or other relevant specialisation is essential.

### Other comments

May work in a centralised/technical function or alternatively may work in a particular dealer group.

## Position Description

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**Position title:** Technical Consultant - Insurance  
**Position code:** 64075  
**Career level:** 3

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### Responsible for

Providing leading edge Technical information, as part of an inbound telephone centre, to support Financial Planners.

### Report to

Team Leader, Manager, Technical and Professional Services.

### Supervises

No supervisory responsibilities.

### Main activities

- Fielding day-to-day adhoc queries from Financial Planners through the provision of technical advice, information and support (via telephone, fax and email) on a range of technical subjects generally including: taxation, superannuation, social security, estate planning, financial planning, life and business insurance.
- Escalating more complex queries to the Senior Technical Specialist.
- Developing and delivering technical presentations to Financial Planners and their support staff.
- Providing Technical training (where appropriate) to internal organisation stakeholders.
- Reviewing written marketing material for technical sign off.
- Undertaking a program of ongoing training and development to ensure an ongoing knowledge of the market and industry across the general areas of required expertise.
- Providing back up support to the broader team including the Senior Technical Specialists.

### Key skills

- Very strong Technical knowledge covering the principal areas of taxation, superannuation, social security, life insurance, estate planning and financial planning issues generally, together with sound knowledge of the financial planning industry.
- Excellent presentation, written and verbal communication skills.
- Ability to work under pressure and to tight time frames.
- Ability to work as part of a team.
- A self starter with a pro-active approach.
- Customer focused internal and external.
- Strong computer skills including PowerPoint and Excel.

### Internal contacts

Sales and Marketing, Financial Planners, Senior Management.

### External contacts

Clients, Industry Bodies.

### Typical experience

At least 2-5 years experience in the industry coupled with tertiary qualification in Law/Commerce/Business Studies. Completion of DFP 1-4.

### Other comments

May work in a centralised/technical function or alternatively may work in a particular dealer group.

## Position Description

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**Position title:** Head of Life  
**Position code:** 57005  
**Career level:** 6

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### Responsible for

Managing and developing the organisation's Life Risk business.

### Report to

General Manager, Chief Executive Officer.

### Supervises

Product Manager, Underwriting Manager, Claims Manager.

### Main activities

- Developing and maintaining Life Risk Products.
- Improving product profitability and increasing market share.
- Marketing and promoting Life Risk products, including direct marketing.
- Determining sales budgets and agreeing on sales strategies with the Head of Sales.
- P&L responsibility for Life Risk products.
- Developing retention strategies. Developing and maintaining product documentation.
- Determining underwriting and claims policies. Agreeing on operating processes and standards with the Head of Customer Service.
- Ensuring product compliance and disclosure. Educating and supporting customer service administration, the corporate call centre and BDM's.
- Managing relationships with re-insurers and other external providers for Life Risk.
- Managing dealer group relations, product research and accreditation.

### Key skills

- Outstanding written and verbal communications skills.
- Understanding of the legal framework surrounding insurance contracts and the confidentiality of personal and/or medical information.
- Detailed knowledge of the Life Risk market.
- Strong understanding of various distribution channels within the financial services industry.
- In-depth understanding of consumer behaviour.

### Internal contacts

Head of Sales, Head of Investment Management and Life Customer Services, Corporate Call Centre Manager, Life Risk Business Development Managers, Life Risk Actuary.

### External contacts

Financial intermediaries, General Insurance brokers, Direct customers, Alliances, Reinsurers, Industry Associations and regulators.

### Typical experience

Extensive experience in management in a major financial services group.

### Other comments

## Position Description

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**Position title:** Head of Superannuation  
**Position code:** 57010  
**Career level:** 6

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### Responsible for

Ensuring delivery of effective administrative support to advisers, investors, employers, members and policyholders to an agreed standard and within agreed expenditure levels, to support the achievement of the organisation's growth, profit objectives and overall business strategy for the Superannuation products offered.

### Report to

Chief Executive Officer/Managing Director, General Manager.

### Supervises

Product Managers, Business Development and Relationship Managers.

