



The Unified Competency Framework for Saudi Financial Sector - Insurance

THE FINANCIAL ACADEMY

بِسْمِ اللَّهِ
الرَّحْمَنِ
الرَّحِيمِ



معاً نصنع الجدارات لبناء المستقبل
Together We Create Competencies to Build the Future



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Acknowledgment

The Financial Academy extends its sincere gratitude and appreciation to all those who participated in the stages of this project from various organisations to experienced professionals for their fruitful efforts and active participation that contributed to reflecting the existing practices in the Saudi financial sector market and aligning them with the best applicable standards to bring the industry to global best practices.

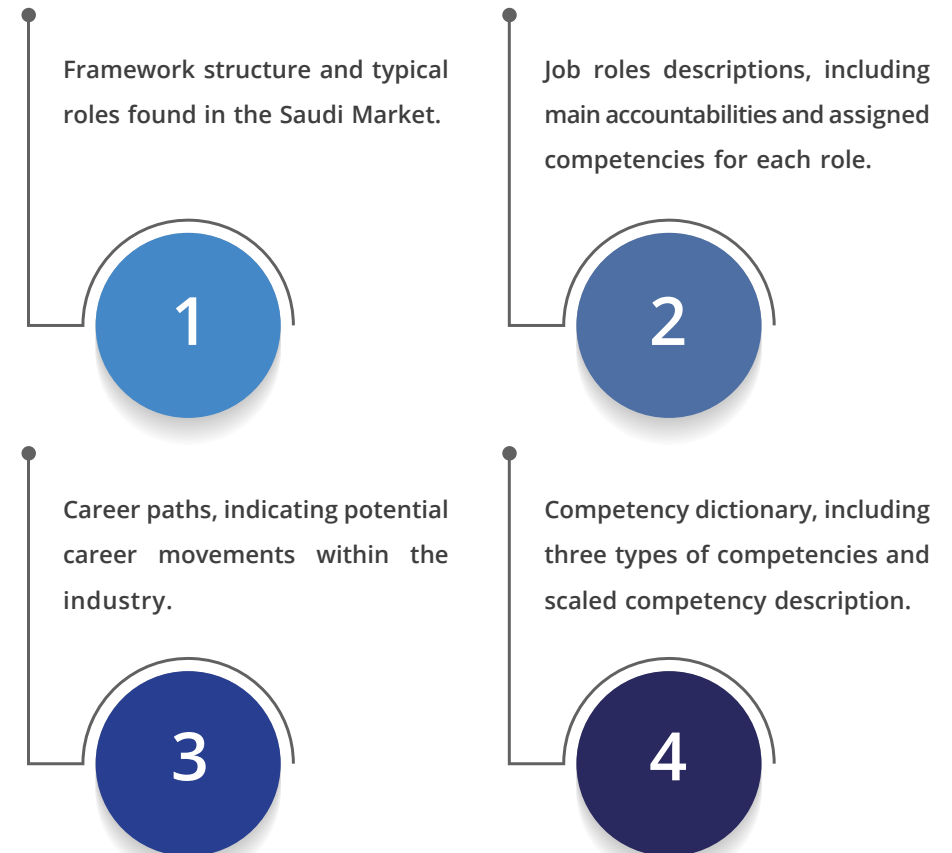


General Introduction

The Financial Academy launched an initiative to develop the “Saudi Financial Sector competency framework” continuing to the effort of the institute of Finance and in line with the FSDP goals with the aim to identify and clearly articulate the skills necessary for the industry’s success, to be accessible and fully understood by individuals, employers, educators, and regulators.

FA in collaboration with representatives from the market, as well as local and international expert, developed the framework that will serve as a basis for its best in class training solutions and professional examinations, as well as a tool that can be adopted by financial organisations to design and implement various talent management programs.

The Saudi financial competency framework, also known as “JADARAT” includes:



The framework will facilitate career development and talent management, as well as upskilling and reskilling initiatives in accordance with the changing market requirements.

FRAMEWORK STRUCTURE





Introduction

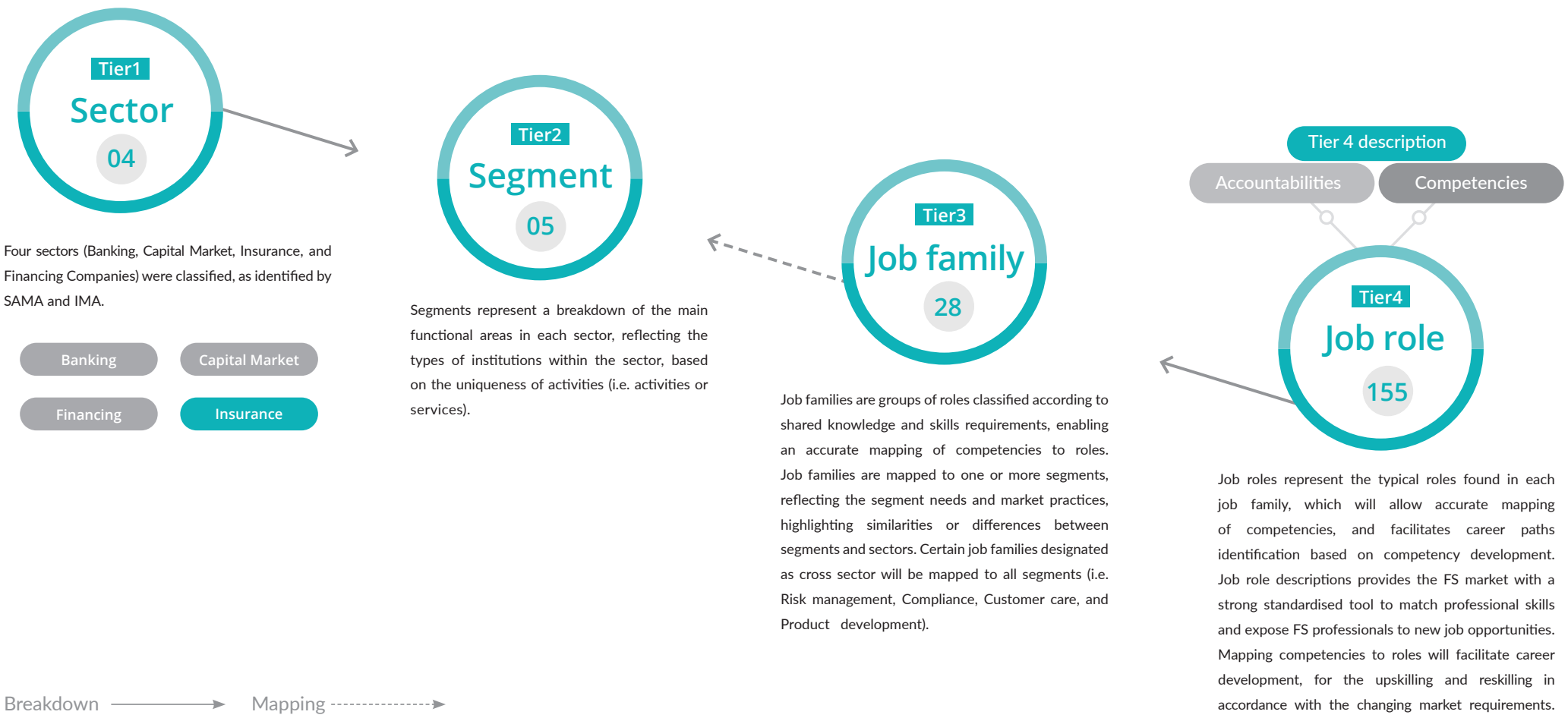
Framework structure

Reflects the market structure and typical roles found in the market as the following:

- Four sectors were classified, as identified by SAMA and IMA: Banking, Capital Market, Insurance, and Financing.
- Segments represent a breakdown of the main functional areas in each sector, based on the uniqueness of activities.
- Job families are groups of roles classified according to shared knowledge and required skills.
- Job roles represent the typical roles found in each job family.

The FS Competency Framework Structure

Will follow a 4 tier architecture, reflecting the market structure and typical roles found in the market, with a description at the most bottom tier.





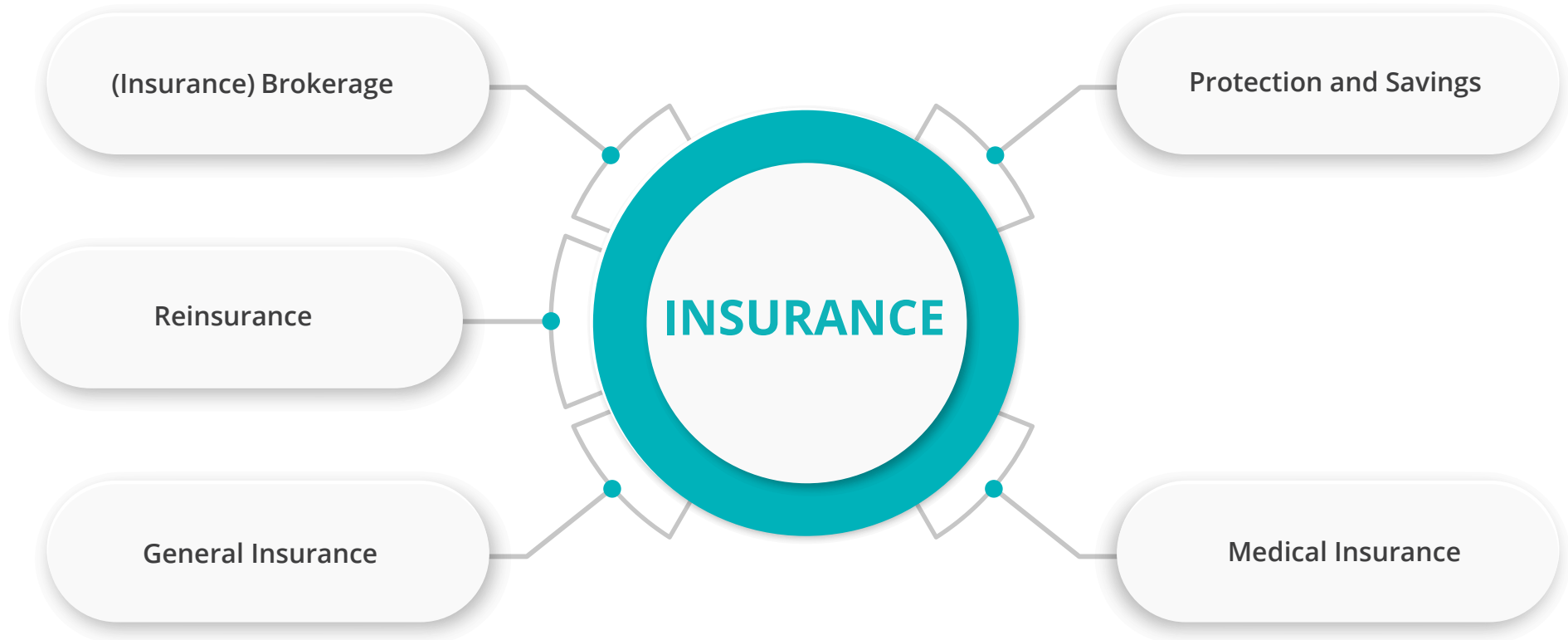
Insurance

Professional Competency Framework
for The Saudi Financial Industry

Framework Structure

The FS competency framework structure

Insurance Segments



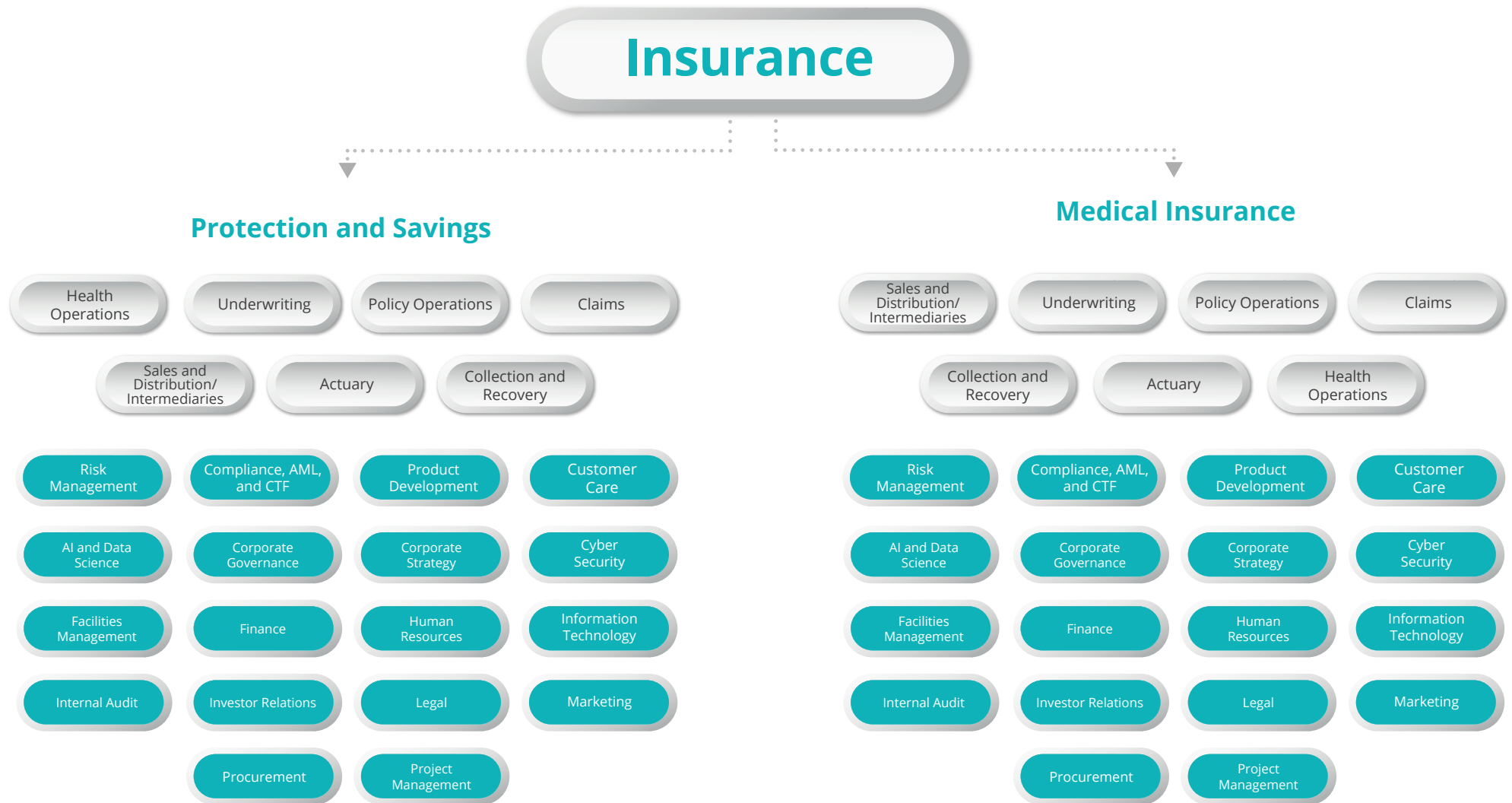


Segment Definition

Segment Code I01 Segment Title Brokerage	Insurance brokerage's prime purpose is to help customers find suitable and cost effective insurance protection available from different insurance companies.
Segment Code I02 Segment Title General Insurance	General insurance or non-life insurance policies, including automobile and homeowners policies, provide payments depending on the loss from a particular financial event. It entails Motor, Property, Engineering, Marine, Aviation, Energy, and Liability insurance products.
Segment Code I03 Segment Title Medical Insurance	Medical insurance covers the risk of the health of the policyholders or their family members from accident or illness.
Segment Code I04 Segment Title Protection and Savings	Protection and savings insurance provides financial security to surviving dependents after the death of an insured, in consideration of the payment of premium by the insured.
Segment Code I05 Segment Title Reinsurance	Reinsurance is a form of insurance purchased by insurance companies in order to mitigate risk. Essentially, reinsurance can limit the amount of loss an insurer can potentially suffer.

