



Name:

Reports to:

General Manager – Client Solutions

Read and Understood All Pages:

Signed.....

Date/...../.....

Our Vision

Our vision is to be regarded as the most trusted specialist insurer within our core sectors. We will achieve this by delivering on three strategic goals: achieving sustainable profitable growth in our core sectors, having expert and engaged people, and operating profitably and cost effectively to give back to our community.

Our Values

Accountable: Doing what we say we will do

Customer Centric: Putting our customers at the centre of what we do

Ethical: Doing the right thing

Collaborative: Working together to leverage our diversity

People Matter: Respecting, recognising and developing people

Role summary

The State Manager – NSW is responsible for leading the performance of Ansvar’s NSW and ACT operations and distribution team to achieve the Company’s strategic objectives and vision to be regarded as the best specialist insurer within our core sectors.

Key responsibilities

The key responsibilities of the State Manager – NSW are to:

1. Grow profitable, sustainable business by building and maintaining productive business relationships with, and delivering outstanding customer service to, Ansvar’s distribution partners and customers
2. Lead, coach and support direct reports and reporting functions to embrace Ansvar’s values and to effectively carry out their roles
3. Effectively communicate and oversee the implementation of Company strategy and policies to all reporting functions
4. Develop business plans to deliver on annual financial and strategic targets
5. Contribute to the alignment of risk and compliance management practises to Ansvar’s strategic objectives by sitting in the first line of defence

Key responsibilities (in detail)

1. **Grow profitable, sustainable business by building and maintaining productive business relationships with, and delivering outstanding customer service to, Ansvar’s distribution partners and customers**
 - Proactively develop commercially successful relationships with distribution partners and customers, niche related contacts and potential customers
 - Represent the Company as one of the key relationship representatives at major industry events in the state
 - Maintain a strong and credible market presence to advance the image and reputation of the Ansvar brand
 - Provide exceptional customer service, being solution oriented and promoting other value add services such as the Risk Solutions team
 - Maintain an in-depth knowledge of the Australian general insurance industry in our core sectors
 - Monitor and analyse market trends and competitors’ products and service offerings, and work closely with colleagues to develop market leading products for Ansvar
 - Ensure reporting functions understand the importance of embracing Ansvar’s values in delivering outstanding customer service our distribution partners and customers
 - Regularly undertake customer development calls with reporting functions to strengthen their relationships with both customers and distribution partners, and to assist in their selling skills development
 - Inform reporting functions of any feedback (positive and negative) received from distribution partners or customers, and provide assistance where required to resolve any customer service issues
 - Ensure awareness with Trade Practices, General Insurance Code of Practice, Insurance Contracts Act, Privacy and other legal obligations

2. Lead, coach and support direct reports and reporting functions to embrace Ansvar's values and to effectively carry out their roles

2.1. People development:

- Implement a coaching and development plan for each direct report and regularly evaluate and assist their progress
- Provide direct reports the information, feedback and support they need to make decisions and effectively carry out their roles
- Act as a coach and mentor to all direct reports in all aspects of relationship development, sales strategy and technique
- Champion the development of exceptional sales skills throughout the business via assessing and implementing sales training / tools where appropriate
- Conduct annual performance reviews with direct reports, develop agreed action plans and follow up on actions arising out of the review

2.2. Establish a strong values-based culture throughout the reporting functions:

- Embrace and consistently demonstrate Ansvar's values
- Ensure all direct reports understand Ansvar's values and coach them to work within their framework

2.3. Promote teamwork and respect:

- Develop a culture of respect where communication is always positive, constructive and respectful. Reinforce the message that negative feedback should only be directed upward
- Proactively develop cordial and constructive working relationships with colleagues
- Reinforce the importance of keeping all business matters confidential

3. Effectively communicate and oversee the implementation of Company strategy and policies to all reporting functions

- Ensure direct reports understand the Company vision and corporate plan
- Lead, coach and support reporting functions to deliver business growth and profitability
- Ensure reporting functions understand and implement all relevant company policies, procedures and directions
- Ensure new business opportunities are underwritten in line with the prevailing Underwriting Strategy, fully utilising our risk appetite
- Manage state operations, ensuring all reporting staff operate within underwriting guidelines, underwriting authority and relevant laws and regulations
- Contribute to the development of underwriting policy and pricing improvement
- Participate as a member of the Leadership Team to provide the link between the Company vision and corporate plan to your direct reports
- Ensure new initiatives and changes to Company strategy or policy are communicated accurately and in a timely manner throughout your state, and support direct reports to effectively implement