### Main activities

- Managing the budgets of products within the superannuation business unit to ensure the achievement of the business unit's financial goals.
- Developing strategy and undertaking the management for continued growth of the superannuation business unit.
- Ensuring products within the business unit each have unique selling propositions and are priced appropriately to the market. Ensuring products are managed profitably and have adequate systems and operational support.
- Increasing product sales and retention, gaining a greater breadth of distribution.
- Managing business requirements to ensure all products within the business unit retain their complying status in accordance with the Trustee Office, Board, Management and Regulator requirements.
- Managing outsourced entities to ensure they remain expert, appropriate, cost effective and demonstrate a commitment to best practice in their particular field of expertise.
- Ensuring established service standards are consistently exceeded for call management, new business, allocation of member contributions, alterations and exit processing.
- Developing the service capability of the business unit by the ongoing identification and development of leaders, review and improvement of business processes and technical development of staff.
- Actively contributing to the development and implementation of a recommended strategy for the long term administration of superannuation products.

### Key skills

- Knowledge of financial services industry with extensive superannuation expertise.
- Knowledge of legislative environment in which platforms operate.
- Knowledge of superannuation fund administration processes.
- PS146 compliant.

### Internal contacts

Trustee Office and Board, Adviser Services, Retail and Wholesale, Sales, Customer Services, Planning, Human Resources, Investments, Finance, IT, Marketing, General Insurance, Information Services, Internal Audit, Legal, Compliance and Risk Management.

### External contacts

External administrators, Employer organisations, industry bodies and other service providers including product distributors.

### Typical experience

Several years of commercial experience of running master trust superannuation funds including Board and senior management experience.

### Other comments

## Position Description

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**Position title:** Head of General Insurance  
**Position code:** 57015  
**Career level:** 6

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### Responsible for

Managing and developing the organisation's General Insurance business.

### Report to

General Manager, Chief Executive Officer.

### Supervises

Product Manager, Underwriting Manager, Claims Manager.

### Main activities

- Developing and maintaining General Insurance Products.
- Improving product profitability and increasing market share.
- Marketing and promoting General Insurance products.
- Determining sales budgets and agreeing on sales strategies with the Head of Sales.
- P&L responsibility for General Insurance products.
- Developing retention strategies.
- Developing and maintaining product documentation.
- Determining underwriting and claims policies.
- Agreeing on operating processes and standards with the Head of Customer Service.
- Ensuring product compliance and disclosure.
- Educating and supporting customer service administration, the corporate call centre and BDM's.
- Managing relationships with re-insurers and other external providers for General Insurance.
- Managing dealer group relations, product research and accreditation.

### Key skills

- Outstanding written and verbal communications skills.
- Understanding of the legal framework surrounding insurance contracts and the confidentiality of personal and/or medical information.
- Detailed knowledge of the General Insurance market.
- Strong understanding of various distribution channels within the financial services industry.
- In-depth understanding of consumer behaviour.

### Internal contacts

Head of Sales, Head of Investment Management and General Insurance Customer Services, Corporate Call Centre Manager, General Insurance Business Development Managers, General Insurance Actuary.

### External contacts

Financial intermediaries, General Insurance brokers, Reinsurers, Industry Associations and regulators.

### Typical experience

Extensive experience in management in a major financial services group.

### Other comments



**Position Description**

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**Position title:** Head of Actuary  
**Position code:** 65005  
**Career level:** 6

---

**Responsible for**

Managing the department, developing actuarial strategies, monitoring financial solvency and providing a framework for financial and marketing programs to assist in the development of new business.

**Report to**

Underwriting Executive, General Manager.

**Supervises**

Actuarial Managers.

**Main activities**

- Assisting in the development of strategy and business direction by contributing to financial planning by forecasting revenue and by determining levels of provisions and reserves sufficient to meet future liabilities.
- Determining the actuarial bases and principles of all actuarial investigations, analysis and costing.
- Designing, developing and maintaining an on-going mathematical and statistical research facility.
- Directing and developing subordinate Actuaries, Managers and Research Staff, and ensuring all divisional personnel fully understand their accountabilities and are trained to achieve them.
- Providing actuarial counsel and advice to Senior Management.
- Maintaining a dialogue with Government Authorities, Institutions and Associations.
- Representing the company in all negotiations of major actuarial significance.
- Ensuring data processing facilities and computer modelling techniques are effectively utilised to facilitate efficient actuarial research programs.
- Ensuring the organisation complies with statutory obligations by the timely preparation and submission of returns and reports requiring actuarial authorisation or approval.
- May act as an individual specialist setting direction for operations which are not directly supervised.