The FS Competency Framework Structure

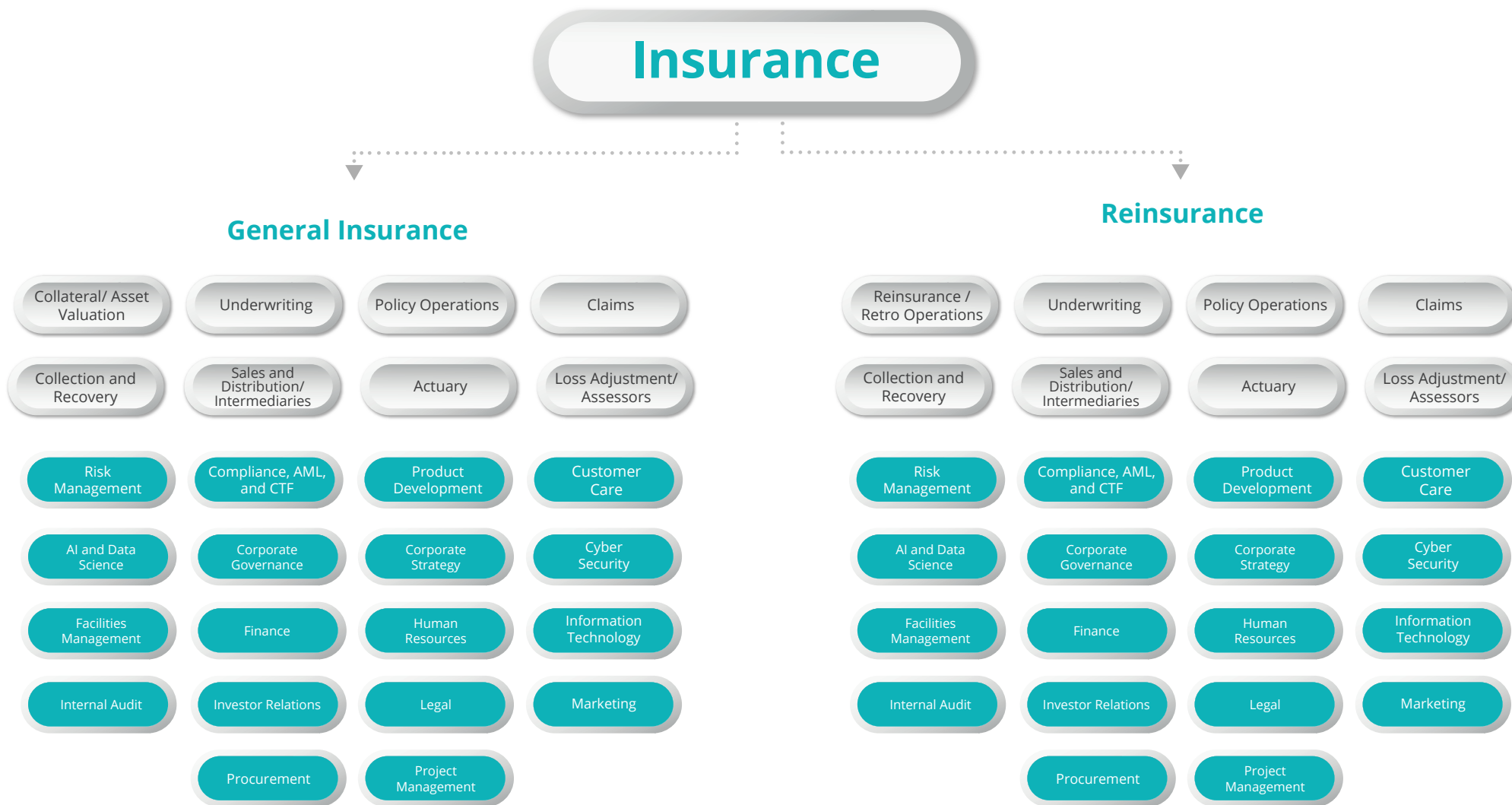
Insurance Segments and job families





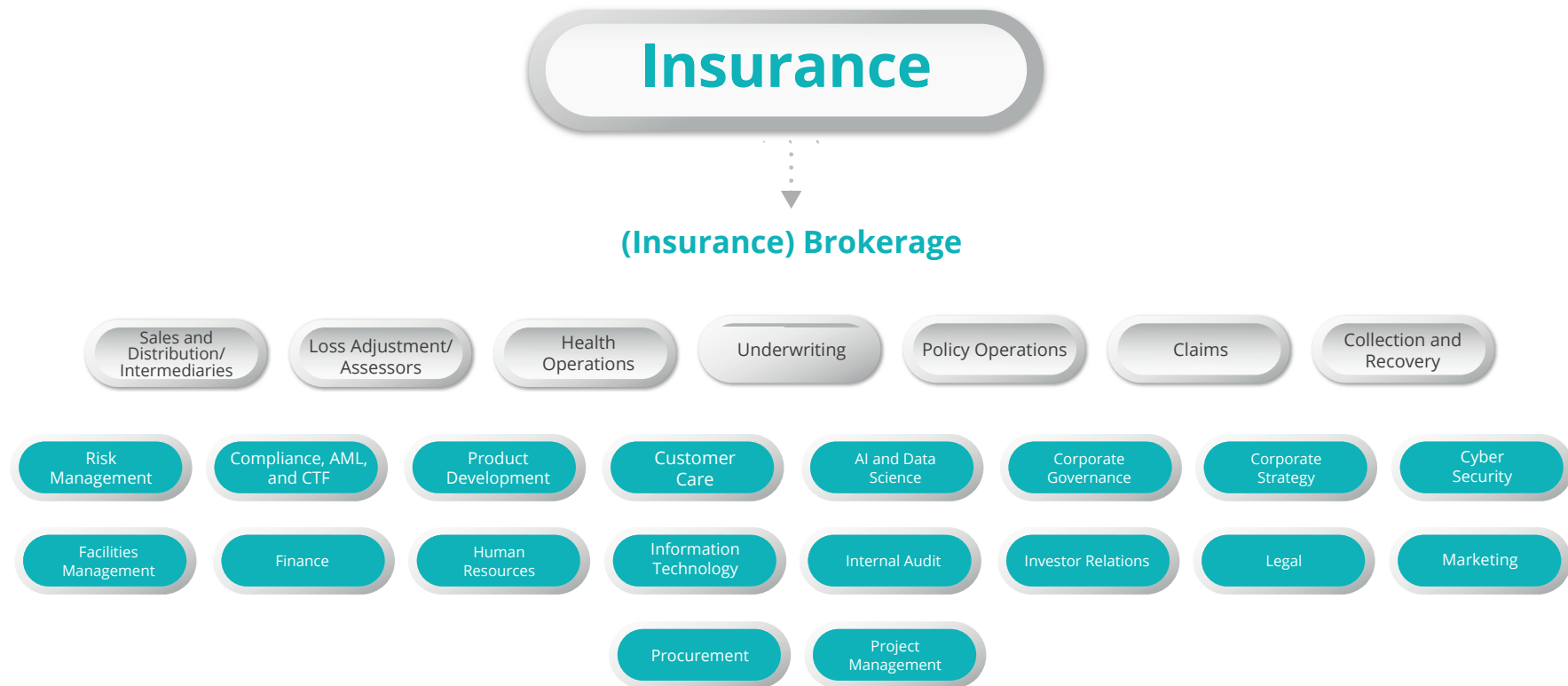
The FS Competency Framework Structure

Insurance Segments and job families



The FS Competency Framework Structure

Insurance Segments and job families





Job Family Definition

 Job Family Code
UN

 Job Family
Underwriting

Apply standard rates and calculates premiums on new business, renewals and endorsements related to the Underwriting unit. Assess risk and pricing to ensure company value and ensures underwriting policies, procedures and guidelines are in compliance with the organisation's expectations.

 Job Family Code
PO

 Job Family
Policy Operations

Perform insurance policy administration, by ensuring accurate documentation are in place to support the risk exposure. Process applications, makes changes to, reinstatement of, and cancellation of insurance policies. Identifies areas of weakness in manuscript policy forms, explains why those areas are problematic and works closely with Legal to draft and finalise acceptable wording to assure that the policy wording matches the company intent. Issue insurance policy.

 Job Family Code
CL

 Job Family
Claims

Handle claims for the organisation. This involves the negotiation and settlement of claims. Roles in this function may be responsible for single- or multi-country claims and will be responsible for all aspects of claims from first advice through to final settlement. Provide claims services in respect of claims for compensation, restitution, repayment or any other remedy for loss or damage, or in respect of some other obligation. Also, they will liaise with external professionals.


 Job Family Code
SI

 Job Family
**Sales and Distribution /
Intermediaries**


Develop, implement and administer the sales of insurance policies, and distribution programs. Coordinate with underwriting to accommodate client needs while adhering to insurer's policies requirements.

Job Family Definition

 Job Family Code
LA

 Job Family
**Loss Adjustment/
Assessors**

Investigate a complex or contentious claim on behalf of an insurance company. Responsible for establishing the cause of a loss and to determine whether it is covered by an insurance policy. May handle property claims involving damage to structures, and/or liability claims involving personal injuries or third-person property damage. Submit documentation to the insurance company describing the incident and recommendations for the claim amount.

 Job Family Code
CA

 Job Family
**Collateral / Asset
Valuation**

Evaluate collateral and/or assets to establish their value, using a variety of sources, data and methods to make their assessment, Examine all variables that might impact what a property or an investment asset collateral is worth. Provide assessment report indicating risks associated with the state of the collateral or investment asset.

 Job Family Code
RR

 Job Family
**Reinsurance / Retro
Operations**

Establish and maintains business relationships with reinsurance institutions. Ensure the organisation's insurance activities risks are properly covered with reinsurance agreements. Solicit best reinsurance service according to organisation's policies and procedures. Handle reinsurance new agreements, additions of new insurance policies to current reinsurance agreements and handles claims with the reinsurance institution. Manage reconciliations of reinsurance accounts.




Job Family Definition

 Job Family Code
AC

 Job Family
Actuary

Deal with the measurement and management of the risks and uncertainty to set the pricing strategy for insurance and annuity premiums, reserves of overall portfolio, and dividends using probability, financial theory and computer science. Roles in this function may be responsible for estimating and reporting on levels of outstanding claims services, reviewing of premium rates/rating methods and providing input to the business plan of the actuarial function.

 Job Family Code
HO

 Job Family
Health Operations

Review life and medical reports and doctor's recommendation (for health care service, treatment plan, prescription drug, or durable medical equipment that is medically necessary, and health report requested for disability or death) from the appointed health care provider. Contact the results of either approval or denial of the authorisation request. Ensure all prior authorisation and field operations requests are dealt with promptly as per the organisation's policies and procedures.

 Job Family Code
CR

 Job Family
Collection and Recovery

Identify and recovers debts due to the organisation. Collect both secured and unsecured debts that are in arrears. Contact customers with delinquent accounts and warns them that failure to pay will result in court proceedings. Improve recovery systems and collection tools in order to match business growth by keeping delinquency ratios within acceptable standard levels.

 Job Family Code
RM

 Job Family
Risk Management

Develop, recommend and implement controls and cost-effective approaches to minimise the organisation's risks effects. Identifies and analyses potential sources of loss to minimise risk and estimates the potential financial consequences of an occurring loss. Develop and implements risk procedures (including operational risk). Perform a continual cyclic process which includes risk assessment, risk decision making, and implementation of risk controls, which results in acceptance, mitigation, or avoidance of risk.

Job Family Definition

 Job Family Code
CC

 Job Family
Customer Care

Provide new and existing customers with the best possible service in relation to billing inquiries, service requests, suggestions and complaints for the purpose of increasing customer satisfaction. Includes Call Centre - Outbound, Call Centre/Customer Service, and E-Channels Customer Service. Reports periodically on quality of service and customer satisfaction.

 Job Family Code
CO

 Job Family
**Compliance, AML,
and CTF**

Ensure that the organisation conducts business in compliance with ethical business practices, company policies and all applicable regulatory requirements and best practices. Prepare documentation to financial regulatory authorities and manages the relationship with them. Develop compliance reporting both internally and for the regulators. Prevent, investigate and control actual and potential criminal activity. Develop and maintains compliance policies and procedures and assesses business units against them.

Develop, recommend and implement processes and controls to ensure firms and/or business unit compliance with overall rules and regulations. Monitor and analyse transactions to ensure appropriateness of activities. Advise on non-compliance impact and implications to all functions. Ensure employees have received appropriate testing and qualifications related to compliance regulations. Investigates, prosecutes and adjudicates terrorist financing through the provision of specialised training on issues related to special investigation techniques. Raise the compliance culture with the regulations, instructions, and codes of conduct through presenting proposals, and recommendations of compliance.

Monitor customer and transactional records to identify unauthorised transactions and fraudulent accounts.

 Job Family Code
PD

 Job Family
**Product
Development**

Develop and evaluates products, and makes enhancements to existing products. Appraise new product ideas and determines their potential to address client's needs and achieve goals in revenue growth and market share. Identify and develops new market segments for current products to meet customers' needs effectively.



Job Family Definition

 Job Family Code
DS

 Job Family
AI and Data Science

Utilisation a mixture of tools and capabilities that will enable the organisation with proper automated business solutions. Design, implement and maintain business intelligence and data analysis to provide business insights

 Job Family Code
CG

 Job Family
Corporate Governance

Implement structures and processes that are designed to ensure balance the interests of a company's many stakeholders such as, shareholders, senior management executives, customers. Develop and maintain the governance framework, and ensure its compliance with requirements. Ensure adequacy of internal governance mechanisms as well as the efficiency of internal processes across all functions to maintain and enhance a robust governance culture.

 Job Family Code
CP

 Job Family
Corporate Strategy

Plan and direct strategy activities in an organisation such as, coordinating strategy, managing organisation strategy and developing business plans. Analyse and assess what is necessary for the organisation to meet its goals and objectives. Convert strategic objective into measurable goals and distribute them among different functions taking in consideration other functions' inputs. Lead the process of strategic planning that includes the development of main planning. Develop different tools to measure and maintain progress in accordance with the strategy including but not limit to balance scorecard. Supervise the implementation of the strategy and report accordingly. Develop market insights and conduct research activities.

 Job Family Code
CY

 Job Family
Cyber Security

Cybersecurity is the protection of networks, IT systems, operational technologies systems and their components of hardware and software, their services and the data they contain, from any penetration, disruption, modification, access, use or unauthorised exploitation. The concept of cybersecurity also includes information security and digital security*.


* According to the Royal Decree number 6801, dated 11/2/1439H.

Job Family Definition

 Job Family Code
FM

 Job Family
Facilities Management

Design and maintain physical assets to ensure functionality, comfort, safety and efficiency of the environment by integrating people, place, process and technology. Plan the maintenance, cleaning schedules and daily activities of the facilities including current and future physical sites, and layouts. Develop policies to ensure health, safety and maintain healthy environment standards.

 Job Family Code
FI

 Job Family
Finance

Manages all financial aspects of the organisation. Direct and coordinate financial activities that include financial control and treasury management. Financial Control includes: accounting control, financial planning and reporting, zakat and tax and accounting. Treasury Management includes: Liquidity Management, Investment, Banking relationship and foreign exchange.

 Job Family Code
HR

 Job Family
Human Resources

Oversee all aspects of employees' life cycle from onboarding to off boarding in an organisation. The scope of work includes the following disciplines, organisational development, operations, talent acquisition, talent development and management. The aim of human resource disciplines is to support in achieving the organisation's strategy by attracting, engaging, developing and retaining talents, establishing a healthy work environment and complying with labor law.

 Job Family Code
IT

 Job Family
Information Technology

Manage operations; provide technical support and maintenance of IT solutions and components. Plan and analyse business requirements and acquire business solutions (Build/buy), while taking into consideration procedures, plans and models. Promote a culture of IT governance and enterprise architecture to monitor IT controls. Participate in implementation of recovery and business continuity plans.



Job Family Definition

 Job Family Code
IA

 Job Family
Internal Audit

Independent and objective function aimed to enhance internal controls to achieve organisation objectives based on organisational risks. Monitor the proper use of resources to reach the defined goals and objectives. Provide recommendations and advice based on reviews, analyses and assessments of data and business processes. Perform full audit cycle starting from the audit plan end to the reporting to audit committee.

 Job Family Code
IR

 Job Family
Investor Relations

Manage and communicate information to investors regarding an organisation's operations, financial standing and strategy. Maintain the organisation's most up-to-date information with regard to its operational and financial performance reports. Handle inquiries from shareholders, investors or potential investors to make an informed judgement about the fair value and appropriate ownership of the organisation. Provide the organisation with feedback from investors and the market regarding operations, financial standing and strategy.

 Job Family Code
LE

 Job Family
Legal

Represent and advice organisations in different legal matters such as, contract management, transactions, client claims, litigation, employment law, collection, bankruptcy, policies and procedures ...etc. Draft contracts and follow up letters for clients in case of delinquencies. Manage legal transactions, draft legal forms and prosecute law cases. Provide consultation on legal transactions, claim liability, legal rights and obligations. This includes providing reports on different legal matters. Support the organisation on strategic decision making.

 Job Family Code
MA

 Job Family
Marketing

Plan, direct and coordinate the organisation's marketing activities to fulfill the gap through advertising, selling, sponsorships, and promoting products to consumers or other businesses. Define, maintain and position the organisation's brand image. Manage the planning and execution of market research to ensure proper return on investment. Represent the organisation externally in marketing related matters. Plan, coordinate and manage marketing campaigns and initiatives. Monitor and manage digital media activities and create content for the organisation communications channels. Develop marketing strategies, objectives and plans in line with the organisation's overall strategy and objectives.

Job Family Definition

 Job Family Code
PR

 Job Family
Procurement

Direct and manage the procurement activities for an organisation effectively and efficiently. Manage the execution of contracts and billing associated with contracts, delivery of goods and services and daily procurement activities. This includes managing relationships with different vendors/end users. Supervise receiving goods and services from merchants and suppliers. Manage centralised procurement process via competitive bidding, reverse auction and tendering.

 Job Family Code
PA

 Job Family
Project Management

Manage projects and programs within the organisation and maintain project management standards. Initiate, plan, execute, control, and close a process to achieve specific goals and meet specific success criteria at the specified time and budget. Promote and improve project and program management practices. Prepare regular project status reports.

Sharia Board:

Advise and certify financial products of financial institutions as being Sharia-compliant in accordance with Islamic law. Reviews the operations of their financial institution to make sure they comply with the Sharia. Answer questions and provide fatwa to the institution's staff on whether or not some proposed financial transactions or products follow the Sharia.

JOP ROLE DESCRIPTION

The background is a deep blue gradient with various futuristic elements. In the top right, there are several glowing, multi-colored lines (green, orange, pink) that curve and loop. In the bottom right, there is a stack of five overlapping, semi-transparent squares in shades of light blue and white. The bottom of the page features faint, circular patterns resembling a control panel or data interface with small white dots and lines.



Introduction

Job Role Description

Job role descriptions provide the Financial Sector with a strong standardised tool to match professional skills and expose Financial Sector professionals to new job opportunities. Each job role description includes the job role title, job family, and corresponding codes as well as:

- 4-6 competencies.
- 3 core competencies , shared by all job roles in the same sector.
- Technical competencies, mapped based on skills needed for successful performance.
- Behavioural competencies, mapped based on the nature and level of the job role.

Insurance

Job Role Discription



Insurance Job Families and Job Role Breakdown

 Job Family Code
IAC

 Job Family
Actuary

Job role rank	Job role code	Job role	Page
5	IAC50	Head of Actuary	56
4	IAC40	Actuary Manager	57
3	IAC30	Actuary	58
1	IAC10	Actuarial Associate	59



Insurance Job Families and Job Role Breakdown

 Job Family Code
ICL

 Job Family
Claims

Job role rank	Job role code	Job role	Page
5	ICL50	Head of Claims	60
4	ICL41	Claims Technical Manager	61
	ICL42	Claims Investigation Unit Manager	62
3	ICL31	Senior Claims Specialist	63
	ICL32	Claims Investigation Supervisor	64
2	ICL21	Claims Handler	65
	ICL22	Claims Investigator	66
1	ICL10	Claims Associate	67

Insurance Job Families and Job Role Breakdown

 Job Family Code
IRR

 Job Family
Reinsurance / Retro Operations

Job role rank	Job role code	Job role	Page
4	IRR40	Reinsurance/ Retro Operations Manager	68
2	IRR20	Reinsurance/ Retro Operations Specialist	69



Insurance Job Families and Job Role Breakdown



Job Family Code
ICA



Job Family
Collateral / Asset Valuation

Job role rank	Job role code	Job role	Page
5	ICA50	Head of Collateral / Asset Valuation	70
4	ICA40	Collateral Valuation Manager	71
2	ICA20	Valuation Specialist	72

Insurance Job Families and Job Role Breakdown


 Job Family Code
ICR

 Job Family
Collection and Recovery

Job role rank	Job role code	Job role	Page
5	ICR50	Head of Collection and Recovery	73
4	ICR40	Collection Manager	74
3	ICR30	Senior Collection Specialist	75
2	ICR20	Collection Officer	76



Insurance Job Families and Job Role Breakdown

 Job Family Code
ICO

 Job Family
Compliance, AML, and CTF

Job role rank	Job role code	Job role	Page
5	ICO50	Head of Compliance and Anti-Money Laundering	77
4	ICO41	Compliance Manager	78
	ICO42	AML Manager	79
3	ICO30	Senior Compliance Specialist	80
2	ICO21	Compliance Officer	81
	ICO22	AML Officer	82
1	ICO10	Compliance Administrator	83

Insurance Job Families and Job Role Breakdown

 Job Family Code
ICC

 Job Family
Customer care

Job role rank	Job role code	Job role	Page
5	ICC50	Head of Customer Care	84
4	ICC40	Customer Care Manager	85
3	ICC30	Senior Customer Care Specialist	86
1	ICC10	Customer Care Associate	87



Insurance Job Families and Job Role Breakdown

 Job Family Code
IHO

 Job Family
Health Operations

Job role rank	Job role code	Job role	Page
5	IHO50	Head of Health Operations	88
4	IHO40	Pre-Authorisation & Field Manager	89
3	IHO30	Senior Pre-Authorisation Specialist	90
2	IHO20	Pre-Authorisation Officer	91
1	IHO10	Pre-Authorisation Associate	92

Insurance Job Families and Job Role Breakdown


 Job Family Code
ILA

 Job Family
Loss Adjustment/ Assessors

Job role rank	Job role code	Job role	Page
5	ILA50	Head of Loss Adjustment/ Assessors	93
3	ILA30	Senior Risk Surveyor (type of product)	94
2	ILA20	Risk Surveyor	95



Insurance Job Families and Job Role Breakdown

 Job Family Code
IPO

 Job Family
Policy Operations

Job role rank	Job role code	Job role	Page
5	IPO50	Head of Policy Operations	96
4	IPO40	Policy Operations Manager	97
2	IPO20	Policy Operations Specialist	98
1	IPO10	Policy Operations Associate	99

