

## Senior Compliance & Risk Manager

<b>Job in a sentence</b>	Provide advice, guidance and challenge to management and employees on compliance issues, ensuring conduct requirements are met and embedding a culture that ensures our customers are treated fairly
<b>Unique contribution</b>	Work closely with the Bennetts business through implementing and embedding a risk management culture that supports business growth and strategic objectives

**Key value drivers**

Customers

Engagement

**What you need to be like**
**What behaviours you need to demonstrate**

<b>Customer focussed</b>	To be a trusted advisor to the business to help achieve good customer outcomes and positive regulatory relations
<b>Collaborative</b>	Work with the business to ensure risks and controls are identified, validated and documented
<b>Flexible and resilient</b>	Adaptability, ability to embrace and respond positively to change
<b>Inquisitive</b>	Analytical and investigative skills, application of logical reasoning and problem solving
<b>Engaging</b>	Perceptive, listens to people and is an effective communicator
<b>Influencer</b>	Strong influencing skills and ability to sell the benefits of conduct and risk management practices to ensure that appropriate and commercially aware action is taken in the business

**Main Responsibilities**

<b>Advice and support</b>	<ul style="list-style-type: none"> <li>• Demonstrate a level of business acumen that enables a commercially sensitive approach, whilst managing business and conduct risks</li> <li>• Work with the business to ensure risks and controls are identified, validated and documented</li> <li>• Be a trusted advisor to the business to help achieve good customer outcomes</li> <li>• Provide effective and efficient risk and compliance support whilst facilitating a good working knowledge of risk within the business, through strong communication and training</li> </ul>
<b>Oversight and monitoring of business practices</b>	<ul style="list-style-type: none"> <li>• Lead and maintain a monitoring program, develop an annual plan for risk and controls compliance</li> <li>• Review marketing materials, customer communications and websites to ensure compliance</li> <li>• Conduct root cause analysis to prevent / mitigate against repeat events</li> <li>• Perform risk assessments to understand risk level and scope</li> <li>• Monitor and report to management compliance with laws, regulations and policies</li> </ul>
<b>Conduct Risk</b>	<ul style="list-style-type: none"> <li>• Review, develop and embed a Conduct framework, including communication and training</li> <li>• Conduct regulatory horizon scanning, creating summary communications to relevant stakeholders where required</li> </ul>

---

<b>Risk management</b>	<ul style="list-style-type: none"><li>• Implement group Risk framework</li><li>• Provide assurance that controls are operating effectively</li></ul>
<b>Reporting</b>	<ul style="list-style-type: none"><li>• Reporting to the Audit, Risk and Compliance Committee and Group CRO on all relevant matters</li><li>• Involvement with the production and submission of regulatory reporting</li></ul>
<b>Compliance with regulatory expectations</b>	<ul style="list-style-type: none"><li>• Provide support to understand and adopt regulatory change requirements</li><li>• Design and deliver action plans and support to help business areas achieve expected standards of regulatory compliance</li><li>• Provide advice, guidance and challenge to support the business in the application of risk and regulatory requirements</li><li>• Provide assurance that regulatory change has been adequately implemented</li></ul>
<b>Key Attributes</b>	<ul style="list-style-type: none"><li>• Strong understanding of current regulations affecting the insurance sector, including good knowledge of the FCA handbook and how the relevant regulator(s) operate. Able to apply this in a practical way to business processes, procedures and controls</li><li>• Experience of working in a compliance or conduct-focused role, ideally with exposure to consumer credit and/or general insurance regulation</li><li>• Confident to challenge others and act as a role model for “doing the right thing”.</li><li>• An ability to communicate complex ideas in a non-technical way</li><li>• Proportionate approach, ability to give advice backed by sound reasoning</li><li>• Ability to prioritise workload and meet deadlines</li><li>• Strong communication, influencing and negotiation skills</li><li>• Detail and results-focused</li><li>• Able to build and manage relationships with internal and external stakeholders</li><li>• Good team player, gaining the benefits of work as a team to achieve a stronger result</li></ul>

---