**Key skills**

- Extensive knowledge of existing products, future strategies, competitor products and the insurance industry.
- Ability to undertake major analysis of business requirements at the strategic level.
- Demonstrated management skills and influential interpersonal skills.
- Ability to present proposals at a strategic level and to meet client targets.

**Internal contacts**

Actuarial department, Management in Marketing, Finance and Administration, Underwriting.

**External contacts**

Actuaries in other organisations, Institute of Actuaries.

**Typical experience**

At least 9-10 years insurance experience together with Degree qualification and 3-4 years graduate study and fellowship with the New Zealand Society of Actuaries (NZSA). Has personal credibility outside the organisation.

**Other comments**

## Position Description

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**Position title:** Chief Risk Officer  
**Position code:** 10120  
**Career level:** 7

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### Responsible for

Overseeing the execution of the risk management systems within the organisation. Managing and effectively executing a balance between risk and commercial regulatory requirements, commercial reward, advice and independent regulatory obligations.

### Report to

Chief Executive Officer/Managing Director

### Supervises

### Main activities

- To translate the overall business strategy into a business plan and to deliver the financial, regulatory and technical objectives to achieve approved business plan.
- Provide advice to Executives on the management of regulatory changes within the Industry.
- Initiate, research and sponsor business improvement activities that promote superior service delivery and optimal resource allocation across distribution and support business units.
- Identify relevant change requirements within and across the business units and ensure execution of change is successful with consideration to legislation, people impacts and business requirements.
- Responsible for the overall maintenance of standards, policies and procedures which ensure regulatory compliance.
- Provide strong governance across functions such as Product, Actuarial, Risk & Business Analytics, Reinsurance, and Legal, Customer Relations, Fraud, Compliance & Governance functions to ensure legislative responsibilities are met, and internal controls are maintained.
- Manage statutory and Board reporting requirements to rigorously monitor and measure the Company's position, and support Executive decision making process.
- Responsible for the overall management of all functions supporting the office of the CRO.

### Key skills

- Strong communication, influencing and negotiation skills.
- Ability to build effective relationships with senior managers and other key stakeholders.
- High impact presentation skills, demonstrated leadership skills and the ability to think strategically.

### Internal contacts

Product, Actuarial, Risk & Business Analytics, Reinsurance, Legal, Customer Relations, Fraud, Compliance & Governance.

### External contacts

### Typical experience

At least 10 years operations experience, with audit, accountancy or actuarial experience coupled with a relevant tertiary education.

### Other comments

## Position Description

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**Position title:** Head of Claims  
**Position code:** 10125  
**Career level:** 7

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### Responsible for

Oversight of claims operations, strategy, implementing process improvements and effective management of claims handling. Reviewing the activities of claims centres to achieve or better target levels of business growth and profitability.

### Report to

Chief Executive Officer, Chief Operating Officer, Chief Financial Officer

### Supervises

National Claims Managers, Claims Strategy Managers

### Main activities

- Developing and implementing the corporate philosophy and managing cultural change as a member of the executive team
- Achieving the national claims operating plan and ensuring the ongoing effectiveness of claims by periodically conducting productivity reviews and implementing appropriate changes
- Providing leadership and driving the growth of insurance business for the company by developing and implementing strategies and plans to maximise sales achievement.
- Managing individual employee input and quality culture through ongoing customer surveys, employee training products and effective HR programs.
- Providing strategic direction to the National/Regional Managers.
- Making a significant contribution to the company's directions, policies administration and strategies.
- Overseeing the effective delivery of customer service strategies.

### Key skills

- Broad understanding of the overall business, administration and external market environment both domestically and/or internationally.
- Broad knowledge of all insurance products plus knowledge of competitor activity, future initiatives and international trends.

### Internal contacts

Sales and Marketing Staff, Customer Service and Product Development Staff, Accounts and Administration Staff.

### External contacts

Major Suppliers and Clients/Customers, Industry Associations.

### Typical experience

Extensive business experience, with broad based insurance knowledge, MBA or FAll insurance qualification. Typically has over 20 years in a management role and extensive change management experience.