Insurance Job Families and Job Role Breakdown

 Job Family Code
IPD

 Job Family
Product Development

Job role rank	Job role code	Job role	Page
5	IPD50	Head of Product Development	100
4	IPD40	Product Development Manager	101
3	IPD30	Product Development Supervisor	102
2	IPD20	Product Development Specialist	103
1	IPD10	Product Development Associate	104



Insurance Job Families and Job Role Breakdown



Job Family Code

IRM



Job Family

Risk Management

Job role rank	Job role code	Job role	Page
5	IRM50	Head of Risk Management	105
4	IRM40	Risk Manager	106
3	IRM30	Senior Risk Specialist	107
2	IRM20	Risk Analyst	108
1	IRM10	Risk Associate	109

Insurance Job Families and Job Role Breakdown



Job Family Code
ISI



Job Family
Sales and Distribution / Intermediaries

Job role rank	Job role code	Job role	Page
5	ISI50	Head of Sales and Distribution/ Intermediaries	110
4	ISI40	Insurance Sales Manager	111
3	ISI30	Insurance Sales Supervisor	112
2	ISI20	Insurance Agent	113
1	ISI10	Insurance Sales Associate	114



Insurance Job Families and Job Role Breakdown

 Job Family Code
IUN

 Job Family
Underwriting

Job role rank	Job role code	Job role	Page
5	IUN50	Head of Underwriting	115
4	IUN40	Underwriting Manager	116
3	IUN30	Senior Underwriter	117
2	IUN20	Underwriter	118
1	IUN10	Assistant Underwriter	119

Banking Job Families and Job Role Breakdown

 Job Family Code
IFI

 Job Family
Finance

Job role rank	Job role code	Job role	Page
5	IFI50	Head of Finance	120
	IFI43	Zakat and Tax Manager	121
4	IFI42	Asset Liability Management Manager	122
	IFI41	Financial Control Manager	123
	IFI33	Senior Zakat and Tax Specialist	124
3	IFI32	Asset Liability Management Supervisor	125
	IFI31	Senior Finance Specialist	126
2	IFI23	Zakat and Tax specialist	127
	IFI22	Asset Liability Management Specialist	128
	IFI21	Finance Specialist	129



Banking Job Families and Job Role Breakdown

 Job Family Code
ICG

 Job Family
Corporate Governance

Job role rank	Job role code	Job role	Page
5	ICG50	Head of Corporate Governance	130
4	ICG40	Corporate Governance Manager	131
3	ICG30	Senior Corporate Governance Specialist	132
2	ICG20	Corporate Governance Analyst	133

Banking Job Families and Job Role Breakdown

 Job Family Code
ICP

 Job Family
Corporate Strategy

Job role rank	Job role code	Job role	Page
5	ICP50	Head of Corporate Strategy	134
4	ICP40	Corporate Strategy Manager	135
3	ICP30	Senior Corporate Strategy Specialist	136
2	ICP20	Corporate Strategy Specialist	137



Banking Job Families and Job Role Breakdown

 Job Family Code
ICY

 Job Family
Cyber Security

Job role rank	Job role code	Job role	Page
5	ICY50	Head of Cyber Security	138
4	ICY40	Cyber Security Manager	139
3	ICY30	Senior Cyber Security Specialist	140
2	ICY20	Cyber Security Specialist	141

Banking Job Families and Job Role Breakdown

 Job Family Code
IDS

 Job Family
AI and Data Science

Job role rank	Job role code	Job role	Page
5	IDS50	Head of Data Science	142
4	IDS40	Data Science Manager	143
3	IDS30	Senior Data Science Analyst	144
2	IDS20	Data Science Analyst	145
1	IDS10	Data Science Associate	146



Banking Job Families and Job Role Breakdown



Job Family Code

IFM




Job Family

Facilities Management

Job role rank	Job role code	Job role	Page
5	IFM50	Head of Facilities Management	147
4	IFM40	Facilities Management Manager	148
3	IFM30	Facilities Management Supervisor	149
2	IFM20	Facilities Management Specialist	150
1	IFM10	Facilities Administrator	151

Banking Job Families and Job Role Breakdown

 Job Family Code
IHR

 Job Family
Human Resources

Job role rank	Job role code	Job role	Page
5	IHR50	Head of Human Resources	152
	IHR44	Talent Acquisition Manager	153
4	IHR43	Organisational Development Manager	154
	IHR42	Learning and Development Manager	155
	IHR41	Human Resources Operations Manager	156
	IHR34	Senior Talent Acquisition Specialist	157
3	IHR33	Senior Organisational Development Specialist	158
	IHR32	Senior Learning and Development Specialist	159
	IHR31	Senior Human Resource Operations Specialist	160
	IHR24	Talent Acquisition Specialist	161
2	IHR23	Organisational Development Specialist	162
	IHR22	Learning and Development Specialist	163
	IHR21	Human Resource Operations Specialist	164
	IHR14	Talent Acquisition Coordinator	165
1	IHR12	Learning and Development Administrator	166
	IHR11	Human Resource Operations Administrator	167



Banking Job Families and Job Role Breakdown

 Job Family Code
IIA

 Job Family
Internal Audit

Job role rank	Job role code	Job role	Page
5	IIA50	Head of Internal Audit	168
4	IIA40	Internal Audit Manager	169
3	IIA30	Internal Audit Team Lead	170
2	IIA20	Internal Audit specialist	171
1	IIA10	Internal Audit Associate	172

Banking Job Families and Job Role Breakdown

 Job Family Code
IIR

 Job Family
Investor Relations

Job role rank	Job role code	Job role	Page
5	IIR50	Head of Investor Relations	173
4	IIR40	Investor Relations Manager	174
3	IIR30	Senior Investor Relations Analyst	175
2	IIR20	Investor Relations Analyst	176
1	IIR10	Investor Relations Associate	177



Banking Job Families and Job Role Breakdown

 Job Family Code
IIT

 Job Family
Information Technology

Job role rank	Job role code	Job role	Page
5	IIT50	Head of Information Technology	178
4	IIT44	Network and Infrastructure Manager	179
	IIT43	IT Development Manager	180
	IIT42	IT Governance Manager	181
	IIT41	IT Operations Manager	182
	IIT34	Senior Network and Infrastructure Engineer	183
3	IIT33	Senior IT Development Specialist	184
	IIT32	Senior IT Governance Specialist	185
	IIT31	IT Operations Team Lead	186
	IIT24	Network and Infrastructure Engineer	187
2	IIT23	IT Development Specialist	188
	IIT22	IT Governance Analyst	189
	IIT21	IT Operations Specialist	190
1	IIT14	Network and Infrastructure Technician	191
	IIT11	IT Support Administrator	192

Banking Job Families and Job Role Breakdown

 Job Family Code
ILE

 Job Family
Legal

Job role rank	Job role code	Job role	Page
5	ILE50	Head of Legal	193
4	ILE40	Legal Manager	194
3	ILE30	Senior Legal Specialist	195
2	ILE20	Legal specialist	196



Banking Job Families and Job Role Breakdown

 Job Family Code
IMA

 Job Family
Marketing

Job role rank	Job role code	Job role	Page
5	IMA50	Head of Marketing	197
4	IMA40	Marketing Manager	198
3	IMA30	Senior Marketing Specialist	199
2	IMA20	Marketing Specialist	200

Banking Job Families and Job Role Breakdown


 Job Family Code
IPA

 Job Family
Project Management

Job role rank	Job role code	Job role	Page
5	IPA50	Head of Project Management	201
4	IPA40	Portfolio Manager	202
3	IPA30	Program Manager	203
2	IPA20	Project Manager	204
1	IPA10	Project Coordinator	205



Banking Job Families and Job Role Breakdown

 Job Family Code
IPR

 Job Family
Procurement

Job role rank	Job role code	Job role	Page
5	IPR50	Head of Procurement	206
4	IPR40	Procurement Manager	207
3	IPR30	Senior Procurement Specialist	208
2	IPR20	Procurement Specialist	209
1	IPR10	Procurement Associate	210

Job role profile

Job family code
IAC

Job family title
Actuary

Job role code
IAC50

Job role title
Head of Actuary

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Actuarial function.

Approve and ensure implementation of Actuarial function policies and procedures and ensure its efficiency.

Manage Actuarial function and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Actuarial function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Actuarial function.

Ensure actuarial results are promptly communicated and form the base to building the organisation's asset/liability requirements, capital adequacy, reserves adequacy, and product pricing.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T01	Actuarial Knowledge	5
T37	Knowledge of the Economy	5
T52	Statistics Knowledge	5
T10	Business Management	5
T02	Analytics / Decision Sciences	5
T04	Asset Liability Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
IAC

Job family title
Actuary

Job role code
IAC40

Job role title
Actuary Manager

Accountabilities

Contribute to the development and evaluation of the overall organisational risk appetite strategy focusing on insurance risk factors.

Design, test, and oversee policies and programmes to minimise risk and maximise the profitability of insurance policies.

Formulate liability valuation, capital adequacy, reserves adequacy, and product pricing policies based on actuarial results and economic and actuarial assumptions.

Conduct pricing reviews for new and existing insurance products taking into consideration competitors and financial markets changes.

Monitor actuarial team performance and ensure efficiency.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T01	Actuarial Knowledge	4
T37	Knowledge of the Economy	4
T52	Statistics Knowledge	4
T42	Pricing the Risk	4
T04	Asset Liability Management	4
T40	Planning	4
T02	Analytics / Decision Sciences	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4
B07	Creativity and Innovativeness	4
B16	Strategic Thinking	4
B13	People Management	4

Job role profile

Job family code
IAC

Job family title
Actuary

Job role code
IAC30

Job role title
Actuary

Accountabilities

Assess the influence of key factors which may have an impact on product potential, price and claims, and present evidence based analyses of data.

Predict the likelihood of future events and design mitigation plans to decrease the impact of risks.

Set pricing strategy for policy liabilities (or reserves) and pricing premiums, using modelling software, to ensure coverage of future claims and profitability of the product portfolio.

Report on the impact of changing assumptions that may affect the premium pricing and reserves.

Analyse statistical data and prepare presentations and reports that explain financial reports to the management.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T01	Actuarial Knowledge	3
T37	Knowledge of the Economy	3
T52	Statistics Knowledge	3
T42	Pricing the Risk	3
T04	Asset Liability Management	3
T02	Analytics / Decision Sciences	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B01	Achievement Orientation	3
B03	Attention to Details	3
B14	Problem Solving	3
B15	Self-Development	3



Job role profile

Job family code
IAC

Job family title
Actuary

Job role code
IAC10

Job role title
Actuarial Associate

Accountabilities

Analyse statistical data to derive the rates for product.

Assess the risk in the portfolio using mathematical modelling techniques and statistical concepts.

Assess risks requiring reinsurance to become acceptable within the organisation guidelines.

Compile data and write statistical reports based on results of computations and findings.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T01	Actuarial Knowledge	1
T37	Knowledge of the Economy	1
T52	Statistics Knowledge	1
T42	Pricing the Risk	1
T02	Analytics / Decision Sciences	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B02	Adaptability	1
B01	Achievement Orientation	1
B03	Attention to Details	1

Job role profile

Job family code
ICL

Job family title
Claims

Job role code
ICL50

Job role title
Head of Claims

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Claims function.

Approve and ensure implementation of Claims function policies and procedures and ensure its efficiency.

Manage Claims function and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Claims function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Claims function.

Take the special investigation decision and ensure that potential fraud is flagged, investigated and perpetrators are revealed.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T11	Claims Handling	5
T13	Claims Management	5
T10	Business Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
ICL

Job family title
Claims

Job role code
ICL41

Job role title
Claims Technical Manager

Accountabilities

Develop and improve insurance claims management strategy and procedures and contribute to setting the organisation's reserves strategy.

Manage claims function via the various suppliers in a cost-effective manner and assist the divisions in identifying ways to reduce claim numbers and average value.

Provide claims advice guidance and education as required throughout the organisation to assist with the mitigation of risk.

Manage large complex claims liaising claims handlers, loss adjusters as well as the claimants.

Review the liabilities of insurance policies and investigate claims to determine payable amounts based on coverage and guidelines.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T11	Claims Handling	4
T13	Claims Management	4
T51	Stakeholder Management	4
T40	Planning	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B03	Attention to Details	4
B07	Creativity and Innovativeness	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4
B04	Coaching And Developing Others	4

Job role profile

Job family code
ICL

Job family title
Claims

Job role code
ICL42

Job role title
Claims Investigation Unit Manager

Accountabilities

Develop and oversee the implementation of the investigation unit policy and procedures.

Develop and manage suspicious claims and guide, technically, the investigation team through the proper procedure.

Develop claims investigation tools and identify techniques to be applied within the claims investigation unit.

Coordinate with internal and external stakeholders and ensure proper reporting of claims investigation results.

Ensure that all claims investigation procedures are conducted in compliance with regulatory requirements and according to best practice.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T11	Claims Handling	4
T40	Planning	4
T51	Stakeholder Management	4
T38	Legal Knowledge	4
T12	Claims Investigation	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4
B12	Negotiation and Persuasion Skills	4
B07	Creativity and Innovativeness	4
B13	People Management	4



Job role profile

Job family code
ICL

Job family title
Claims

Job role code
ICL31

Job role title
Senior Claims Specialist

Accountabilities

Negotiating the settlement of the organisation's material loss claims according to claims management policies and procedures while monitoring reserves.

Ensure claims are raised according to policy's terms and benefits ensuring fair settlement of a valid claim.

Guide claims procedure and related risk analysis and investigation procedures.

Administer claims and ensure claims processes are implemented efficiency.

Prepare analysis reports and claims activity reviews.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T11	Claims Handling	3
T13	Claims Management	3
T24	Data Collection and Analysis	3
T54	Tech Savviness	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	3
B06	Communication Skills	3
B14	Problem Solving	3
B01	Achievement Orientation	3
B02	Adaptability	3
B03	Attention to Details	3
B15	Self-Development	3
B05	Commitment and Accountability	3

Job role profile

Job family code
ICL

Job family title
Claims

Job role code
ICL32

Job role title
Claims Investigation Supervisor

Accountabilities

Monitor the investigation of suspicious insurance claims for different types of policies.

Contribute to the development of the claims special investigation processes and procedures.

Identify verification means for the factual information and circumstances of the accident.

Ensure proper police reporting in case of fraud and that legal procedures are in place.

Supervise investigators and insure they adhere to professional code of conduct and have the required training.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T11	Claims Handling	3
T38	Legal Knowledge	3
T24	Data Collection and Analysis	3
T12	Claims Investigation	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B01	Achievement Orientation	3
B02	Adaptability	3
B12	Negotiation and Persuasion Skills	3
B03	Attention to Details	3
B11	Motivation	3
B15	Self-Development	3
B17	Teamwork	3



Job role profile

Job family code
ICL

Job family title
Claims

Job role code
ICL21

Job role title
Claims Handler

Accountabilities

Compares claims details against policy conditions and requirements to identify out of scope claims.

Process claims and reserving policy to determine the claims estimated indemnification.

Liaise and get advice from specialists, such as loss adjusters and forensic accountants, on complex cases.

Maintain and use the computerized claims/loss recording system to collate claims statistics/data for proper risk analysis and management reporting.

Provide support in preparing own organisation claims to the re-insurance company.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T11	Claims Handling	2
T13	Claims Management	2
T24	Data Collection and Analysis	2
T54	Tech Savviness	2
T25	Data Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	2
B06	Communication Skills	2
B14	Problem Solving	2
B03	Attention to Details	2
B01	Achievement Orientation	2
B17	Teamwork	2
B15	Self-Development	2
B05	Commitment and Accountaibly	2

Job role profile

Job family code
ICL

Job family title
Claims

Job role code
ICL22

Job role title
Claims Investigator

Accountabilities

Investigate potential fraudulent activity and examine suspicious claims closely for evidence of fraud.

Educate organisation's adjusters and examiners to look for "red flags", or indicators that fraud might be occurring.

Investigate suspicious claims and gather accident information and interview witnesses.

Assess factual information on the accident and history and background information of the claimant.

Liaise with police inspectors, lawyers and other stakeholders on the case being investigated.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T11	Claims Handling	2
T24	Data Collection and Analysis	2
T38	Legal Knowledge	2
T12	Claims Investigation	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B12	Negotiation and Persuasion Skills	2
B02	Adaptability	2
B15	Self-Development	2
B03	Attention to Details	2



Job role profile

Job family code
ICL

Job family title
Claims

Job role code
ICL10

Job role title
Claims Associate

Accountabilities

Gather claim and claimant details in accordance with organisation's the procedures and verify the accuracy and completeness of the documents provided.

Provide advice on making a claim and the processes involved.

Initiate process of approved payments to claimants and prepare the payment instructions according to organisation's procedures.

Record the claim and claimant data and information into claims management systems.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T11	Claims Handling	1
T54	Tech Savviness	1
T25	Data Management	1
T24	Data Collection and Analysis	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B02	Adaptability	1
B06	Communication Skills	1
B03	Attention to Details	1
B01	Achievement Orientation	1

Job role profile

Job family code

IRR

Job family title

Reinsurance / Retro Operations

Job role code

IRR40

Job role title

Reinsurance/ Retro Operations Manager

Accountabilities

Develop and implement appropriate written policies and procedures to allow effective management of reinsurance placements and administration, and reinsurance recoveries / assets.

Oversee the reinsurance contracts negotiations and contract premium adjustments.

Ensure proper calculation of reinsurance recoveries taking into consideration the organisation's risk appetite determining the amounts of risk to be ceded.

Ensure that existing and planned reinsurance protections are consistently and appropriately considered within the business planning, exposure management, accounting and capital setting processes.

Oversee the reinsurance processes and ensure reinsurance claims are followed up and repaid.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T57	Underwriting Analysis and Risk Evaluation	4
T13	Claims Management	4
T54	Tech Savviness	4
T25	Data Management	4
T17	Contract Management	4
T40	Planning	4
T07	Business Acumen	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B13	People Management	4
B12	Negotiation and Persuasion Skills	4
B03	Attention to Details	4



Job role profile

Job family code

IRR

Job family title

Reinsurance / Retro Operations

Job role code

IRR20

Job role title

Reinsurance/ Retro Operations Specialist

Accountabilities

Analyse the organisation's reinsurance requirements and collect relevant information to identify risk transfer solutions.

Process the underwriters and risk management team requests for reinsurance and ensure new policies are added to the reinsurance treaty.

Negotiate terms and conditions of reinsurance treaty (or facultative agreements) with the reinsurer.

Responsible for maintenance of reinsurance policies in relevant systems.

Track reinsurance invoices to ensure adherence to the budget.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T57	Underwriting Analysis and Risk Evaluation	2
T13	Claims Management	2
T54	Tech Savviness	2
T25	Data Management	2
T17	Contract Management	2
T24	Data Collection and Analysis	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	2
B17	Teamwork	2
B05	Commitment and Accountability	2
B02	Adaptability	2
B14	Problem Solving	2
B12	Negotiation and Persuasion Skills	2
B03	Attention to Details	2
B01	Achievement Orientation	2

Job role profile

Job family code

ICA

Job family title

Collateral / Asset Valuation

Job role code

ICA50

Job role title

Head of Collateral / Asset Valuation

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's collateral and asset valuation function.

Approve and ensure implementation of collateral and asset valuation function policies and procedures and ensure its efficiency.

Manage collateral and asset valuation function and ensures its compliance to the approved valuations standards as well as to the regulatory requirements.

Manage internal and external relationships and represent the organisation in all business matters related to collateral and asset valuation function.