4. Develop business plans to deliver on annual financial and strategic targets

- In conjunction with the General Manager –Client Solutions and National Operations Manager assist in the development of the annual Business Development objectives within the agreed underwriting strategy and risk management frameworks
- Develop annual business plans for your region addressing the financial and leadership objectives for the year:
 - a) Financial objectives (tbc)
 1. Growth
 - New business growth
 - Renewal retention
 2. Profitability
 - Rating Strength
 - Total Loss Ratio
 - b) Leadership objectives (tbc)
 - Broker and Customer performance
 - Staff performance
 - Systems performance
- Assist, coach and support direct reports to develop business plans to deliver their annual objectives
- Monitor to ensure direct reports are performing to agreed targets / KPIs and performance management steps are implemented where and when required
- Identify and develop practical strategies for your state's operations to implement to secure new business opportunities that fit within our risk appetite
- Ensure your state operates within allocated budgets

- Proactively review and analyse the business development process and tools used, and where required develop strategies to improve efficiency, includes systems such as SELECT, CRM and Qlikview
- Report as required to the General Manager Client Solutions and Executive Leadership Team on:
 - region results, major issues and activities
 - recommendations for business improvement / growth
 - any new initiatives implemented to assist reporting functions to achieve business objectives

5. Contribute to the alignment of risk and compliance management practises to Ansvar's strategic objectives by sitting at the second line of defence

- Identify potential risks to the business, managing and controlling those risks appropriately; including identifying, assessing and effectively managing potential business continuity risks
- Maintain compliance and adherence to all laws and company regulations, policies and procedures
- Align risk and compliance management with practices within the account
- Ensure awareness with Trade Practices, General Insurance Code of Practice, Insurance Contracts Act, Privacy and other legal obligations
- Oversee and control integrity of data management through total utilisation of SELECT, CRM, Qlikview and other business critical data sources as required

You will also be required to assist the General Manager – Client Solutions with any other duties as required from time to time

Behavioural expectations and competencies

- Passionate about the business and highly motivated to achieve Company objectives
- Responds positively to change
- Passion for delivery of high customer service and meeting deadlines
- Embraces and consistently displays Ansvar's values
- Ability to create a positive working environment
- Excellent listening and communication skills plus the ability to receive and provide constructive feedback
- Sets and maintains high standards of performance, both personally and for the Company
- Excellent people skills and ability to build and maintain good relationships with colleagues, business partners and customers
- Highly disciplined, with excellent planning and time-management skills and the ability to work effectively under tight deadlines and pressure
- Very good understanding of the roles of the other business functions
- Excellent team player, assisting by sharing knowledge and skills across the Company
- Facilitates a work place learning environment and culture that fosters continuous improvement
- Ability to retain the right people and provide appropriate succession planning
- Ability to coach, develop and support reporting function to achieve Company objectives
- Decisiveness on critical business issues and sound decision making
- Very good understanding of the Australian general insurance industry, Ansvar's core markets and how strategies work in the marketplace
- Experience in dealing directly with brokers and clients, whilst simultaneously fostering effective working relationships
- Proven ability to develop and implement practical strategies to secure new business and retention of renewals
- Proven ability to assist in the development and implementation of effective risk management strategies within the general insurance industry
- Self-motivated with the ability to work autonomously, use initiative and be proactive

Technical competencies and experience

- A modern and progressive approach to business practices will be required
- Strong personal, written and verbal communication skills with the ability to establish rapport and negotiate with key internal and external stakeholders to achieve Company objectives
- Strong computer literacy skills, including sound knowledge of Microsoft Office Suite such as Word, Excel, PowerPoint and Outlook programs
- Experience in efficiently and effectively utilising a Customer Relationship Management (CRM) system
- Proven track record of meeting KPIs/business goals and targets
- Up to date knowledge in most aspects of general insurance including a practical understanding of commercial insurance principles, policies, pricing, reinsurance, claims and risk management
- Experience in dealing directly with brokers and clients
- Strong commercial negotiation, influencing and stakeholder management skills
- Able to make balanced judgements based on data analysis and interpretation
- High level of accuracy and attention to detail particularly when collating and inputting data

- Outstanding interpersonal and communication skills, both written and verbal, across all levels both internally and externally
- Proven underwriting capability within the insurance sector
- Diploma, Degree or Masters in any sales / business related discipline
- To have completed or be undertaking insurance qualifications to ANZIIF Senior Associate level and/or have relevant tertiary qualifications related to insurance
- At least 10 years underwriting experience working in the general insurance industry, with a minimum of 3+ years' experience working within a senior sales leadership position

Remuneration

Appropriate remuneration will apply.