### Other comments

## Position Description

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**Position title:** Scheme Administration Manager / Operations Manager  
**Position code:** 67025  
**Career level:** 5

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### Responsible for

Managing the Superannuation and/or KiwiSaver scheme administration team.

### Report to

Business Manager.

### Supervises

Scheme Administration Team Leaders.

### Main activities

- Managing 8-10 staff who are responsible for the administration of superannuation or KiwiSaver plans.
- Setting and monitoring work standards within the team. "
- Part of the Superannuation / KiwiSaver management team which monitors the progress of the team as a whole. "
- Dealing with staff management issues: development and delivery, organisation of appropriate training programs; motivation and morale; employee counselling and guidance; direction and assessment including annual performance reviews; recruitment; control supervision.
- Analysing legislation and regulatory issues as they emerge, and ascertaining the administrative impact on clients.
- Dealing with other client service and administration issues: superannuation vesting, legislation, etc.; classification systems, inputting benefits, lump sum tax, etc.

### Key skills

- Commercial awareness of the superannuation industry.
- Proven leadership qualities.

### Internal contacts

### External contacts

### Typical experience

At least 2 years background in Superannuation / KiwiSaver Administration. Diploma in Superannuation Management is strongly preferred.

### Other comments

**Position Description**

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**Position title:** Scheme Administration Team Leader  
**Position code:** 67028  
**Career level:** 4

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**Responsible for**

Providing a high quality client service for Trustees, participating employers and members of schemes under managed administration. Managing a team of Administrators to ensure the efficient achievement of Performance Standards and meet agreed objectives.

**Report to**

Scheme Administration Manager / Operations Manager

**Supervises**

Administration Team.

**Main activities**

- Managing a single administration team.
- Organising, monitoring and controlling work flow of the team.
- Liaising with consultants in setting priority work and agreeing targets.
- Working with Scheme Administration Manager to aid in technical and personal development of team members.
- Being available as a point of reference for individual team members for technical advice and guidance.
- Providing a high level of service to all clients, both internally and externally.
- Implementing change where appropriate in relation to legislative or procedural change.

**Key skills**

- Ability to train, motivate and provide feedback to staff.
- Above average written, oral and analytical skills.

**Internal contacts****External contacts****Typical experience**

At least 12 months background in administration of large funds to develop technical requirements. Certificate of Superannuation Management, and study towards Diploma favoured strongly.

**Other comments**

Alternative Titles: Team Leader

**Position Description**

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**Position title:** Senior Scheme Administrator  
**Position code:** 67030  
**Career level:** 3

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**Responsible for**

Administering and liaising closely with a number of schemes with some large, complex or difficult funds. (As a guide to the size of the job, the incumbent would be responsible for approximate 10 plans with an average of 100-300 per plan.)

**Report to**

Scheme Administration Team Leader

**Supervises**

No supervisory responsibilities.

**Main activities**

- Servicing and administering existing accounts and coordinating renewals.
- Completing and checking day-to-day administration matters, usually of a complex nature.
- Processing and checking annual review of all types of funds.
- Attending to benefits design changes.
- Authorising journal entries and cheque requisitions for small amounts.
- Overseeing the submission and implementation of new entrants for employers.
- Attending to telephone and written client inquiries relating to plans, including researching complex client queries and presenting results to clients.
- Assisting management in the development and attainment of new business.
- Assisting in running section by training and assisting new staff.
- May assist Supervisor with performance appraisal process.

**Key skills**

- Ability to work independently, prioritise and multi-task.
- Excellent interpersonal, written and oral communication skills.
- Ability to deal with clients at all levels and solve complex issues.
- Ability to train, develop and mentor Team Members.

**Internal contacts**

Management, Superannuation department.

**External contacts**

Clients, Advisers, Industry Bodies and Associations.

**Typical experience**

At least 5 years experience in Superannuation / KiwiSaver Administration, together with relevant qualifications in Superannuation Management.

**Other comments**

**Position Description**

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**Position title:** Scheme Administrator - Level 3  
**Position code:** 67035  
**Career level:** 2

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**Responsible for**

Administering a number of schemes or employer groups within a fund.

**Report to**

Scheme Administration Team Leader

**Supervises**

No supervisory responsibilities.

**Main activities**

- Processing and checking new entrants for employers and benefit payments of a more complex nature.
- Performing complex reconciliation of cash.
- Dealing with telephone and written enquiries relating to plans.
- Completing annual reviews of a basic nature.