Ensure prompt actions are taken in case of devaluation of collateral or assets owned to avoid financial losses.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T08	Business and Intangible Assets Valuation	5
T10	Business Management	5
T56	Technical Writing	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code

ICA

Job family title

Collateral / Asset Valuation

Job role code

ICA40

Job role title

Collateral Valuation Manager

Accountabilities

Manage and oversee the process of the collateral and assets valuation for real estate, equipment, ...) ensuring assets are accurately valued to safeguard the interests of the organisation.

Review independent valuator reports and internal reports and advise on the need for valuation review, and ensure the review request is supported with the reasons and rationale behind the request.

Ensure the proper valuation methods and assumptions are used in the collateral assets valuation and investigate difference in value to ensure a fair valuation is in place.

Ensure periodic revaluation of the collaterals and assets owned by the organisation to constantly update the assets books and ensure proper actions are taken in case of collateral devaluation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T06	Assets Valuation	4
T08	Business and Intangible Assets Valuation	4
T40	Planning	4
T56	Technical Writing	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B13	People Management	4
B03	Attention to Details	4

Job role profile

Job family code
ICA

Job family title
**Collateral / Asset
Valuation**

Job role code
ICA20

Job role title
Valuation Specialist

Accountabilities

Inspect collateral to assess its physical condition, special features, functional design, and other characteristics to calculate and determine its value.

Calculate factors affecting the collateral value such as asset depreciation, replacement costs, refurbishments and integrates into valuation formulas.

Conduct market value research and comparable valuation to calculate the fair value of the collateral using best practice and international valuation standards.

Provide collateral maintenance and safeguarding advise and guidelines to protect the value of the asset.

Prepare written reports that estimate property values, outline methods by which the estimations were made, and meet appraisal standards.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T06	Assets Valuation	2
T08	Business and Intangible Assets Valuation	2
T56	Technical Writing	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B02	Adaptability	2
B03	Attention to Details	2
B05	Commitment and Accountability	2
B15	Self-Development	2



Job role profile

Job family code
ICR

Job family title
Collection and Recovery

Job role code
ICR50

Job role title
Head of Collection and Recovery

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Collection and Recovery function.

Approve and ensure implementation of collection and recovery policies and procedures and ensure its efficiency.

Manage collection and recovery and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor collection and recovery budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to collection and recovery.

Ensure recovery plans are adequate and updated, and that legal actions are taken when necessary.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T20	Credit Principles	5
T41	Portfolio Management	5
T50	Settlement	5
T10	Business Management	5
T36	Knowledge of Accounting	5
T46	Relationship Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5

Job role profile

Job family code
ICR

Job family title
Collection and Recovery

Job role code
ICR40

Job role title
Collection Manager

Accountabilities

Contribute to developing the organisation's collection and recovery criteria and develop related policies and procedures.

Oversee payment and collection schedules and trend analysis of loan portfolio ensuring efficient and timely collection.

Monitor delinquencies and ensure proper recovery measures in coordination with credit department to minimise defaults.

Build relationships with key high value debtors, and identify suitable tactics to ensure timely payments.

Liaise with legal whenever litigation is necessary, provide support until closure is final.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T41	Portfolio Management	4
T05	Asset Management	4
T20	Credit Principles	4
T40	Planning	4
T46	Relationship Management	4
T50	Settlement	4
T36	Knowledge of Accounting	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4
B12	Negotiations and Persuasion Skills	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4



Job role profile

Job family code
ICR

Job family title
Collection and Recovery

Job role code
ICR30

Job role title
Senior Collection Specialist

Accountabilities

Develop payment schedules in collaboration with credit department and coordinate timely collection procedures accordingly.

Analyse loan performance, flag delinquencies and propose actions to prevent default.

Contacts delinquent, charged-off, or high-risk customers in order to secure payment and determine reason for delinquency on active or inactive loan, deposit and/or credit card accounts.

Coordinate repossession procedures with internal and external parties to mitigate loan losses.

Prepare loan performance analysis providing information on timely repayments, prepayments, delinquencies and defaults.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T19	Credit Facilities and Structure Assessment	3
T41	Portfolio Management	3
T50	Settlement	3
T05	Asset Management	3
T20	Credit Principles	3
T36	Knowledge of Accounting	3
T46	Relationship Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B15	Self-Development	3
B17	Teamwork	3
B03	Attention to Details	3
B01	Achievement Orientation	3
B05	Commitment and Accountability	3

Job role profile

Job family code
ICR

Job family title
Collection and Recovery

Job role code
ICR20

Job role title
Collection Officer

Accountabilities

Contact debtors to advise on collection amounts and due dates to facilitate timely repayment and maximise collections.

Keep debtors data and contact information and conduct research to track down debtors with missing or obsolete information.

Provide debtors support and answer queries concerning terms and conditions of loan contract, late and default charges, and advise on recovery procedures.

Prepare collection status reports and provide data on overdue payments, actions taken and results.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T19	Credit Facilities and Structure Assessment	2
T50	Settlement	2
T46	Relationship Management	2
T20	Credit Principles	2
T36	Knowledge of Accounting	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B05	Commitment and Accountability	2
B03	Attention to Details	2



Job role profile

Job family code

ICO

Job family title

Compliance, AML, and CTF

Job role code

ICO50

Job role title

Head of Compliance and Anti-Money Laundering

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Compliance and anti-money laundering function.

Approve and ensure implementation of Compliance and anti-money laundering function policies and procedures and ensure its efficiency.

Manage Compliance and anti-money laundering function and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Compliance and anti-money laundering function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Compliance and anti-money laundering function.

Ensure proper remedial actions for non-compliant behaviours are taken including disciplinary actions in case of recurrence.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T15	Compliance Advisory	5
T03	Anti-Money Laundering	5
T16	Compliance Monitoring and Reporting	5
T10	Business Management	5
T29	Due Diligence	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5

Job role profile

Job family code
ICO

Job family title
Compliance, AML, and CTF

Job role code
ICO41

Job role title
Compliance Manager

Accountabilities

Develops and maintains compliance policies procedures and assesses business units against them.

Create and manage effective action plans in response to any reporting discoveries and compliance gaps, and take necessary escalation procedure when needed.

Prepares documentation for financial regulatory authorities and manage the relationship with them.

Implement and manage an effective compliance program and communicate to internal stakeholders.

Manage compliance team performance.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	4
T16	Compliance Monitoring and Reporting	4
T15	Compliance Advisory	4
T29	Due Diligence	4
T21	Customer Acceptance Checking and On Boarding	4
T40	Planning	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4



Job role profile

Job family code
ICO

Job family title
Compliance, AML, and CTF

Job role code
ICO42

Job role title
AML Manager

Accountabilities

Develops and maintains AML/ CTF policies procedures and assesses business units against them.

Establish due diligence procedures and forms ensuring they capture all information necessary to detect AML/ CTF.

Perform regular checks on business activities and ensure compliance to AML/CTF rules and regulations and provide suspicious transactions reporting as per regulatory requirements.

Review implementation of AML/CTF policies and ensure proper remedial actions for non-compliance.

Ensure AML/CTF culture is embedded in all organisation's policies and procedures and that business units are trained and educated.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	4
T16	Compliance Monitoring and Reporting	4
T15	Compliance Advisory	4
T29	Due Diligence	4
T21	Customer Acceptance Checking and On Boarding	4
T40	Planning	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4
B03	Attention to Details	4

Job role profile

Job family code
ICO

Job family title
Compliance, AML, and CTF

Job role code
ICO30

Job role title
Senior Compliance Specialist

Accountabilities

Contribute to robust and effective compliance controls within the organisation.

Assess company procedures, practices, and documents to identify possible compliance risk.

Develop and maintain a risk assessment framework for products and services, clients and customers, and other issues relating to money laundering and regulatory non-compliance.

Advise organisation's employees on regulations and implications of non-compliance, and that they have received appropriate training and certifications.

Review internal policies and procedures and recommend updates.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	3
T16	Compliance Monitoring and Reporting	3
T15	Compliance Advisory	3
T29	Due Diligence	3
T21	Customer Acceptance Checking and On Boarding	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B15	Self-Development	3
B17	Teamwork	3
B03	Attention to Details	3
B02	Adaptability	3
B11	Motivation	3



Job role profile

Job family code
ICO

Job family title
Compliance, AML, and CTF

Job role code
ICO21

Job role title
Compliance Officer

Accountabilities

Identify and assess compliance risk to understand risk level, significance and scope.

Implement compliance programs by conducting compliance reviews and coordinate efforts related to audits, external reviews and regulatory examinations.

Monitors and analyses processes and materials to ensure appropriateness of activities in relation to regulatory requirements, organisation's policies and procedures and good practice.

Ensure all employees are updated on the latest regulations and compliance processes.

Report on compliance status and highlight areas of concern for escalation, as well as for regulatory reporting.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	2
T16	Compliance Monitoring and Reporting	2
T15	Compliance Advisory	2
T29	Due Diligence	2
T21	Customer Acceptance Checking and On Boarding	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B15	Self-Development	2

Job role profile

Job family code	Job family title	Job role code	Job role title
ICO	Compliance, AML, and CTF	ICO22	AML Officer

Accountabilities

Keep and maintain records of high risk customers, and report suspicious activities to line manager.

Implement processes and controls to ensure the organisation and/or business unit compliance with anti-money laundering (AML), and Counter-Terrorist financing (CTF) rules and regulations.

Monitor and analyse processes to ensure appropriateness of activities in relation to AML/CTF.

Update employees and advise on AML/CTF regulations and policies and procedures.

Report AML/CTF compliance status and follow up on suspicious cases.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	2
T16	Compliance Monitoring and Reporting	2
T15	Compliance Advisory	2
T29	Due Diligence	2
T21	Customer Acceptance Checking and On Boarding	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B02	Adaptability	2
B15	Self-Development	2
B01	Achievement Orientation	2
B03	Attention to Details	2



Job role profile

Job family code
ICO

Job family title
Compliance, AML, and CTF

Job role code
ICO10

Job role title
Compliance Administrator

Accountabilities

Gather information required for compliance monitoring and assessment.

Gather marketing and websites materials, presentations, forms and agreements for review to ensure compliance with regulatory requirements.

Assist in the gathering of internal information in response to regulatory requests and regulatory reporting.

Collaborate with other departments to create a culture of compliance.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T03	Anti-Money Laundering	1
T16	Compliance Monitoring and Reporting	1
T15	Compliance Advisory	1
T21	Customer Acceptance Checking and On Boarding	1
T29	Due Diligence	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B03	Attention to Details	1
B02	Adaptability	1
B06	Communication Skills	1

Job role profile

Job family code
ICC

Job family title
Customer Care

Job role code
ICC50

Job role title
Head of Customer Care

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Customer care function.

Approve and ensure implementation of Customer care function policies and procedures and ensure its efficiency.

Manage Customer care function and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Customer care function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Customer care function.

Oversee quality of sales services and cross-selling while monitoring fiduciary responsibilities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T22	Customer Focus	5
T23	Customer Management	5
T46	Relationship Management	5
T10	Business Management	5
T21	Customer Acceptance Checking and On Boarding	5
T27	Digital Customer Experience Design	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code
ICC

Job family title
Customer Care

Job role code
ICC40

Job role title
Customer Care Manager

Accountabilities

Develop and oversee implementation of customer care policies, procedures and systems ensuring customer satisfaction of all delivered services.

Manage customer relationships for existing customers and prospects, creating good relations and keeping customer updated.

Develop and improve after sales services and coordinate cross-selling to optimise client experience while implementing fiduciary responsibilities.

Analyse customer service data to determine the level of customer satisfaction and design quality assurance programmes.

Oversee investigations of complex or long standing customer complaints and provide guidance to solve issues.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T22	Customer Focus	4
T23	Customer Management	4
T46	Relationship Management	4
T03	Anti-Money Laundering	4
T40	Planning	4
T21	Customer Acceptance Checking and On Boarding	4
T27	Digital Customer Experience Design	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B10	Leading Change	4
B13	People Management	4

Job role profile

Job family code
ICC

Job family title
Customer Care

Job role code
ICC30

Job role title
Senior Customer Care Specialist

Accountabilities

Maintain strong customer relationships and ensure smooth account operations and observe fiduciary responsibilities.

Coordinate with internal departments such as sales, channels, operations, and others and provide feedback on service-level agreements and account maintenance tasks.

Validate customers opportunities before referring them to the appropriate channel.

Resolve complaints/issues in an accurate and timely manner by coordinating between customers and management or other channels when necessary.

Conduct customer satisfaction surveys and submit customer experience report.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T22	Customer Focus	3
T23	Customer Management	3
T46	Relationship Management	3
T03	Anti-Money Laundering	3
T27	Digital Customer Experience Design	3
T21	Customer Acceptance Checking and On Boarding	3
T54	Tech Savviness	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B06	Communication Skills	3
B14	Problem Solving	3
B03	Attention to Details	3
B17	Teamwork	3
B02	Adaptability	3
B05	Commitment and Accountability	3
B11	Motivation	3



Job role profile

Job family code
ICC

Job family title
Customer Care

Job role code
ICC10

Job role title
Customer Care Associate

Accountabilities

Respond to customers via different channels and make regular contact for updating existing customers and prospects acting as the first point of contact.

Keep records of interactions with customers, and perform relevant administrative duties.

Maintain customer database and update periodically.

Promote financial services products and services.

Follow up for open tickets and coordinate with concerned departments for timely resolution.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T22	Customer Focus	1
T23	Customer Management	1
T46	Relationship Management	1
T03	Anti-Money Laundering	1
T21	Customer Acceptance Checking and On Boarding	1
T27	Digital Customer Experience Design	1
T54	Tech Savviness	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B03	Attention to Details	1
B02	Adaptability	1
B06	Communication Skills	1

Job role profile

Job family code
IHO

Job family title
Health Operations

Job role code
IHO50

Job role title
Head of Health Operations

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Health Operations.

Approve and ensure implementation of Health Operations policies and procedures and ensure its efficiency.

Manage Health Operations and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Health Operations budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Health Operations.

Oversee health service network and ensure renewal of best performing providers.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T39	Operations	5
T10	Business Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B10	Leading Change	5
B08	Decision Making	5
B12	Negoaiton and Persuasion Skills	5



Job role profile

Job family code
IHO

Job family title
Health Operations

Job role code
IHO40

Job role title
Pre-Authorisation & Field Manager

Accountabilities

Develop and oversee implementation of medical policies and pre-authorisation procedures inline with the organisation's claims criteria.

Develop and maintain network and provider relationships by ensuring accurate and timely responses to provider requests, monitoring roving Doctors interaction with providers.

Ensure only appropriate and necessary treatments are approved and align closely with the underwriting to support pricing and margins.

Identify trends and recommend automated solution to improve speed and quality of re-authorisation response in sync with providers systems.

Monitor pre-authorisation specialist and doctors interaction with providers and assess their performance.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T11	Claims Handling	4
T39	Operations	4
T56	Technical Writing	4
T25	Data Management	4
T40	Planning	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4
B14	Problem Solving	4

Job role profile

Job family code
IHO

Job family title
Health Operations

Job role code
IHO30

Job role title
Senior Pre-Authorisation Specialist

Accountabilities

Recommend right price to the requested service by revising updated provider packages with the organisation's medical policy.

Review accuracy and completeness of information requested for pre-authorisation and ensure that pre-authorisation decision is appropriate.

Receive requests for pre-authorisations and ensure that they are properly and closely monitored.

Assist with medical necessity documentation to expedite approvals and ensure that appropriate follow-up is performed.

Review in-patient medical file and discuss with the treating consultant to ensure efficient and timely provision of service.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T11	Claims Handling	3
T39	Operations	3
T56	Technical Writing	3
T25	Data Management	3
T54	Tech Savviness	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B03	Attention to Details	3
B12	Negotiation and Persuasion Skills	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B15	Self-Development	3



Job role profile

Job family code
IHO

Job family title
Health Operations

Job role code
IHO20

Job role title
Pre-Authorisation Officer

Accountabilities

Review medical reports and prescribed treatment to assess patients clinical condition and recommend approval/disapproval of claim according to policy terms.

Handle pre-authorisation requests from healthcare providers and clients.

Monitor pre-authorisation claims frequencies and repetitions to advise on potential policy changes and related risk factors.

Report suspected fraud cases to management and provide evidence documents.

Monitor patients' records and accounts and ensure that pre-authorisation information is recorded and processed.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T11	Claims Handling	2
T39	Operations	2
T56	Technical Writing	2
T25	Data Management	2
T54	Tech Savviness	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2

Job role profile

Job family code
IHO

Job family title
Health Operations

Job role code
IHO10

Job role title
Pre-Authorisation Associate

Accountabilities

Handle incoming and outgoing mail and faxes tracking pre-authorisation claims.

Follow up on pre-authorisation processes and ensure timely responses.

Prepare pre-authorisation memos, invoices, or other reports.

Ensure payment of services by verifying benefits with provider.

Monitor and track patients authorisations ensuring policy validity dates.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T25	Data Management	1
T54	Tech Saviness	1
T24	Data Collection and Analysis	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B03	Attention to Details	1
B02	Adaptability	1
B06	Communication Skills	1



Job role profile

Job family code

ILA

Job family title

**Loss Adjustment/
Assessors**

Job role code

ILA50

Job role title

**Head of Loss Adjustment/
Assessors**

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Loss adjustment/ Assessors' function.

Approve and ensure implementation of Loss adjustment/ Assessors' function policies and procedures and ensure its efficiency.

Manage Loss adjustment/ Assessors' function and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Loss adjustment/ Assessors' function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Loss adjustment/ Assessors' function.

Ensure all claims are adjusted properly and that adequate valuation methods and loss assessment were applied.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T06	Assets Valuation	5
T08	Business and Intangible Assets Valuation	5
T10	Business Management	5
T56	Technical Writing	5
T12	Claims Investigation	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B10	Leading Change	5
B08	Decision Making	5
B12	Negoaiton and Persuasion Skills	5

Job role profile

Job family code
ILA

Job family title
**Loss Adjustment/
Assessors**

Job role code
ILA30

Job role title
**Senior Risk Surveyor
(type of product)**

Accountabilities

Manage and monitor field operations to ensure accurate valuations and judgments in a timely manner.

Investigate, analyse, and determine the extent of the organisation's liability concerning the class of business.

Examine sites/ items to assess the potential financial risk posed by offering insurance coverage and provide underwriters with relevant information.

Advise underwriters and clients about the required improvements on the site/item to reduce risks.

Investigate suspicious claims and make final decisions in the claims process on validity and the claimant's policy coverage.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T06	Assets Valuation	3
T08	Business and Intangible Assets Valuation	3
T56	Technical Writing	3
T24	Data Collection and Analysis	3
T12	Claims Investigation	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	3
B06	Communication Skills	3
B14	Problem Solving	3
B03	Attention to Details	3
B02	Adaptability	3
B17	Teamwork	3
B15	Self-Development	3
B10	Leading Change	3
B05	Commitment and Accountability	3



Job role profile

Job family code

ILA

Job family title

**Loss Adjustment/
Assessors**

Job role code

ILA20

Job role title

Risk Surveyor

Accountabilities

Investigate and inspect the site of the loss and gather evidence and photographs to assess the damage.

Determine whether there is coverage for the loss and estimate indemnification.

Collate and assess risk information on site by undertaking appropriate technical assessment in related field of experts.

Develop risk survey processes templates, and techniques required to classify risk.

Complete standard reports on claims for decision and make recommendations to underwriters about required improvements on policies to minimise losses.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T06	Assets Valuation	2
T08	Business and Intangible Assets Valuation	2
T56	Technical Writing	2
T24	Data Collection and Analysis	2
T12	Claims Investigation	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	2
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B02	Adaptability	2
B03	Attention to Details	2
B15	Self-Development	2

Job role profile

Job family code
IPO

Job family title
Policy Operations

Job role code
IPO50

Job role title
Head of Policy Operations

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Policy Operations.

Approve and ensure implementation of Policy Operations policies and procedures and ensure its efficiency.

Manage Policy Operations and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Policy Operations budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Policy Operations.

Ensure all insurance policies are reviewed technically and revised legally to safeguard the organisation's rights and avoid future conflicts with the policyholders.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T56	Technical Writing	5
T17	Contract Management	5
T10	Business Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B10	Leading Change	5
B08	Decision Making	5
B12	Negoaiton and Persuasion Skills	5



Job role profile

Job family code
IPO

Job family title
Policy Operations

Job role code
IPO40

Job role title
Policy Operations Manager

Accountabilities

Develop and oversee implementation of guidelines and processes for policy issuance and policy wording as well as policy review criteria to ensure smooth running of the department.

Oversee policy operations and ensure timely review of wordings and associated documentation and provision to underwriters of appropriate and solutions based feedback.

Oversee the review or cancellation of insurance policies, and notify necessary departments of policy cancellations.

Collaborate with underwriters, underwriting management, Legal and various internal and external parties as necessary.

Manage day-to-day policy operations and manage department performance.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	4
T17	Contract Management	4
T40	Planning	4
T25	Data Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Details	4
B10	Leading Change	4
B14	Problem Solving	4

Job role profile

Job family code
IPO

Job family title
Policy Operations

Job role code
IPO20

Job role title
Policy Operations Specialist

Accountabilities

Identify areas of weakness in manuscript policy forms and explain why those areas are problematic with relation to organisation's underwriting policy and provide solutions.

Develop and manage a wordings repository containing an up to date suite of agreed wordings for all business lines.

Process approved applications and ensure all policy information, required documentation, forms and templates are in place for issuance.

Provide advocacy support in handling client and broker negotiations with the underwriters.

Work closely with the legal department to draft and finalise acceptable wording and issue policy ensuring regulatory compliance.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	2
T17	Contract Management	2
T54	Tech Savviness	2
T25	Data Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B01	Achievement Orientation	2
B04	Attention to Details	2
B02	Adaptability	2
B17	Teamwork	2
B05	Commitment and Accountability	2
B14	Problem Solving	2
B15	Self-Development	2



Job role profile

Job family code
IPO

Job family title
Policy Operations

Job role code
IPO10

Job role title
Policy Operations Associate

Accountabilities

Provide technical support in policy administration-related matters.

Prepare and process applications for submission to the insurer.

Obtain renewal instruction and information to facilitate the dispatch of renewal policies to customers.

Administer the issuance of insurance certificates to clients.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	1
T17	Contract Management	1
T54	Tech Savviness	1
T25	Data Management	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B02	Adaptability	1
B06	Communication Skills	1

Job role profile

Job family code
IPD

Job family title
Product Development

Job role code
IPD50

Job role title
Head of Product Development

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Product Development function.

Approve and ensure implementation of Product Development function policies and procedures and ensure its efficiency.

Manage Product Development function and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Product Development function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Product Development function.

Ensure operations are implemented using new technologies and promote service innovation within the organisation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T22	Customer Focus	5
T43	Product Design and Development	5
T28	Digital Transformation	5
T44	Product Management	5
T10	Business Management	5
T27	Digital Customer Experience Design	5
T46	Relationship Management	5
T56	Technical Writing	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B10	Leading Change	5
B08	Decision Making	5
B12	Negoaiton and Persuasion Skills	5



Job role profile

Job family code
IPD

Job family title
Product Development

Job role code
IPD40

Job role title
Product Development Manager

Accountabilities

Contribute to the development and oversee implementation of products strategy and vision.

Introduce new products plan and ensure the organisation's products portfolio is inclusive and satisfying clients demand.

Manage the implementation and operation of new technologies and service innovation for all of the organisation's products and services.

Manage and monitor the product's cost and potential margin and measure profitability.

Manage the product development team performance and ensure objectives are met.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T43	Product Design and Development	4
T44	Product Management	4
T27	Digital Customer Experience Design	4
T28	Digital Transformation	4
T22	Customer Focus	4
T46	Relationship Management	4
T40	Planning	4
T56	Technical Writing	4
T47	Research	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B07	Creativity and Innovativeness	4
B13	People Management	4
B16	Strategic Thinking	4
B10	Leading Change	4

Job role profile

Job family code
IPD

Job family title
Product Development

Job role code
IPD30

Job role title
Product Development Supervisor

Accountabilities

Conduct market scan, competitor activities and movements, and better understand clients needs for price recommendations and decision making.

Identify critical gaps in the organisation's product portfolio and developing and implementing product development options.

Assess operational risks in the design of new products.

Measure and monitor the product or service's performance as well as presenting product related consumer, market, and competitive intelligence to management.

Ensure that there is compliance with relevant legislation, regulations, and organisation's business processes and policies including the client fiduciary responsibility.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T43	Product Design and Development	3
T44	Product Management	3
T28	Digital Transformation	3
T27	Digital Customer Experience Design	3
T22	Customer Focus	3
T56	Technical Writing	3
T46	Relationship Management	3
T47	Research	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B05	Commitment and Accountability	3
B03	Attention to Details	3
B07	Creativity and Innovativeness	3
B02	Adaptability	3
B15	Self-Development	3
B11	Motivation	3
B10	Leading Change	3



Job role profile

Job family code

IPD

Job family title

Product Development

Job role code

IPD20

Job role title

Product Development Specialist

Accountabilities

Monitor market trends and information collected by the organisation to identify potential areas for the development of new financial products, and the restructuring of existing products.

Take new and modified commercial lines products from concept to implementation across all lines of business for the target niche.

Provide regular feedback on targeted segments and product requirements for local markets including product specifications functionality and pricing.

Propose practical solutions based on research and background knowledge of the latest developments in technologies related financial fields.

Identify risks associated to clients segments and the development of new products and services.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T43	Product Design and Development	2
T44	Product Management	2
T24	Data Collection and Analysis	2
T28	Digital Transformation	2
T27	Digital Customer Experience Design	2
T22	Customer Focus	2
T56	Technical Writing	2
T46	Relationship Management	2
T47	Research	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B03	Attention to Details	2
B07	Creativity and Innovativeness	2
B02	Adaptability	2
B05	Commitment and Accountability	2
B15	Self-Development	2

Job role profile

Job family code
IPD

Job family title
Product Development

Job role code
IPD10

Job role title
Product Development Associate

Accountabilities

Use internal and external data sources to improve the organisation's understanding of product markets, competitors activities, and client segments.

Use statistical methods and applications to analyse customer applications and make concrete recommendations regarding underwriting guidelines and product design.

Perform initial analysis to assess need for requested changes and the potential impact of these.

Facilitate effective and client centred solutions to customers' financial issues.

Respond in a timely fashion to all enquiries/requests for product information and/or changes.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T43	Product Design and Development	1
T44	Product Management	1
T24	Data Collection and Analysis	1
T27	Digital Customer Experience Design	1
T46	Relationship Management	1
T28	Digital Transformation	1
T47	Research	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B03	Attention to Details	1
B02	Adaptability	1
B06	Communication Skills	1
B01	Achievement Orientation	1



Job role profile

Job family code

IRM

Job family title

Risk Management

Job role code

IRM50

Job role title

Head of Risk Management

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Risk Management function.

Approve and ensure implementation of Risk Management function policies and procedures and ensure its efficiency.

Manage Risk Management function and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Risk Management function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Risk Management function.

Ensure business continuity plan and recovery strategy are in place and all organisation's functions are fully aware of.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T48	Risk Management	5
T04	Asset Liability Management	5
T09	Business Continuity	5
T52	Statistics Knowledge	5
T10	Business Management	5
T20	Credit Principles	5
T42	Pricing the Risk	5
T37	Knowledge of the Economy	5
T56	Technical Writing	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B10	Leading Change	5
B08	Decision Making	5
B12	Negoaiton and Persuasion Skills	5

Job role profile

Job family code
IRM

Job family title
Risk Management

Job role code
IRM40

Job role title
Risk Manager

Accountabilities

Contribute to the development of the organisation risk strategy including risk control measures to manage and mitigate risk exposures.

Monitor implementation of overall risk management policies and processes and set the risk appetite for the organisation.

Develop business continuity plan and recovery strategy to limit risk.

Identify key risks and mitigating factors of potential investments.

Develop and oversee implementation of the risk strategy awareness framework.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T48	Risk Management	4
T42	Pricing the Risk	4
T04	Asset Liability Management	4
T09	Business Continuity	4
T40	Planning	4
T56	Technical Writing	4
T52	Statistics Knowledge	4
T20	Credit Principles	4
T37	Knowledge of the Economy	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4



Job role profile

Job family code
IRM

Job family title
Risk Management

Job role code
IRM30

Job role title
Senior Risk Specialist

Accountabilities

Devise systems and processes to monitor validity of risk modelling outputs.

Assess and estimate different types of risks affecting the business and analyse the impact when risks occur.

Contribute to development of risk management systems.

Monitor and analyse the portfolio of risk to evaluate the effectiveness of risk management.

Build risk awareness amongst staff by providing support and training within the company.

Devise scenario analysis reflecting possible severe events impacting the business.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T48	Risk Management	3
T42	Pricing the Risk	3
T04	Asset Liability Management	3
T09	Business Continuity	3
T20	Credit Principles	3
T52	Statistics Knowledge	3
T37	Knowledge of the Economy	3
T56	Technical Writing	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B05	Commitment and Accountability	3
B11	Motivation	3
B03	Attention to Details	3
B10	Leading Change	3
B15	Self-Development	3

Job role profile

Job family code
IRM

Job family title
Risk Management

Job role code
IRM20

Job role title
Risk Analyst

Accountabilities

Identify and analyse areas of potential risks to business operations.

Develop and implement risk-assessment models and methodologies ensuring the mathematical and statistical techniques.

Communicate key risks to management and recommend appropriate control actions.

Produce reports or presentations that outline findings, explain risk positions, or recommend changes.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T48	Risk Management	2
T20	Credit Principles	2
T52	Statistics Knowledge	2
T04	Asset Liability Management	2
T09	Business Continuity	2
T24	Data Collection and Analysis	2
T37	Knowledge of the Economy	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B02	Adaptability	2
B03	Attention to Details	2
B05	Commitment and Accountability	2
B15	Self-Development	2



Job role profile

Job family code
IRM

Job family title
Risk Management

Job role code
IRM10

Job role title
Risk Associate

Accountabilities

Identify different types of risks and gather risk-related data from internal or external resources.

Record and report information related to risk management.

Gather organisational performance information to assess risks on business operations.

Support statistical analysis to quantify risks using statistical analysis software or econometric models.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T48	Risk Management	1
T52	Statistics Knowledge	1
T04	Asset Liability Management	1
T09	Business Continuity	1
T24	Data Collection and Analysis	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B02	Adaptability	1
B06	Communication Skills	1
B03	Attention to Details	1

Job role profile

Job family code

ISI

Job family title

**Sales and Distribution /
Intermediaries**

Job role code

ISI50

Job role title

**Head of Sales and Distribution/
Intermediaries**

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Sales/ intermediaries function.

Approve and ensure implementation of Sales/ intermediaries function policies and procedures and ensure its efficiency.

Manage Sales/ intermediaries function and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Sales/ intermediaries function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Sales/ intermediaries function.

Approves sales targets and ensure that agents and intermediaries adhere to organisation's policies and procedures.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T14	Client Acquisition	5
T49	Sales	5
T21	Customer Acceptance Checking and On Boarding	5
T33	Intermediary Operations	5
T46	Relationship Management	5
T10	Business Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B10	Leading Change	5
B08	Decision Making	5
B12	Negoaiton and Persuasion Skills	5



Job role profile

Job family code

ISI

Job family title

Sales and Distribution /
Intermediaries

Job role code

ISI40

Job role title

Insurance Sales Manager

Accountabilities

Contribute to the development of sales strategy according to market needs including the use of intermediaries and other channels.

Develop and manage sales policies and procedures according to organisation's overall strategy and objectives.

Establish Sales targets in different business classes and monitor products sales profitability.

Contribute in establishing policies prices and discounts in collaboration with underwriters and actuaries.

Ensure that agents and intermediaries are trained and have the required licenses.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T33	Intermediary Operations	4
T49	Sales	4
T46	Relationship Management	4
T22	Customer Focus	4
T40	Planning	4
T14	Client Acquisition	4
T21	Customer Acceptance Checking and On Boarding	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4

Job role profile

Job family code	Job family title	Job role code	Job role title
ISI	Sales and Distribution / Intermediaries	ISI30	Insurance Sales Supervisor

Accountabilities

Oversee and monitor sales performance and ensure sales targets are met.

Organize, coordinate and lead agents and intermediaries sales teams and ensure compliance with organisation policies and procedures.

Supervise and guide sales teams in complex and important deals and ensure they are being handled properly.

Report sales results and present issues to management.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T33	Intermediary Operations	3
T49	Sales	3
T14	Client Acquisition	3
T22	Customer Focus	3
T21	Customer Acceptance Checking and On Boarding	3
T46	Relationship Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	3
B06	Communication Skills	3
B14	Problem Solving	3
B01	Achievement Orientation	3
B02	Adaptability	3
B17	Teamwork	3
B05	Commitment and Accountability	3
B07	Creativity and Innovativeness	3
B10	Leading Change	3
B11	Motivation	3
B15	Self-Development	3



Job role profile

Job family code

ISI

Job family title

**Sales and Distribution /
Intermediaries**

Job role code

ISI20

Job role title

Insurance Agent

Accountabilities

Call clients and potential clients to grow the company's customer base.

Interview and understand customer needs and offer solutions and support.

Explain the features of various policies and suggest convenient options.

Analyse clients' current insurance policies and suggest additions or changes to suit client in line with organisation policies.

Answer potential customer questions and follow-up call questions.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T33	Intermediary Operations	2
T49	Sales	2
T21	Customer Acceptance Checking and On Boarding	2
T14	Client Acquisition	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	2
B06	Communication Skills	2
B13	Problem Solving	2
B01	Achievement Orientation	2
B02	Adaptability	2
B03	Attention to Details	2
B15	Self-Development	2

Job role profile

Job family code
ISI

Job family title
**Sales and Distribution /
Intermediaries**

Job role code
ISI10

Job role title
Insurance Sales Associate

Accountabilities

Engage with customers to establish their need for insurance products.

Set up new customer records in line with established standards and regulations.

Sell insurance products to clients on the basis of established need.

Track all appointments, sales, complaints, status reports, etc. for management reporting.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T33	Intermediary Operations	1
T49	Sales	1
T21	Customer Acceptance Checking and On Boarding	1
T14	Client Acquisition	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B02	Adaptability	1
B06	Communication Skills	1
B03	Attention to Details	1
B01	Achievement Orientation	1



Job role profile

Job family code
IUN

Job family title
Underwriting

Job role code
IUN50

Job role title
Head of Underwriting

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's Underwriting function.

Approve and ensure implementation of Underwriting function policies and procedures and ensure its efficiency.

Manage Underwriting function and ensures its compliance to regulatory requirements as well as market Standards.

Manage and monitor Underwriting function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to Underwriting function.

Monitor products portfolio performance making sure all policies are underwritten according to the organisation's criteria.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T42	Pricing the Risk	5
T58	Underwriting Profitability and Efficiency Management	5
T57	Underwriting Analysis and Risk Evaluation	5
T24	Data Collection and Analysis	5
T37	Knowledge of the Economy	5
T46	Relationship Management	5
T10	Business Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B10	Leading Change	5
B08	Decision Making	5
B12	Negoaiton and Persuasion Skills	5

Job role profile

Job family code
IUN

Job family title
Underwriting

Job role code
IUN40

Job role title
Underwriting Manager

Accountabilities

Develop and oversee implementation of the organisation's underwriting criteria including risk classification and acceptable risks.

Analyse proposed insurance product mix impact on portfolio underwriting to establish compliance with the organisation's financial risk profile and objectives.

Monitor and manage the maintenance and growth of a balanced portfolio and assess its performance.

Manage underwriting function performance and ensure implementation of organisation's policies and procedures as well as regulatory compliance.

Observe collaboration between underwriting team and other internal or external specialist such as actuaries, assessors, etc. to ensure best underwriting decisions are made.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T57	Underwriting Analysis and Risk Evaluation	4
T58	Underwriting Profitability and Efficiency Management	4
T42	Pricing the Risk	4
T40	Planning	4
T51	Stakeholder Management	4
T24	Data Collection and Analysis	4
T37	Knowledge of the Economy	4
T46	Relationship Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B16	Strategic Thinking	4
B13	People Management	4
B10	Leading Change	4



Job role profile

Job family code
IUN

Job family title
Underwriting

Job role code
IUN30

Job role title
Senior Underwriter

Accountabilities

Propose policy packages that meet the needs of various clients, while still maintaining company profitability.

Provide risk assessment recommendations based on consultation with specialists, such as actuaries and surveyors, for risk assessment.

Evaluate established procedures for effectiveness and recommend changes.

Decide whether the risk should be shared with a reinsurer and ensure proper coverage inline with the organisation's reinsurance policies.

Perform premium audits and ensure that premiums are calculated accurately and are collected on time.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T57	Underwriting Analysis and Risk Evaluation	3
T58	Underwriting Profitability and Efficiency Management	3
T42	Pricing the Risk	3
T54	Tech Savviness	3
T25	Data Management	3
T24	Data Collection and Analysis	3
T37	Knowledge of the Economy	3
T46	Relationship Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	3
B06	Communication Skills	3
B14	Problem Solving	3
B01	Achievement Orientation	3
B05	Commitment and Accountability	3
B07	Creativity and Accountability	3
B10	Leading Change	3

Job role profile

Job family code
IUN

Job family title
Underwriting

Job role code
IUN20

Job role title
Underwriter

Accountabilities

Calculate possible risk and decide on the premium by implementing the organisation's underwriting and pricing criteria.

Identify special conditions to be adhered to by the applicant and add them to the policy in order to mitigate potential risks.

Ensure accurate and timely delivery of account renewals and new business quotations through expert analysis of premium rate development and risk evaluations.

Negotiate terms with policyholders or their brokers and draw up contracts.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T57	Underwriting Analysis and Risk Evaluation	2
T58	Underwriting Profitability and Efficiency Management	2
T42	Pricing the Risk	2
T54	Tech Savviness	2
T25	Data Management	2
T24	Data Collection and Analysis	2
T37	Knowledge of the Economy	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	2
B06	Communication Skills	2
B14	Problem Solving	2
B05	Commitment and Accountability	2
B02	Adaptability	2
B03	Attention to Details	2
B01	Achievement Orientation	2



Job role profile

Job family code
IUN

Job family title
Underwriting

Job role code
IUN10

Job role title
Assistant Underwriter

Accountabilities

Identify and gather material facts required to support the acceptance of risks.

Carry out standard risk investigations into proposed policies and clients.

Enter, review and maintain accurate records of new policies, renewals, suspense items, cancellations, and expirations.

Administer the issuance of re-insurance certificates and treaties and engage in related day-to-day operations.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T57	Underwriting Analysis and Risk Evaluation	1
T58	Underwriting Profitability and Efficiency Management	1
T42	Pricing the Risk	1
T54	Tech Savviness	1
T25	Data Management	1
T24	Data Collection and Analysis	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B15	Self-Development	1
B17	Teamwork	1
B05	Commitment and Accountability	1
B02	Adaptability	1
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1

Job role profile

Job family code
IFI

Job family title
Finance

Job role code
IFI50

Job role title
Head of Finance

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's financial matters.

Approve and ensure implementation of finance function policies and procedures and ensure its efficiency.