**Key skills**

- Good numeracy and communication skills.
- Ability to plan and organise own and other work.
- Good knowledge of superannuation.
- Good interpersonal and team member skills.

**Internal contacts****External contacts****Typical experience**

At least 3 years of experience in Scheme Administration.

**Other comments**

**Position Description**

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**Position title:** Scheme Administrator - Level 1-2  
**Position code:** 67040  
**Career level:** 1

---

**Responsible for**

Administering a number of schemes or employer groups within a fund.

**Report to**

Scheme Administration Team Leader

**Supervises**

No supervisory responsibilities.

**Main activities**

- Processing and checking new entrants for employers and benefit payments.
- Performing reconciliation of cash.
- Dealing with telephone and written inquiries relating to plans.
- Completing annual reviews of a basic nature.

**Key skills**

- Good numeracy and communication skills.
- Ability to plan and organise own and others work.
- Good knowledge of superannuation.
- Good interpersonal and team member skills.

**Internal contacts****External contacts****Typical experience**

Up to 3 years of professional experience within Scheme Administration.

**Other comments**



## Position Description

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**Position title:** Chief Underwriter  
**Position code:** 66003  
**Career level:** 7

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### Responsible for

Managing the underwriting processes so that profitable business is accepted, ethical standards are observed and the relationship between the company and agents are developed and maintained.

### Report to

Life Manager, General Manager - Operations or Chief Actuary.

### Supervises

Senior Underwriters. Note: In a large company, this may be a purely technical position with no management responsibility.

### Main activities

- Managing, training and developing staff responsible for the underwriting of Life and Disability insurance business.
- Establishing, maintaining and developing underwriting policy for all life and disability insurance.
- Maintaining underwriting standards consistent with established policy.
- Making ultimate decisions on risks referred by subordinate Underwriters.
- Advising, assisting and specifying underwriting requirements for product developments.
- Ensuring appropriate reinsurance is placed according to limits of retention as specified by the Actuary.
- Preparing expense forecasts and monitoring budget performance.

### Key skills

- Management expertise.
- Demonstrated knowledge of underwriting practices and procedures.
- Demonstrated knowledge and understanding of the Company Vision and business regulations.
- Knowledge of medical terminology.

### Internal contacts

Senior Management; Manager; Underwriters; Sales Managers; Unit Managers; Customer Service.

### External contacts

Agents/Advisers.

### Typical experience

At least 15 years experience in underwriting, together with relevant qualifications.

### Other comments

## Position Description

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**Position title:** National Underwriting Manager  
**Position code:** 66005  
**Career level:** 6

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### Responsible for

Managing a team of underwriters to assist the sales force and intermediaries to write and maintain a profitable book of business at a national level.

### Report to

General Manager - Sales, Underwriting Executive.

### Supervises

Underwriting Managers, Underwriters.

### Main activities

- Achieving planned underwriting results for new and existing business
- Providing professional underwriting practice and service to Sales staff and/or intermediaries
- Developing the technical expertise of all underwriting staff and acting as a referral point in technical underwriting issues across area of responsibility
- Maintaining credit control of business
- Implementing and maintaining risk control, underwriting and systems and procedures across area of responsibility
- Managing the risk acceptance process so that business is written within delegation of authority and within company's underwriting philosophy
- Establishing guidelines, plans and priorities for monitoring and approval of underwriting standards
- Ensuring quality of underwriting activity is within limitations of company policy
- Initially determining potential value of proposals profitability

### Key skills

- Full knowledge of company guidelines, underwriting acceptance levels and systems and in depth knowledge of company infrastructure
- Ability to provide training plan, career path planning and leadership to all staff
- Ability to conduct presentations to managers and User groups
- In depth knowledge of underwriting and understanding of relevant legislation.
- Ability to establish budgets, manage expenses to budget and to develop management plan of portfolio
- Ability to plan complex activities involving coordination of activities with other departments

### Internal contacts

Direct and Intermediary Sales Management, Underwriting teams

### External contacts

Brokers and Insurance Industry bodies

### Typical experience

Minimum 10 years of relevant insurance experience and relevant tertiary or specialist qualifications

### Other comments

## Position Description

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**Position title:** Underwriting Manager  
**Position code:** 66010  
**Career level:** 5

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### Responsible for

Managing the development and underwriting of specified classes to achieve premium growth and profitability within guidelines.