Manage finance function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor organisation's budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all Finance matters related to organisation.

Manage all the financial matter of the organisations with the objective of maximising shareholder wealth.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T41	Portfolio Management	5
T30	Execution and Post Trade Monitoring	5
T04	Asset Liability Management	5
T10	Business Management	5
T05	Asset Management	5
T18	Corporate Finance	5
T46	Relationship Management	5
T70	Zakat and Tax	5
T71	Budgeting	5
T76	Financial Control	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B16	Strategic Thinking	5
B13	People Management	5
B09	Influence	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B10	Leading Change	5



Job role profile

Job family code

IFI

Job family title

Finance

Job role code

IFI43

Job role title

Zakat and Tax Manager

Accountabilities

Oversee and advise the organisation on complex tax and zakat related matters.

Recommend the finest tax treatment for new products.

Review customer and vendor contracts and assess and evaluate tax control effectiveness.

Supervise tax audit and communicate with the regulatory authorities.

Manage and control zakat and tax filings.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T76	Financial Control	4
T70	Zakat and Tax	4
T54	Tech Savviness	4
T24	Data Collection and Analysis	4
T56	Technical Writing	4
T25	Data Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communications Skills	4
B04	Coaching and Developing Others	4
B13	People Management	4
B12	Negotiation and Persuasion Skills	4
B08	Decision Making	4
B14	Problem Solving	4
B10	Leading Change	4
B11	Motivation	4

Job role profile

Job family code
IFI

Job family title
Finance

Job role code
IFI42

Job role title
Asset Liability Management Manager

Accountabilities

Develop and oversee implementation of the organisation's ALM policies and procedures ensuring organisation's investment goals and liquidity requirements are fulfilled.

Manage and review asset management activities to ensure operations are efficient and in compliance with the organisation's policies and procedures.

Manage a portfolio of investment products with a clear mandate and budget for investment, ensuring proper asset allocation.

Develop and maintain relationships with banks to facilitate financial activities.

Approve ALM decisions with relation to organisation's financing activities and ensure proper actions are taken.

Develop funding stress tests and assist in ensuring all bank accounts are funded and recommend order to optimise the structure of organisation's funding and liquidity.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T41	Portfolio Management	4
T06	Asset valuation	4
T04	Asset Liability Management	4
T40	Planning	4
T05	Asset Management	4
T71	Budgeting	4
T35	Investment Analysis	4
T24	Data Collection and Analysis	4
T25	Data Management	4
T48	Risk Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B03	Attention to Detail	4
B13	People management	4



Job role profile

Job family code

IFI

Job family title

Finance

Job role code

IFI41

Job role title

Financial Control Manager

Accountabilities

Monitor financial results and compare them with estimated plans and budget.

Manage daily accounting operations including but not limited to accounting of assets, liabilities, income and expenses.

Supervise financial reports and ensure compliance with applicable accounting standards.

Oversee, interpret and analyse financial data and reports.

Oversee financial affairs and financial services including monitor capital planning and financial commitment.

Supervise control of financial assets which includes physical verifications and fixed assets management.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T48	Risk Management	4
T56	Technical Writing	4
T70	Zakat and Tax	4
T71	Budgeting	4
T76	Financial Control	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	4
B16	Strategic Thinking	4
B10	Leading Change	4
B13	People Management	4
B11	Motivation	4
B03	Attention to Details	4
B04	Coaching And Developing Others	4
B14	Problem Solving	4
B12	Negotiation and Persuasion Skills	4

Job role profile

Job family code
IFI

Job family title
Finance

Job role code
IFI33

Job role title
Senior Zakat and Tax Specialist

Accountabilities

Advise the organisation on tax and zakat related matters.

Ensure to account for sufficient tax and zakat provisions in the financial statements.

Assist in identifying the implications of tax risks on the organisation.

Ensure billing is on compliance with tax regulations.

Review audit finding and recommend appeals draft.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T76	Financial Control	3
T70	Zakat and Tax	3
T54	Tech Savviness	3
T24	Data Collection and Analysis	3
T56	Technical Writing	3
T25	Data Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B06	Communications Skills	3
B05	Commitment and Accountability	3
B02	Adaptability	3
B17	Teamwork	3
B15	Self-Development	3
B03	Attention to Details	3



Job role profile

Job family code

IFI

Job family title

Finance

Job role code

IFI32

Job role title

Asset Liability Management Supervisor

Accountabilities

Develop and maintain relationships with financial service providers to facilitate financial activities.

Evaluate new asset allocations and suggest the appropriate investment opportunity .

Monitor cash management processes, identifying non-standard activity, exceptions or non-compliance to financing and ALM policies, and escalating to management.

Coordinate the communications with banks, including drafting Requests for Proposal (RFP), negotiates terms of financing and legal document review.

Manage money market activities to optimise ALM.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T35	Investment Analysis	3
T41	Portfolio Management	3
T04	Asset Liability Management	3
T54	Tech Savviness	3
T05	Asset Management	3
T18	Corporate Finance	3
T37	Knowledge of the Economy	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	3
B14	Problem Solving	3
B12	Negotiation and Persuasion Skills	3
B03	Attention to Detail	3
B05	Commitment and Accountability	3
B15	Self-Development	3

Job role profile

Job family code
IFI

Job family title
Finance

Job role code
IFI31

Job role title
Senior Finance Specialist

Accountabilities

Prepare and present financial results.

Execute the daily accounting operations including but not limited to accounting of assets, liabilities, income and expenses.

Prepare financial reports and ensure compliance with applicable accounting standards.

Draft initial interpretation and analyse the financial data and reports.

Prepare and distribute inventory schedule and analyse physical preparation results.

Execute payment and record journal entries.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T76	Financial Control	3
T70	Zakat and Tax	3
T71	Budgeting	3
T54	Tech Savviness	3
T48	Risk Management	3
T24	Data Collection and Analysis	3
T56	Technical Writing	3
T25	Data Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B06	Communications Skills	3
B05	Commitment and Accountability	3
B07	Creativity and Innovativeness	3
B17	Teamwork	3
B15	Self-Development	3
B03	Attention to Details	3
B12	Negotiation and Persuasion Skills	3



Job role profile

Job family code

IFI

Job family title

Finance

Job role code

IFI23

Job role title

Zakat and Tax specialist

Accountabilities

Assist in identifying tax risks through monitoring tax controls.

Gather and analyse data to support advising tax and zakat related matters.

Prepare zakat and tax required reports.

Assist in reviewing audit finding and recommend appeals draft.

Participate in accounting for tax and zakat provisions in the financial statements.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T76	Financial Control	2
T70	Zakat and Tax	2
T54	Tech Savviness	2
T24	Data Collection and Analysis	2
T56	Technical Writing	2
T25	Data Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B06	Communications Skills	2
B05	Commitment and Accountability	2
B02	Adaptability	2
B17	Teamwork	2
B15	Self-Development	2
B03	Attention to Details	2

Job role profile

Job family code
IFI

Job family title
Finance

Job role code
IFI22

Job role title
Asset Liability Management Specialist

Accountabilities

Coordinate relationships with financial service providers.

Prepare organisation's portfolio-specific recommendation and suggest appropriate allocation to the asset classes.

Compile and analyse complex financing data and cash flow management.

Monitor liquidity and prepare cash flow forecasting.

Monitor FX balances and control market risk.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T35	Investment Analysis	2
T50	Settlement	2
T04	Asset Liability Management	2
T54	Tech Savviness	2
T18	Corporate Finance	2
T37	Knowledge of the Economy	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B03	Attention to Detail	2
B05	Commitment and Accountability	2
B15	Self-Development	2



Job role profile

Job family code

IFI

Job family title

Finance

Job role code

IFI21

Job role title

Finance Specialist

Accountabilities

Draft finance information and assist in forecasting and issue identifications.

Assist in preparation of reports and metrics to understand the financial statements and profitability.

Contribute in the preparation of finance budget and strategy.

Conduct all types of financial activities, including but not limited to preparation of cash flow forecasting and monthly cash request.

Assist in executing payments and prepare journal entries.

Prepare bank account reconciliations.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T76	Financial Control	2
T70	Zakat and Tax	2
T71	Budgeting	2
T54	Tech Savviness	2
T48	Risk Management	2
T24	Data Collection and Analysis	2
T56	Technical Writing	2
T25	Data Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B06	Communications Skills	2
B05	Commitment and Accountability	2
B07	Creativity and Innovativeness	2
B17	Teamwork	2
B15	Self-Development	2
B03	Attention to Details	2
B12	Negotiation and Persuasion Skills	2

Job role profile

Job family code
ICG

Job family title
Corporate Governance

Job role code
ICG50

Job role title
Head of Corporate Governance

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's corporate governance function.

Ensure implementation of corporate governance function policies and procedures and ensure its efficiency.

Manage corporate governance function and ensures its compliance to regulatory requirements as well as best practice.

Manage and monitor corporate governance function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to corporate governance function.

Design and maintain the forms of the corporate governance framework, support the optimisation of the organisation's performance.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T75	Corporate Governance	5
T17	Contract Management	5
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy formulation	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code

ICG

Job family title

Corporate Governance

Job role code

ICG40

Job role title

Corporate Governance Manager

Accountabilities

Keep up on any changes or updates to related regulations and notify the management accordingly.

Implement corporate governance framework to ensure effectiveness of the workflow.

Oversee the implementation of corporate governance framework and mechanisms in the organisation and evaluate their alignment with regulations.

Maintain relationships with external and internal stakeholder, and ensure the alignment of their interests.

Ensure internal processes and internal governance mechanisms are adequate and effective, to maintain and enhance a robust governance culture.

Oversee and ensure communication and interpretation of key elements of corporate governance frameworks in the organisation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T75	Corporate Governance	4
T51	Stakeholder Management	4
T40	Planning	4
T56	Technical Writing	4
T38	Legal Knowledge	4
T15	Compliance Advisory	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	4
B06	Communications Skills	4
B16	Strategic Thinking	4
B10	Leading Change	4
B13	People Management	4
B11	Motivation	4
B03	Attention to Details	4
B07	Creativity and Innovativeness	4

Job role profile

Job family code

ICG

Job family title

Corporate Governance

Job role code

ICG30

Job role title

Senior Corporate Governance Specialist

Accountabilities

Oversee and recommend enhancements on workflow of corporate governance framework elements.

Advise internal stakeholders on corporate governance developments, obligations, legislation and requirements.

Assess corporate governance framework to ensure its compliance with regulation, requirements and organisation's objectives.

Participate in establishing and implementing corporate governance framework

Conduct interpretation, execution and communication of corporate governance framework.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T75	Corporate Governance	3
T51	Stakeholder Management	3
T10	Business Management	3
T48	Risk Management	3
T56	Technical Writing	3
T40	Planning	3
T38	Legal Knowledge	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B06	Communication Skills	3
B14	Problem Solving	3
B17	Teamwork	3
B15	Self-Development	3
B03	Attention to Details	3



Job role profile

Job family code

ICG

Job family title

Corporate Governance

Job role code

ICG20

Job role title

Corporate Governance Analyst

Accountabilities

Participate in developing corporate governance framework including but not limit to policies and charters.

Support internal stakeholder with the implementation of corporate governance framework.

Ensure compliance with regulatory requirements.

Keep up to date with all developments in corporate governance field.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T75	Corporate Governance	2
T51	Stakeholder Management	2
T10	Business Management	2
T48	Risk Management	2
T56	Technical Writing	2
T47	Research	2
T38	Legal Knowledge	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B06	Communication Skills	2
B14	Problem Solving	2
B17	Teamwork	2
B15	Self-Development	2
B07	Creativity And Innovativeness	2
B03	Attention to Details	2

Job role profile

Job family code

ICP

Job family title

Corporate Strategy

Job role code

ICP50

Job role title

Head of Corporate Strategy

Accountabilities

Contribute to the formulation of the overall organisation’s strategy, in collaboration with others in the executive team, focusing on the organisation’s corporate strategy function.

Approve and ensure implementation of corporate strategy function’s policies and procedures and ensure its efficiency.

Manage corporate strategy function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor corporate strategy function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to corporate strategy function.

Ensure proper execution of plans and goals that maintain organisation progression and financial sustainability.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T67	Performance Management	5
T68	Change Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code

ICP

Job family title

Corporate Strategy

Job role code

ICP40

Job role title

Corporate Strategy Manager

Accountabilities

Facilitate in cascading the strategy of an organisation to all functions in the form of strategic objectives and KPIs.

Oversee the development process of business units' strategies and ensure the execution of the organisation's strategic plans according to set budget.

Oversee and monitor strategic goals implementation progress.

Oversee the evaluation of internal and external factors that impact achieving the organisation's objectives and recommends suitable solutions.

Set the communication plan to ensure the alignment of organisation's engagement with set strategy.

Conduct organisation's strategy assessment using different techniques to replan and facilitate the implementation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	4
T24	Data Collection and Analysis	4
T47	Research	4
T51	Stakeholder Management	4
T53	Strategy Formulation	4
T47	Performance Management	4
T68	Change Management	4
T39	Operations	4
T09	Business Continuity	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4

Job role profile

Job family code

ICP

Job family title

Corporate Strategy

Job role code

ICP30

Job role title

Senior Corporate Strategy Specialist

Accountabilities

Identify internal and external factors that impact achieving the organisational objectives and recommends potential solutions.

Lead the process of formulating business development, strategy planning and development and performance planning.

Develop and facilitate business plans through implementing processes and procedures to support achieving strategic goals.

Analyse and develop tactics to achieve overall strategy including but not limit to research, site visits and workshop.

Advise on required action to drive execution of the strategic initiatives.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	3
T24	Data Collection and Analysis	3
T47	Research	3
T51	Stakeholder Management	3
T53	Strategy Formulation	3
T67	Performance Management	3
T68	Change Management	3
T39	Operations	3
T09	Business Continuity	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B06	Communication Skills	3
B14	Problem Solving	3
B15	Self-Development	3



Job role profile

Job family code

ICP

Job family title

Corporate Strategy

Job role code

ICP20

Job role title

Corporate Strategy Specialist

Accountabilities

Gather and analyse information on business to develop plans and strategies.

Coordinate with pertinent departments to facilitate implementation of strategic objectives.

Facilitate the alignment of processes, resources-planning and department goals with overall strategy.

Coordinate with other departments to define and implement actions plans to improve performance and quality standards of business processes.

Prepare reports on strategy performance and effectiveness.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	2
T24	Data Collection and Analysis	2
T47	Research	2
T51	Stakeholder Management	2
T53	Strategy Formulation	2
T67	Performance Management	2
T68	Change Management	2
T39	Operations	2
T09	Business Continuity	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B06	Communication Skills	2
B14	Problem Solving	2
B15	Self-Development	2
B01	Achievement Orientation	2
B02	Adaptability	2
B05	Commitment and Accountability	2

Job role profile

Job family code
ICY

Job family title
Cyber Security

Job role code
ICY50

Job role title
Head of Cyber Security

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's cyber security function.

Develop and ensure implementation of cyber security function policies and procedures and ensure its efficiency.

Manage cyber security function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor cyber security function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to cyber security function.

Ensure effective cyber security programs implementation to protect information assets and technologies.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T54	Tech Savviness	5
T09	Business Continuity	5
T56	Technical Writing	5
T48	Risk Management	5
T47	Research	5
T24	Data Collection and Analysis	5
T02	Analytics / Decision Sciences	5
T46	Relationship Management	5
T80	Cyber Security	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code

ICY

Job family title

Cyber Security

Job role code

ICY40

Job role title

Cyber Security Manager

Accountabilities

Develop cyber security governance, risk and compliance frameworks and ensure alignment with standards and applicable regulations.

Develop cyber security plans and oversee projects implementation.

Promote cyber-security culture within the organisation.

Conduct cyber security exercises to identify gaps and oversee implementation of mitigation plans.

Oversee information security incidents response to ensure effective defense strategies.

Manage cyber security effectiveness and report accordingly to relevant stakeholders.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	4
T54	Tech Savviness	4
T40	Planning	4
T09	Business Continuity	4
T02	Analytics / Decision Sciences	4
T47	Research	4
T48	Risk Management	4
T56	Technical Writing	4
T80	Cyber Security	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4

Job role profile

Job family code

ICY

Job family title

Cyber Security

Job role code

ICY30

Job role title

Senior Cyber Security Specialist

Accountabilities

Participate in developing and implementing cyber security and disaster recovery plans.

Monitor systems for cyber security gaps, design effective solutions and provide reports to management.

Detect, analyse, and response to cyber security incidents.

Evaluate and review security designs.

Conduct cyber security governance, risk and compliance activities including but not limit to cyber security awareness, risk assessment and security compliance assessment.

Oversee cyber security investigations and forensics activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	3
T54	Tech Savviness	3
T09	Business Continuity	3
T02	Analytics / Decision Sciences	3
T47	Research	3
T48	Risk Management	3
T56	Technical Writing	3
T80	Cyber Security	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3



Job role profile

Job family code

ICY

Job family title

Cyber Security

Job role code

ICY20

Job role title

Cyber Security Specialist

Accountabilities

Participate in cyber security governance, risk and compliance activities.

Support with cyber security operational activities including but not limit to vulnerabilities scanning and penetration testing.

Participate on security reviews for information assets.

Identify and respond to cyber security incidents.

Measure and report cyber security activities effectiveness.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	2
T54	Tech Savviness	2
T09	Business Continuity	2
T02	Analytics / Decision Sciences	2
T47	Research	2
T48	Risk Management	2
T56	Technical Writing	2
T80	Cyber Security	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2

Job role profile

Job family code
IDS

Job family title
AI and Data Science

Job role code
IDS50

Job role title
Head of Data Science

Accountabilities

Contribute to the formulation of the overall organisation’s strategy, in collaboration with others in the executive team, focusing on the organisation’s data science function.

Approve and ensure implementation of data science function policies and procedures and ensure its efficiency.

Manage data science function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor data science function planning and budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to data science function.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	5
T24	Data Collection and Analysis	5
T25	Data Management	5
T40	Planning	5
T52	Statistics Knowledge	5
T54	Tech Saviness	5
T56	Technical Writing	5
T07	Business Acumen	5
T39	Operations	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T46	Relationship Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code

IDS

Job family title

AI and Data Science

Job role code

IDS40

Job role title

Data Science Manager

Accountabilities

Formulate, develop and implement the department strategic objectives.

Identify value-based use cases and develop feasibility study for the data projects to estimate cost-benefit value.

Comply with internal and external laws and regulations related to data governance and intellectual property.

Present data analysis outcomes to different stakeholders and align with their business objectives and priorities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	4
T24	Data Collection and Analysis	4
T25	Data Management	4
T40	Planning	4
T52	Statistics Knowledge	4
T54	Tech Savviness	4
T56	Technical Writing	4
T07	Business Acumen	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4

Job role profile

Job family code
IDS

Job family title
AI and Data Science

Job role code
IDS30

Job role title
Senior Data Science Analyst

Accountabilities

Define research objectives and hypothesis based on the business objectives.

Conduct extraction and integration for different sets of data.

Conduct complex data preparation, transformation and analysis for the suitable model.

Develop different types of machine learning and data science models through utilisation of complex and sophisticated algorithms.

Present the models outcomes and recommend business operationalisation.

Monitor and track the performance and effectiveness of the developed models in production.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	3
T24	Data Collection and Analysis	3
T25	Data Management	3
T40	Planning	3
T52	Statistics Knowledge	3
T54	Tech Savviness	3
T56	Technical Writing	3
T07	Business Acumen	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3



Job role profile

Job family code

IDS

Job family title

AI and Data Science

Job role code

IDS20

Job role title

Data Science Analyst

Accountabilities

Determine the data requirements based on the business objectives.

Collect and integrate different types of data from internal and external sources.

Perform data cleansing, manipulation, analysis, validation and quality control.

Conduct exploratory analysis and develop simple statistical models.

Present analysis findings and recommend business insights.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	2
T24	Data Collection and Analysis	2
T25	Data Management	2
T40	Planning	2
T52	Statistics Knowledge	2
T54	Tech Savviness	2
T56	Technical Writing	2
T07	Business Acumen	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2

Job role profile

Job family code
IDS

Job family title
AI and Data Science

Job role code
IDS10

Job role title
Data Science Associate

Accountabilities

Monitor accessibility of user to AI and data science applications.

Ensure AI and data science applications as per organisation regulations and standards.

Provide access to use according to their roles and specialisation.

Monitor the performance of analytical and data science applications stability.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T02	Analytics / Decision Sciences	1
T24	Data Collection and Analysis	1
T25	Data Management	1
T52	Statistics Knowledge	1
T54	Tech Savviness	1
T56	Technical Writing	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B14	Problem Solving	1



Job role profile

Job family code
IFM

Job family title
Facilities Management

Job role code
IFM50

Job role title
Head of Facilities Management

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's facilities management function.

Approve and ensure implementation of facilities management function policies and procedures and ensure its efficiency.

Manage facilities management function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor facility management function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to facility management function.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	5
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T73	Workplace Health and Safety	5
T78	Facilities Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5

Job role profile

Job family code
IFM

Job family title
Facilities Management

Job role code
IFM40

Job role title
Facilities Management Manager

Accountabilities

Ensures organisation's Infrastructure and equipment are maintained and functioning well.

Improve facilities management processes and procedures to minimise risk and improve workplace condition.

Oversee the general and routine maintenance of buildings to ensure compliance with health and safety regulations and standards.

Manage facilities staff and external contractors.

Manage organisation's facility assets to reduce costs and improve efficiency, productivity and safety.

Report and review all budgets, financial reports, contracts, expenditures and purchase orders related to the facilities management.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T09	Business Continuity	4
T17	Contract Management	4
T40	Planning	4
T56	Technical Writing	4
T36	Knowledge of Accounting	4
T39	Operations	4
T45	Property Management	4
T51	Stakeholder Management	4
T78	Facilities Management	4
T73	Workplace Health and Safety	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4



Job role profile

Job family code
IFM

Job family title
Facilities Management

Job role code
IFM30

Job role title
Facilities Management Supervisor

Accountabilities

Supervise maintenance and repair works of facilities and equipment.

Manage delivery of complex contracts deliverables across operation and maintenance.

Oversee service recovery efforts and ensure providing effective services.

Develop facilities condition assessment to ensure capital renewal and improvement of facilities.

Evaluate facilities management services to ensure meeting quality standards of health, safety and regulations.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T09	Business Continuity	3
T17	Contract Management	3
T56	Technical Writing	3
T39	Operations	3
T45	Property Management	3
T51	Stakeholder Management	3
T78	Facilities Management	3
T73	Workplace Health and Safety	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3

Job role profile

Job family code
IFM

Job family title
Facilities Management

Job role code
IFM20

Job role title
Facilities Management Specialist

Accountabilities

Provide technical support to operations, employees and other business units in the organisation.

Assist in planning and scheduling preventative maintenance work.

Contribute to minimise the crisis of business operations, improve working condition and create a comfortable environment to the staff and clients.

Provide assistance to ensure day-to-day smooth management and operation of building's infrastructure.

Execute equipment audits and record-taking processes.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T09	Business Continuity	2
T56	Technical Writing	2
T45	Property Management	2
T51	Stakeholder Management	2
T78	Facilities Management	2
T73	Workplace Health and Safety	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2



Job role profile

Job family code

IFM

Job family title

Facilities Management

Job role code

IFM10

Job role title

Facilities Administrator

Accountabilities

Maintain adequate parts inventory and order items as necessary.

Perform repair, maintenance and replacement of office equipment's, appliances, furniture, vehicles, buildings, ... etc.

Receive and review facility requests, issue responses to correspondences.

Process acquisition, installation and commissioning of equipment's required for the facilities.

Deal with emergencies as they arise in regards to operations and safety.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T09	Business Continuity	1
T56	Technical Writing	1
T45	Property Management	1
T51	Stakeholder Management	1
T78	Facilities Management	1
T73	Workplace Health and Safety	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B05	Commitment and Accountability	1
B01	Achievement Orientation	1
B15	Self-Development	1
B02	Adaptability	1
B06	Communication Skills	1
B17	Teamwork	1

Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR50

Job role title
Head of Human Resources

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's human resources function.

Approve and ensure implementation of human resources function's policies and procedures and ensure its efficiency.

Manage human resources function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor human resources function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to human resources function.

Guide the HR function to attract and retain high calibre talent that fulfill the organisation's skills need to achieve its objectives.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T64	Employee Relations	5
T17	Contract Management	5
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T61	Recruitment	5
T62	Learning and Development	5
T63	Organisational Development	5
T72	Workforce Planning	5
T77	Compensation and Benefits	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR44

Job role title
Talent Acquisition Manager

Accountabilities

Develop recruitment strategy that covers onboarding processes, metrics, templates, policies and procedures.

Develop and monitor employer branding activities to attract the best talents.

Develop relationships with recruitment agencies.

Manage and coach the recruitment team to ensure alignment with the organisation's strategy.

Conduct interviews for critical and high level jobs.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T61	Recruitment	4
T24	Data Collection and Analysis	4
T54	Tech Savviness	4
T51	Stakeholder Management	4
T40	Planning	4
T53	Strategy Formulation	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B08	Decision Making	4
B06	Communication Skills	4
B16	Strategic Thinking	4
B12	Negotiation and Persuasion Skills	4

Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR43

Job role title
Organisational Development Manager

Accountabilities

Develop and evaluate rewards strategy in line with an organisation's overall strategy and maintain internal equity and external competitiveness.

Formulate the strategic workforce plans based on an organisation's strategy and future requirements.

Review and develop the organisational structure of an organisation.

Oversee the process of job analysis, maintain up to date job descriptions in line with the market standards.

Oversee competency framework development and maintenance activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T63	Organisational Development	4
T10	Business Management	4
T24	Data Collection and Analysis	4
T40	Planning	4
T47	Research	4
T53	Strategy Formulation	4
T54	Tech Savviness	4
T72	Workforce Planning	4
T77	Compensation and Benefits	4
T68	Change Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	4
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B14	Problem Solving	4
B16	Strategic Thinking	4
B10	Leading Change	4
B13	People Management	4
B04	Coaching and Developing Others	4



Job role profile

Job family code

IHR

Job family title

Human Resources

Job role code

IHR42

Job role title

Learning and Development Manager

Accountabilities

Evaluate and assess current and future training needs through job analysis, career paths, performance and consultation with line managers.

Advise and coach managers on performance enhancement, learning and leadership matters.

Develop and implement a variety of effective employee development methods across the organisation and in line with the learning and development strategy.

Manage and monitor the trainings and developments budget.

Develop an effective learning and development policy that achieves organisational goals.

Oversee various talent management and succession planning activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T62	Learning and Development	4
T40	Planning	4
T24	Data Collection and Analysis	4
T71	Budgeting	4
T51	Stakeholder Management	4
T47	Research	4
T54	Tech Saviness	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B10	Leading Change	4
B16	Strategic Thinking	4
B14	Problem Solving	4
B07	Creativity and Innovativeness	4
B06	Communication Skills	4
B08	Decision Making	4

Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR41

Job role title
Human Resources Operations Manager

Accountabilities

Develop and implement communication strategies to promote awareness of employee relations and increase the engagement.

Oversee internal HR information systems database to ensure all systems are accurate, effective and efficient and provide necessary reports for critical analysis.

Manage promoting employees' welfare, such as resolving human relations issues and promoting employee health and well-being to maintain a productive and harmonious workplace.

Oversee employee services that include but not limit to employees' data, payroll plan, benefits programs, ...etc.

Advise on HR administrative affairs including employment contracts, contract modifications and termination requirements...etc.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T64	Employee Relations	4
T17	Contract Management	4
T24	Data Collection and Analysis	4
T38	Legal Knowledge	4
T54	Tech Savviness	4
T51	Stakeholder Management	4
T53	Strategy Formulation	4
T68	Change Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4



Job role profile

Job family code

IHR

Job family title

Human Resources

Job role code

IHR34

Job role title

Senior Talent Acquisition Specialist

Accountabilities

Contribute in developing and implementing the recruitment plan for the organisation.

Perform full cycle of recruitment that includes but not limit to sourcing, screening, Interviews for recruitment projects.

Lead offer preparation and negotiation with applicants.

Establish and maintain relationships with internal and external stakeholders.

Participate in different employer-branding activities and represent the organisation in career fairs.

Develop department and projects status reports.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T61	Recruitment	3
T24	Data Collection and Analysis	3
T54	Tech Savviness	3
T51	Stakeholder Management	3
T40	Planning	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B01	Achievement Orientation	3
B06	Communication Skills	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B15	Self-Development	3
B14	Problem Solving	3
B12	Negotiation and Persuasion Skills	3

Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR33

Job role title
Senior Organisational Development Specialist

Accountabilities

Lead the development of a strategic workforce planning based on the current and future needs, required capabilities and strategic direction.

Lead the job analysis, job evaluation, salary surveys, merit increase and benchmarking activities.

Participate on policy and procedure development by conducting benchmarks, surveys, focus groups, ...etc.

Propose organisation structures in line with an organisation's mandate and strategy.

Lead the process for competency framework model and design.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T63	Organisational Development	3
T10	Business Management	3
T24	Data Collection and Analysis	3
T40	Planning	3
T47	Research	3
T54	Tech Savviness	3
T72	Workforce Planning	3
T77	Compensation and Benefits	3
T68	Change Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B12	Negotiation and Persuasion Skills	3
B03	Attention to Details	3
B06	Communication Skills	3
B14	Problem Solving	3
B10	Leading Change	3
B17	Teamwork	3



Job role profile

Job family code

IHR

Job family title

Human Resources

Job role code

IHR32

Job role title

Senior Learning and Development Specialist

Accountabilities

Identify training needs through conducting different types of analysis and provide recommendations on programs and activities trends.

Design and manage different training program plans that satisfy individual needs.

Develop training needs analysis that includes in-house and external course schedules, training materials and reading materials that aligned with the organisation's objectives.

Address employee inquires and needs regarding HR development practices such as performance, development, and career growth etc.

Prepare training evaluations to measure the return on investments (ROI).

Lead various talent management, succession planning, and performance management activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T62	Learning and Development	3
T40	Planning	3
T24	Data Collection and Analysis	3
T51	Stakeholder Management	3
T47	Research	3
T54	Tech Saviness	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B03	Attention to Details	3
B17	Teamwork	3
B10	Leading Change	3
B15	Self-Development	3
B14	Problem Solving	3
B07	Creativity and Innovativeness	3
B06	Communication Skills	3

Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR31

Job role title
Senior Human Resource Operations Specialist

Accountabilities

Provide advice to improve policies and procedures, employees' contract payroll processes.

Participate in the development and implementation of HR information systems to improve day-to-day operations.

Respond to employees' queries and advise in resolving issues that include but not limit to grievances, labor law or other employees' concerns.

Develop critical reports and analysis regarding employee's data, HR metrics and employment records.

Manage benefits programs and perform payroll activities.

Oversee and maintain employees' documents and information.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T64	Employee Relations	3
T17	Contract Management	3
T24	Data Collection and Analysis	3
T38	Legal Knowledge	3
T54	Tech Savviness	3
T51	Stakeholder Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B01	Achievement Orientation	3
B06	Communication Skills	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B15	Self-Development	3
B14	Problem solving	3



Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR24

Job role title
Talent Acquisition Specialist

Accountabilities

Perform the full cycle of recruitment that includes but not limit to sourcing, screening, interviews, ...etc.

Contribute in the process of on-boarding and oversee the orientation program for new employees.

Develop and publish job advertisements in various platforms and respond to inquiries.

Select the appropriate recruitment sources to build and maintain a strong pool of candidates.

Prepare recruitment progress reports.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T61	Recruitment	2
T24	Data Collection and Analysis	2
T54	Tech Saviness	2
T51	Stakeholder Management	2
T40	Planning	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B05	Communication Skills	2
B06	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2
B14	Problem Solving	2
B12	Negotiation and Persuasion Skills	2

Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR23

Job role title
Organisational Development Specialist

Accountabilities

Participate in the workforce planning through collecting and analysing data.

Conduct job analysis and develop job descriptions based on organisation standards.

Review the yearly merit increase, promotion increase, bonuses, sales incentives, ...etc.

Participate in enhancing policies and procedures based on the proposed objectives.

Study the organisation structure and propose enhancements to the design.

Participate in building and designing competency framework.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T63	Organisational Development	2
T10	Business Management	2
T24	Data Collection and Analysis	2
T40	Planning	2
T47	Research	2
T54	Tech Savviness	2
T68	Change Management	2
T72	Workforce Planning	2
T77	Compensation and Benefits	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B03	Attention to Details	2
B06	Communication Skills	2
B17	Teamwork	2



Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR22

Job role title
Learning and Development Specialist

Accountabilities

Organise appropriate training methods that include but not limit to; simulation, mentoring, on the job training, role-playing, and professional development classes.

Perform needs assessment and develop personal development plans for employees.

Evaluate ongoing programs to ensure that they achieve intended goals and objectives.

Participate in various talent management and succession planning activities.

Participate in monitoring the performance management cycle.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T62	Learning and Development	2
T40	Planning	2
T24	Data Collection and Analysis	2
T51	Stakeholder Management	2
T54	Tech Savviness	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B17	Teamwork	2
B06	Commitment and Accountability	2
B15	Self-Development	2
B14	Problem Solving	2
B06	Communication Skills	2

Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR21

Job role title
Human Resource Operations Specialist

Accountabilities

Participate in the implementation of payroll and benefits programs.

Analyse and report HR related data including but not limit to HR metrics, ...etc.

Participate in employees engagement initiatives to increase productivity and create a healthy workplace.

Communicate with employees to provide them with HR services, advise and answer their inquiries.

Maintain staff records archiving system and HR information systems.

Maintain HR employee relations that include but not limit to escalated disputes and disciplinarians, staff grievance, termination procedures and off boarding process.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T64	Employee Relations	2
T17	Contract Management	2
T24	Data Collection and Analysis	2
T38	Legal Knowledge	2
T54	Tech Savviness	2
T51	Stakeholder Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B06	Communication Skills	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2
B14	Problem Solving	2



Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR14

Job role title
Talent Acquisition Coordinator

Accountabilities

Participate in employee onboarding logistic activities.

Contact candidates, schedule interviews, and respond to inquiries about the organisation's recruitment activities.

Prepare job postings and other materials in accordance with the organisation's recruitment standards.

Provide administrative support to the recruitment team.

Maintain and archive interview files and other supplementary documents.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T61	Recruitment	1
T24	Data Collection and Analysis	1
T54	Tech Savviness	1
T51	Stakeholder Management	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1

Job role profile

Job family code
IHR

Job family title
Human Resources

Job role code
IHR12

Job role title
Learning and Development Administrator

Accountabilities

Participate in preparing in-house training calendar.

Participate in validating learning materials.

Maintain training records that include but not limit to trainee lists, schedules, attendance sheets and training certificates.

Handle accounts payable and ensure invoices are being paid accordingly.

Coordinate different training activities for employees with various providers.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T62	Learning and Development	1
T40	Planning	1
T24	Data Collection and Analysis	1
T71	Budgeting	1
T54	Tech Savviness	1
T36	Knowledge of Accounting	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B02	Adaptability	1
B03	Attention to Details	1
B17	Teamwork	1
B06	Commitment and Accountability	1
B15	Self-Development	1
B06	Communication Skills	1



Job role profile

Job family code

IHR

Job family title

Human Resources

Job role code

IHR11

Job role title

Human Resource Operations Administrator

Accountabilities

Maintain and update employee's information records.

Schedule meetings, HR events and maintain agendas.

Provides payroll information by collecting relevant data.

Contribute to gather employees' requests and inquiries regarding human resources issues.

Prepare simple HR reports and gather data.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T64	Employee Relations	1
T17	Contract Management	1
T24	Data Collection and Analysis	1
T38	Legal Knowledge	1
T51	Stakeholder Management	1
T54	Tech Savviness	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B14	Problem Solving	1

Job role profile

Job family code
IIA

Job family title
Internal Audit

Job role code
IIA50

Job role title
Head of Internal Audit

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's internal audit function.

Approve and ensure implementation of internal audit function policies and procedures and ensure its efficiency.

Manage internal audit function and ensures its compliance to regulatory requirements as well as Internal audit standards.

Manage and monitor internal audit function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to internal audit function.

Oversee the implementation of the approved audit plan assuring the highest level of service quality.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T74	Internal Audit	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code

IIA

Job family title

Internal Audit

Job role code

IIA40

Job role title

Internal Audit Manager

Accountabilities

Manage and direct the risk assessment and internal controls.

Plan and manage the internal audit cycles and determine scope, frequency and duration of audits and distribute resources accordingly.

Oversee and assess integrity of financial reporting cycles complying with rule, regulations and applicable standards.

Oversee the implementation of corrective actions and improvements according to audit recommendations.

Conduct ad hoc assignments regarding identified or reported risks.

Propose the department charter to ensure promotion of internal organisational integrity.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	4
T54	Tech Savviness	4
T40	Planning	4
T56	Technical Writing	4
T36	Knowledge of Accounting	4
T74	Internal Audit	4
T51	Stakeholder Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B03	Attention to Details	4
B08	Decision Making	4
B11	Motivation	4
B04	Coaching and Developing Others	4
B10	Leading Change	4
B13	People Management	4
B16	Strategic Thinking	4

Job role profile

Job family code
IIA

Job family title
Internal Audit

Job role code
IIA30

Job role title
Internal Audit Team Lead

Accountabilities

Define internal audit projects' scopes and approve timelines.

Review audit work documentations in order to ensure key controls are tested and all imperative risks are being addressed.

Examine financial reporting to ensure accuracy and reliability of accounting guidance and compliance with applicable standards.

Issue observations reports regarding audit projects.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	3
T54	Tech Savviness	3
T56	Technical Writing	3
T74	Internal Audit	3
T51	Stakeholder Management	3
T36	Knowledge of Accounting	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	3
B06	Communication Skills	3
B14	Problem Solving	3
B01	Achievement Orientation	3
B11	Motivation	3
B05	Commitment and Accountability	3
B10	Leading Change	3
B15	Self-Development	3
B17	Teamwork	3



Job role profile

Job family code

IIA

Job family title

Internal Audit

Job role code

IIA20

Job role title

Internal Audit specialist

Accountabilities

Draft audit potential issues and findings according to risk implications.

Participate in planning and performing of audit activities including business operations, financial and compliance according to applicable standards.

Gather and analyse information and evidences on the existence of effective control measures.

Assist in determining audit requirements, identify areas of improvements, concerns, and recommend improvements to procedures and internal controls.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	2
T54	Tech Savviness	2
T56	Technical Writing	2
T74	Internal Audit	2
T51	Stakeholder Management	2
T36	Knowledge of Accounting	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B06	Communication Skills	2
B14	Problem Solving	2
B01	Achievement Orientation	2
B05	Commitment and Accountability	2
B15	Self-Development	2
B17	Teamwork	2

Job role profile

Job family code

IIA

Job family title

Internal Audit

Job role code

IIA10

Job role title

Internal Audit Associate

Accountabilities

Gather required documents for internal audit including conducting research.