### Report to

Operations Manager.

### Supervises

Senior Underwriter, Underwriter, Assistant Underwriter

### Main activities

- Achieving planned underwriting results for new and existing business
- Providing professional underwriting practice and service to intermediaries
- Developing the technical expertise of all underwriting staff and effectively managing staff and their performance
- Establishing budgets and maintaining credit control of business
- Identifying need for review of proposal assessment
- Identifying underwriting requirements to meet business needs
- Reviewing variations from proposal assessments
- Establishing guidelines, plans and priorities for monitoring and approving underwriting standards

### Key skills

- Full knowledge of company guidelines, underwriting acceptance levels and systems
- Ability to provide training plan, career path planning and leadership to all staff
- Ability to provide professional level of service to intermediaries and to ensure department provides quality service to relevant client groups.
- Ability to define characteristics of underwriting with current approaches.
- Flexible approach and dedication to duties
- In depth knowledge of underwriting and company infrastructure

### Internal contacts

### External contacts

### Typical experience

Minimum 10 years relevant insurance experience. Fellowship or equivalent

### Other comments

## Position Description

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**Position title:** Underwriting Team Leader  
**Position code:** 66013  
**Career level:** 4

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### Responsible for

Assisting in developing, leading and supporting underwriting staff to achieve growth through effective implementation of management strategies.

### Report to

Underwriting Manager

### Supervises

Senior Underwriters, Underwriters, Assistant Underwriters

### Main activities

- Developing and leading staff through the consistent application of performance and underwriting standards.
- Supporting the achievement of underwriting results and delivery of appropriate service levels by effective management of a team.
- Working with other stakeholders to maximise underwriting opportunities, minimise expenses and achieve operations and service targets.
- Implementing plans, developed with management, to lift performance to necessary levels and take action to address unsatisfactory performance.
- Training, coaching and mentoring underwriters to achieve planned underwriting targets.
- Monitoring team performance and identifying reasons for variances to target.
- Protecting company's risk exposure by applying retention limits, arranging reinsurance and observing underwriting guidelines

### Key skills

- Full knowledge of company guidelines, underwriting acceptance levels, systems and any relevant legislation.
- Understanding of instalment system and account reconciliation and of all product lines
- Ability to provide professional level of service to intermediaries and brokers and to support all use of underwriting by others.
- Ability to find possible solutions to complex underwriting problems within defined guidelines.
- In depth knowledge of underwriting and excellent knowledge of the company structure and interrelationships.
- Strong communication and interpersonal skills.
- Negotiation and staff development skills.

### Internal contacts

### External contacts

### Typical experience

Minimum 5-8 years insurance experience. Relevant insurance qualifications through a fellowship/associateship or equivalent. Previous management experience.

### Other comments

## Position Description

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**Position title:** Senior Underwriter  
**Position code:** 66015  
**Career level:** 4

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### Responsible for

Efficiently and effectively handling complex underwriting enquires to maintain strict underwriting standards and processes within authority limits.

### Report to

Underwriting Manager/Assistant Branch Manager/Branch Manager.

### Supervises

Supervision of underwriting activities for up to 5 staff. Underwriter, Assistant Underwriter

### Main activities

- Underwriting complex risks that fall within defined limits of authority
- Assisting in the development of underwriting standards and conducting audits on underwriting files to ensure standards are maintained
- Achieving planned underwriting results for new and existing business and identifying underwriting requirements to meet business needs.
- Protecting company's risk exposure by applying retention limits, arranging reinsurance and observing underwriting guidelines
- Monitoring and reviewing underwriting standards procedures and checklists.
- Reviewing and analysing research results
- Reviewing variations from usual proposal standards
- Monitoring reinsurance carried out by other staff and ensuring that all procedures are adhered to.
- Performing supervision for underwriting activities and is responsible for the execution and completion of activities performed by other staff.

### Key skills

- Full knowledge of company guidelines, underwriting acceptance levels, systems and any relevant legislation.
- Understanding of instalment system and account reconciliation and of all product lines
- Ability to provide professional level of service to intermediaries and brokers and to support all use of underwriting by others.
- Ability to find possible solutions to complex underwriting problems within defined guidelines.
- In depth knowledge of underwriting and excellent knowledge of the company structure and interrelationships.

### Internal contacts

### External contacts

### Typical experience

Minimum 5-8 years insurance experience. Relevant insurance qualifications through a fellowship/associateship or equivalent.

### Other comments

## Position Description

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**Position title:** Underwriter  
**Position code:** 66020  
**Career level:** 3

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### Responsible for

Underwriting all new and existing classes of business within set underwriting guidelines, authority levels and service standards.

### Report to

Underwriting Manager or Senior Underwriter, Assistant Branch Manager or Branch Manager.

### Supervises

### Main activities

- Underwriting new and existing business.
- Ensuring quality of underwriting activities is within limitations of company policy and in accordance with underwriting standards
- Protecting company risk exposure by applying retention limits, arranging reinsurance and observing underwriting guidelines
- Preparing reports on portfolio performance and maintaining credit control of business within the portfolio
- Identifying need for review of proposal assessments
- Monitoring and reviewing underwriting standards procedures and checklists.
- Identifying underwriting requirements to meet business needs.
- Reviewing and analysing research results
- Ensuring all documentation is accurate and complete and conforms with organisational guidelines.

### Key skills

- Full knowledge of company guidelines, underwriting acceptance levels, systems and any relevant legislation.
- Understanding of instalment system and account reconciliation
- Ability to provide training and leadership to Assistant Underwriters and take responsibility for the execution and completion for activities performed by other staff.
- Ability to provide efficient and timely service and professional underwriting service to brokers and clients
- Ability to ensure quality of underwriting activities is within limitations and authority levels and to accept or reject risks or alterations within company guidelines and standards.

### Internal contacts

### External contacts

### Typical experience

Minimum 2-3 years of underwriting experience. Relevant insurance qualifications through a associateship or equivalent.

### Other comments

## Position Description

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**Position title:** Trainee Underwriter  
**Position code:** 66025  
**Career level:** 2

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### Responsible for

Assisting the Underwriting Department to underwrite risk insurance business to ensure profitable, ethical and commercially sound insurance.

### Report to

Senior Underwriter, Team Leader, Underwriting Manager.

### Supervises

No supervisory responsibilities.

### Main activities

- Preparing proposals for underwriting.
- Underwriting proposals from agents up to the limit of authority for this position, ensuring decisions are within company guidelines and meet service standards. Ensuring work that is outside authority limits is checked by a Senior.
- Making preliminary assessments on other business and obtain further requirements to enable assessment.
- Communicating terms of acceptance to clients and intermediaries.

### Key skills

- Effective communication, mathematical, presentation and questioning skills and letter writing ability.

### Internal contacts

Manager; Chief Underwriter; Senior Underwriter; Underwriters; Branch staff; Sales Managers; Customer Service.

### External contacts

Agents/Advisers.

### Typical experience

Undertaking relevant qualifications (medical terminology). At least 1-2 years of experience in insurance, preferably in an Underwriting Administration role.

### Other comments

**Position Description**

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**Position title:** Underwriting Case Manager  
**Position code:** 66030  
**Career level:** 2

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**Responsible for**

Managing incoming business and distributor relationships, through maintaining databases, informing distributors of decisions and assisting with advisor and customer queries.

**Report to**

Underwriting Manager.

**Supervises**

No supervisory responsibilities.

**Main activities**

- Managing the relationship between the organisation and its advisors.
- Maintaining database information and compiling and distributing daily and monthly reports, including reporting on case turnaround times.
- Coordinating the movement of Underwriting cases between Underwriters and new business divisions within the organisation.
- Coordinating cases and handling enquiries in accordance with the organisation's Underwriting and service time standards.
- Monitoring Underwriter's cases and ensuring workload is managed effectively in the absence of an Underwriter.
- Proactively monitoring cases and contacting advisors with the status of applications.
- Notifying and following up of clients and/or advisors regarding outstanding case requirements.
- Monitoring and influencing of outstanding suspense volumes for advisors.
- Preparing and sending offers of modified terms, including calculations of revised premiums.
- Assisting Underwriters with special projects on an adhoc basis.

**Key skills**

- Analysis and problem solving ability.
- Good communication and interpersonal skills.
- Strong customer focus.
- Good negotiation skills.
- Excellent time management and organisation ability.
- Ability to prioritise and plan the best utilisation of resources.

**Internal contacts**

Customer Service; Underwriting; Distribution.

**External contacts**

Advisors; Intermediaries; Customers.

**Typical experience**

1+ years of experience in an administrative role.

**Other comments**



## Position Description

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**Position title:** Underwriting Assistant  
**Position code:** 66026  
**Career level:** 2

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### Responsible for

Acting in a administrative support capacity for a team of underwriters. Performing varied functions.

### Report to

Underwriting Manager, General Administration Manager, Accounts Manager, Branch Manager

### Supervises

No reports

### Main activities

- Supporting a group of staff within an underwriting department, following and actioning priority of assigned work.
- May assist with accounts payable, accounts receivable, ledgers, import/export transactions. Other general administrative duties including data entry for example
- Maintaining and updating databases and records..
- Cashiering and banking, carrying out foreign exchange transactions and insurance claims.
- Ensuring satisfactory completion of all necessary documentation before final processing.
- Drafting of correspondence as required.
- Collating reports and statistical information and creating PowerPoint presentations within area of assigned activity.

### Key skills

- Excellent interpersonal and communication skills.
- Advanced MS Office skills.
- Ability to prioritise individual work load with that of the Team.
- Developing supervisory skills.
- Ability to work in a team environment.

### Internal contacts

staff at all Levels, Internal Auditors.

### External contacts

Suppliers of Business Equipment, Customers and Clients, External Auditors.

### Typical experience

At least 5 years applicable experience in a specific functional area. High school qualifications or equivalent with course work in business curriculum.

### Other comments

Alternative Titles: Senior Accounts Clerk, Administration Supervisor.

## Position Description

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**Position title:** Senior Technical Underwriter  
**Position code:** 66035  
**Career level:** 5

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### Responsible for

To assist with underwriting development and the quality of underwriting decisions. To research and evaluate information for the purpose of implementing underwriting guidelines and product development. To monitor and develop electronic underwriting systems.

### Report to

National Underwriting Manager, Technical Manager or Chief Underwriter

### Supervises

May supervise less experienced Technical Underwriters.

### Main activities

- To monitor and develop electronic underwriting systems.
- To help deliver a quality underwriting result on a consistent basis.
- Provide guidance and skills to underwriters on complex underwriting matters. This may include underwriting research with reinsurers, medical specialists and medical publications.
- Provide specialist underwriting support in the product development cycle.
- Identify key control issues/risks and raise them through the appropriate escalation process.
- Ensure compliance with all internal and external regulations and controls.

### Key skills

- High level of financial analysis skills
- Thorough knowledge of the insurance industry regulatory environment
- Detailed understanding of sound underwriting principles and their application in the operating environment.
- Strong commercial decision making ability
- Ability to research and record accurately.

### Internal contacts

Underwriters, Financial Planners

### External contacts

Clients, Doctors

### Typical experience

Relevant tertiary qualifications plus a minimum of 5-8 years technical experience.

### Other comments

## Position Description

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**Position title:** Technical Underwriter  
**Position code:** 66040  
**Career level:** 4

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### Responsible for

To assist with underwriting development and the quality of underwriting decisions. To research and evaluate information for the purpose of implementing underwriting guidelines and product development. To monitor and develop electronic underwriting systems.

### Report to

National Underwriting Manager, Technical Manager or Chief Underwriter

### Supervises

May mentor less experienced Technical Underwriters.

### Main activities

- To monitor and develop electronic underwriting systems.
- To help deliver a quality underwriting result on a consistent basis.
- Provide guidance and skills to underwriters on complex underwriting matters. This may include underwriting research with reinsurers, medical specialists and medical publications.
- Provide specialist underwriting support in the product development cycle.
- Identify key control issues/risks and raise them through the appropriate escalation process.
- Ensure compliance with all internal and external regulations and controls.

### Key skills

- High level of financial analysis skills
- Thorough knowledge of the insurance industry regulatory environment
- Detailed understanding of sound underwriting principles and their application in the operating environment.
- Strong commercial decision making ability
- Ability to research and record accurately.

### Internal contacts

Underwriters, Financial Planners

### External contacts

Clients, Doctors

### Typical experience

Relevant tertiary qualifications plus a minimum of 4-8 years technical experience.

### Other comments