Contribute in creating various schedules, summaries and letters in accordance with audit principles and standards.

Develop and maintain an accurate filing and documentations on a timely manner.

Facilitate internal review activities according to audit standards.

Contribute in performing testing procedures.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	1
T54	Tech Savviness	1
T56	Technical Writing	1
T74	Internal Audit	1
T51	Stakeholder Management	1
T36	Knowledge of Accounting	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	1
B02	Adaptability	1
B05	Commitment and Accountability	1
B03	Attention to Details	1
B15	Self-Development	1
B17	Teamwork	1



Job role profile

Job family code
IIR

Job family title
Investor Relations

Job role code
IIR50

Job role title
Head of Investor Relations

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's investor relations function.

Approve and ensure implementation of investor relations function policies and procedures and ensure its efficiency.

Manage investor relations function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor investor relations function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all matters related to investor relations function.

Maintain the accuracy of organisation's information in sell-side research reports.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T53	Strategy Formulation	5
T40	Planning	5
T51	Stakeholder Management	5
T35	Investment Analysis	5
T47	Research	5
T56	Technical Writing	5
T23	Customer Management	5
T22	Customer Focus	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5
B16	Strategic Thinking	5
B10	Leading Change	5
B09	Influence	5
B13	People Management	5
B04	Coaching and Developing Others	5
B06	Communication Skills	5

Job role profile

Job family code
IIR

Job family title
Investor Relations

Job role code
IIR40

Job role title
Investor Relations Manager

Accountabilities

Manage organisation's investor day, conference presentations, investor calls.

Drive quarterly earnings process, and evaluate variety of analyses including competitive analysis, industrial analysis and comparative evaluation of the organisation and its peers/competitors.

Manage all forms of investor relations communication to investors and exchanges.

Maintain the relationship with different stakeholders including but not limited to investors, sell-side research, financial institutions, credit rating agencies, financial media and other agencies.

Prepare investor relations policies and procedures.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	4
T47	Research	4
T56	Technical Writing	4
T51	Stakeholder Management	4
T23	Customer Management	4
T40	Planning	4
T35	Investment Analysis	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B12	Negotiation and Persuasion Skills	4
B06	Communication Skills	4
B11	Motivation	4
B13	People Management	4
B04	Coaching and Developing Others	4



Job role profile

Job family code

IIR

Job family title

Investor Relations

Job role code

IIR30

Job role title

Senior Investor Relations Analyst

Accountabilities

Analyse and track different industry trends, competitive analysis and financial models on the organisation and on the industry to provide comprehensive insights.

Prepare for general assembly events.

Respond to requests for information, source of information or inquiries related to investor relations.

Supervise the preparation for an organisation's Investor day, conference presentations, investor calls.

Prepare the public exchange announcements and upload the required information.

Provide required information to regulatory bodies.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	3
T47	Research	3
T56	Technical Writing	3
T51	Stakeholder Management	3
T23	Customer Management	3
T35	Investment Analysis	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B12	Negotiation and Persuasion Skills	3
B06	Communication Skills	3
B17	Teamwork	3
B15	Self-Development	3

Job role profile

Job family code
IIR

Job family title
Investor Relations

Job role code
IIR20

Job role title
Investor Relations Analyst

Accountabilities

Analyse models and reports that include benchmarking, industry trends and competitive analysis to provide business insights.

Provide timely and effective internal and external communication, particularly in response to inbound investors and regulatory inquiries.

Coordinate the organisation investor events, including but not limited to investor day, conference presentations, investor calls.

Prepare internal reports and updates on stock price performance of the organisation and its peers, investor dialogue, equity research reports, upcoming investor relations events, ... etc.

Assist in the preparation for general assembly events.

Participate in developing board of directors annual report.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	2
T47	Research	2
T56	Technical Writing	2
T51	Stakeholder Management	2
T23	Customer Management	2
T35	Investment Analysis	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B06	Communication Skills	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2



Job role profile

Job family code
IIR

Job family title
Investor Relations

Job role code
IIR10

Job role title
Investor Relations Associate

Accountabilities

Identify and gather data from internal or external resources.

Record and report information related to investor relations.

Gather organisation's performance information to develop the required reports and presentations.

Support financial analysis using analysis softwares.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	1
T47	Research	1
T56	Technical Writing	1
T51	Stakeholder Management	1
T23	Customer Management	1
T35	Investment Analysis	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B02	Adaptability	1

Job role profile

Job family code
IIT

Job family title
Information Technology

Job role code
IIT50

Job role title
Head of Infomration Technology

Accountabilities

Contribute to the formulation of the overall organisation’s strategy, in collaboration with others in the executive team, focusing on the organisation’s information technology function.

Approve and ensure implementation of information technology function policies and procedures and ensure its efficiency.

Manage information technology function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor information technology function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to information technology function.

Contribute in organisation wide business contiuity and incedent management to ensure smooth operations.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T10	Business Management	5
T40	Planning	5
T46	Relationship Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T56	Technical Writing	5
T81	IT Infrastructure	5
T82	Enterprise Architecture	5
T83	IT Quality Assurance	5
T84	IT Governance	5
T85	IT Solutions Development	5
T86	IT Operations Management	5
T87	IT Services Management	5
T88	Systems Analysis	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	5
B08	Decision Making	5
B09	Influence	5
B10	Leading Change	5
B12	Negotiation and Persuasion Skills	5
B13	People Management	5
B16	Strategic Thinking	5



Job role profile

Job family code

IIT

Job family title

Information Technology

Job role code

IIT44

Job role title

Network and Infrastructure Manager

Accountabilities

Develop policies and procedures in regards to IT infrastructure and network.

Develop IT infrastructure and network standards in collaboration with relevant stakeholders.

Negotiate with vendors and suppliers for IT infrastructure and network matters.

Plan and lead the design, implementation, and execution of IT infrastructure and network solutions.

Plan and develop data recovery center (DR) and execute DR drills to ensure readiness of network infrastructure.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	4
T24	Data Collection and Analysis	4
T54	Tech Saviness	4
T40	Planning	4
T09	Business Continuity	4
T56	Technical Writing	4
T25	Data Management	4
T81	IT Infrastructure	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4

Job role profile

Job family code
IIT

Job family title
Information Technology

Job role code
IIT43

Job role title
IT Development Manager

Accountabilities

Recommend development strategy in accordance with an organisation's strategy and business requirements.

Develop and ensures suitable procedures, processes and development standards are followed in the changes/ projects.

Oversee the status of the software development that include but not limit to designing, testing, debugging and rolling-out.

Monitor progress of development projects against plan, making adjustments where necessary and regularly reporting to relevant staff.

Advise to solve complex technical development related issues.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	4
T27	Digital Customer Experience Design	4
T28	Digital Transformation	4
T54	Tech Savviness	4
T40	Planning	4
T02	Analytics / Decision Sciences	4
T56	Technical Writing	4
T85	IT Solutions Development	4
T88	Systems Analysis	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4



Job role profile

Job family code

IIT

Job family title

Information Technology

Job role code

IIT42

Job role title

IT Governance Manager

Accountabilities

Evaluate and enhance IT processes, workflows, policies and procedures.

Oversee the development and updates on the organisation enterprise architecture.

Monitor IT strategy and projects execution progress.

Implement and enhance IT Control Framework (ITIF).

Ensure quality assurance standards are implemented.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T68	Change Management	4
T54	Tech Savviness	4
T28	Digital Transformation	4
T40	Planning	4
T09	Business Continuity	4
T48	Risk Management	4
T82	Enterprise Architecture	4
T83	IT Quality Assurance	4
T84	IT Governance	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4

Job role profile

Job family code
IIT

Job family title
Information Technology

Job role code
IIT41

Job role title
IT Operations Manager

Accountabilities

Collaborate with relevant stakeholders to develop service level agreements (SLAs) in regards to information technology services.

Ensure effective resolution of IT incidents.

Oversee installations, updates and configurations of software and hardware as preset requirements.

Oversee technical documentation and manuals of IT support.

Oversee backup and disaster recovery activities that would include planning, testing and execution.

Plan and manage the capacity and demand of IT services.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	4
T28	Digital Transformation	4
T54	Tech Saviness	4
T40	Planning	4
T09	Business Continuity	4
T56	Technical Writing	4
T86	IT Operations Management	4
T87	IT Services Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4



Job role profile

Job family code

IIT

Job family title

Information Technology

Job role code

IIT34

Job role title

Senior Network and Infrastructure Engineer

Accountabilities

Participate in planning of IT infrastructure and network expansions.

Lead the process of installing, setting up, testing and maintaining IT infrastructure, network and network security.

Analyse and conclude solutions to complex technical issues related to IT infrastructure, network and network security.

Monitor, evaluate and suggest solutions to enhance infrastructure, network and network security performance utilisation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	3
T24	Data Collection and Analysis	3
T54	Tech Savviness	3
T40	Planning	3
T09	Business Continuity	3
T56	Technical Writing	3
T25	Data Management	3
T81	IT Infrastructure	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3

Job role profile

Job family code
IIT

Job family title
Information Technology

Job role code
IIT33

Job role title
Senior IT Development Specialist

Accountabilities

Formulate program specifications and basic prototypes for software development.

Develop plans for building a solution that includes coding, testing, rolling-out and other requirements, and taking into consideration development methodology.

Transform software designs and specifications into functioning code in the appropriate programming language and according to the standards.

Test and debug IT development solutions, and provide reports on results and ensures implementation and documentation of program changes.

Document the development process that includes the coding, testing and systems specifications.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	3
T27	Digital Customer Experience Design	3
T28	Digital Transformation	3
T54	Tech Savviness	3
T40	Planning	3
T02	Analytics / Decision Sciences	3
T56	Technical Writing	3
T85	IT Solutions Development	3
T88	Systems Analysis	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3



Job role profile

Job family code

IIT

Job family title

Information Technology

Job role code

IIT32

Job role title

Senior IT Governance Specialist

Accountabilities

Lead the process of the Business Continuity Plans development.

Evaluate the effectiveness of processes for IT services and applications.

Develop of IT services policies and procedures.

Review and update IT enterprise architectures.

Monitor action plans implementation of audit/compliance observations in a timely manner.

Review of quality assurance expected results as per business requirements.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T68	Change Management	3
T54	Tech Savviness	3
T28	Digital Transformation	3
T40	Planning	3
T09	Business Continuity	3
T48	Risk Management	3
T82	Enterprise Architecture	3
T83	IT Quality Assurance	3
T84	IT Governance	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3

Job role profile

Job family code
IIT

Job family title
Information Technology

Job role code
IIT31

Job role title
IT Operations Team Lead

Accountabilities

Lead software, hardware and technology projects updates to improve overall efficiency and services.

Manage equipment assets and ensure their functionality and maintenance.

Create and maintain technical documentation and manuals for the technical instructions related to software and hardware.

Provide resolutions to complex technical issues, with specific focus towards determining the root cause.

Monitor and report service desk for IT issues, security and address the issues in a timely fashion.

Maintain capacity and demand to ensure effective IT services.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	3
T28	Digital Transformation	3
T54	Tech Savviness	3
T40	Planning	3
T09	Business Continuity	3
T56	Technical Writing	3
T86	IT Operations Management	3
T87	IT Services Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B11	Motivation	3
B17	Teamwork	3



Job role profile

Job family code

IIT

Job family title

Information Technology

Job role code

IIT24

Job role title

Network and Infrastructure Engineer

Accountabilities

Conduct routine maintenance and site assessment of network and network security infrastructure.

Monitor and report network and infrastructure malfunctions abnormalities and problems.

Perform installation and upgrades for network, network security and infrastructure where necessary.

Participate in developing capacity planning and design for network, network security and infrastructure.

Participate in network and infrastructure deployment.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	2
T24	Data Collection and Analysis	2
T54	Tech Saviness	2
T40	Planning	2
T09	Business Continuity	2
T56	Technical Writing	2
T25	Data Management	2
T81	IT Infrastructure	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2

Job role profile

Job family code
IIT

Job family title
Information Technology

Job role code
IIT23

Job role title
IT Development Specialist

Accountabilities

Assist in creating design document and implementing development solutions with respect to the specifications, standards and procedures.

Track software changes and ensure proper documentation is maintained.

Troubleshoot and debug code in development solutions.

Test and evaluate new and existing solutions.

Develop business report with respect to specifications and requests.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T24	Data Collection and Analysis	2
T27	Digital Customer Experience Design	2
T28	Digital Transformation	2
T54	Tech Savviness	2
T40	Planning	2
T02	Analytics / Decision Sciences	2
T56	Technical Writing	2
T85	IT Solutions Development	2
T88	Systems Analysis	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2



Job role profile

Job family code

IIT

Job family title

Information Technology

Job role code

IIT22

Job role title

IT Governance Analyst

Accountabilities

Assist in developing IT business continuity plans.

Participate in assessing and monitoring the processes effectiveness for IT services and applications.

Participate in the development of IT services policies and procedures.

Assist in developing and updating IT enterprise architectures.

Participate in monitoring IT controls.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T68	Change Management	2
T54	Tech Savviness	2
T28	Digital Transformation	2
T40	Planning	2
T09	Business Continuity	2
T48	Risk Management	2
T82	Enterprise Architecture	2
T83	IT Quality Assurance	2
T84	IT Governance	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2

Job role profile

Job family code
IIT

Job family title
Information Technology

Job role code
IIT21

Job role title
IT Operations Specialist

Accountabilities

Monitor and analyse hardware, software, and system performance, diagnose and troubleshoot technical issues in a timely manner.

Provide assistance to advanced technical inquire and ensure unresolved issues are reported.

Prepare accurate and timely reports and record technical issues and solutions in logs.

Install and maintain hardware, software, and peripheral equipment.

Conduct IT asset documentation for organisation's software and hardware.

Ensure effective implementation of security patches and configurations baseline.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	2
T28	Digital Transformation	2
T54	Tech Saviness	2
T40	Planning	2
T09	Business Continuity	2
T56	Technical Writing	2
T86	IT Operations Management	2
T87	IT Services Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B05	Commitment and Accountability	2
B01	Achievement Orientation	2
B15	Self-Development	2
B02	Adaptability	2
B06	Communication Skills	2
B17	Teamwork	2



Job role profile

Job family code

IIT

Job family title

Information Technology

Job role code

IIT14

Job role title

Network and Infrastructure Technician

Accountabilities

Perform troubleshooting to network and security failures.

Identify bottleneck issues to ensure efficiency of network and infrastructure.

Inspect cables of infrastructure and fixes minor and major incidents.

Provide support for network and security infrastructure including but not limited to physical preventive maintenance, hardware replacements and troubleshooting physical issues.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T17	Contract Management	1
T24	Data Collection and Analysis	1
T54	Tech Savviness	1
T40	Planning	1
T09	Business Continuity	1
T56	Technical Writing	1
T25	Data Management	1
T81	IT Infrastructure	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B14	Problem Solving	1

Job role profile

Job family code
IIT

Job family title
Information Technology

Job role code
IIT11

Job role title
IT Support Administrator

Accountabilities

Identify and diagnose basic problems in information technology systems.

Answer user inquiries regarding hardware or software operation to resolve problems.

Operate and monitor the performance of information technology hardware, software, batches and peripheral parts.

Setup and perform minor repairs to hardware, software, or peripheral equipment, following preset specifications.

Prepare accurate and timely reports.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T54	Tech Savviness	1
T56	Technical Writing	1
T86	IT Operations Management	1
T87	IT Services Management	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B14	Problem Solving	1



Job role profile

Job family code

ILE

Job family title

Legal

Job role code

ILE50

Job role title

Head of Legal

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's legal function.

Approve and ensure implementation of legal function policies and procedures, and ensure its efficiency and regulatory compliant.

Manage legal function and ensures its compliance with regulatory requirements as well as market standards.

Manage and monitor legal function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all legal matters related to organisation.

Evaluate legal risks and implications of all business transactions and keep all departments of an organisation up-to-date of developments in laws and regulations to raise the legal awareness.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	5
T17	Contract Management	5
T07	Business Acumen	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T47	Research	5
T24	Data Collection and Analysis	5
T79	Legal Practice	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5

Job role profile

Job family code

ILE

Job family title

Legal

Job role code

ILE40

Job role title

Legal Manager

Accountabilities

Communicate and negotiate with external parties and create relations of trust.

Assess organisation's legal risks, recommend mitigating measures and handle risks in business process and decision-making.

Manage organisation's assets including but not limit to intellectual property and execute procedures for protecting patents, trademarks, and industrial designs.

Provide legal opinion and guidance to management on different legal matters and ensure compliance with applicable laws.

Oversee and advise on organisation's litigation proceedings.

Oversee coordination and relationship with external legal consultants.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T47	Research	4
T17	Contract Management	4
T24	Data Collection and Analysis	4
T56	Technical Writing	4
T79	Legal Practice	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B12	Negotiation and Persuasion Skills	4
B14	Problem Solving	4



Job role profile

Job family code

ILE

Job family title

Legal

Job role code

ILE30

Job role title

Senior Legal Specialist

Accountabilities

Deal with complex legal matters that contain multiple stakeholders and forces.

Review organisation's business contracts as per applicable laws and identify potential risks.

Prepare reports, legal research and review an organisation litigation strategy pertaining to legal matters.

Serve as the primary point of contact for internal business teams seeking legal support.

Assist the business in compliance with all various legal requirements.

Represent the organisation litigation before semi-judicial committees and judicial bodies.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T47	Research	3
T17	Contract Management	3
T24	Data Collection and Analysis	3
T56	Technical Writing	3
T51	Stakeholder Management	3
T79	Legal Practice	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B01	Achievement Orientation	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B06	Communication Skills	3
B12	Negotiation and Persuasion Skills	3
B14	Problem Solving	3

Job role profile

Job family code
ILE

Job family title
Legal

Job role code
ILE20

Job role title
Legal specialist

Accountabilities

Represent the organisation litigation before semi-judicial committees and judicial bodies on simple legal matters.

Act as internal legal advisor on various legal matters and provide technical opinions.

Draft and solidify agreements, contracts and other legal documents to ensure the organisation full legal rights.

Review legal documentation and tackle critical issues as well as preserving all organisations records.

Conduct legal research of laws, rules, and regulations relevant to business purposes.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T47	Research	2
T17	Contract Management	2
T24	Data Collection and Analysis	2
T56	Technical Writing	2
T51	Stakeholder Management	2
T79	Legal Practice	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2
B06	Communication Skills	2
B14	Problem Solving	2



Job role profile

Job family code

IMA

Job family title

Marketing

Job role code

IMA50

Job role title

Head of Marketing

Accountabilities

Contribute to the formulation of the overall organisation’s strategy, in collaboration with others in the executive team, focusing on the organisation’s marketing function.

Approve and ensure implementation of marketing function policies and procedures and ensure its efficiency.

Manage marketing function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor marketing function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to marketing function.

Communicate and enforce standards and guidelines for marketing communications and corporate branding to ensure consistency, level of quality and achievement of organisational objectives across all marketing projects and assets.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T37	Knowledge of the Economy	5
T17	Contract Management	5
T07	Business Acumen	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T65	Marketing Practice	5
T27	Digital Customer Experience Design	5
T14	Client Acquisition	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5

Job role profile

Job family code
IMA

Job family title
Marketing

Job role code
IMA40

Job role title
Marketing Manager

Accountabilities

Oversee research analysis of market segments, competitions and customer requirements.

Manage the marketing strategy that supports current or future products.

Coordinate and enforce branding guidelines and standards across the organisation.

Interpret and convert campaign and research data into tangible, action-oriented strategies to manage satisfaction, engagement and retention of clients.

Manage and develop marketing campaigns.

Understand and Interpret business needs into marketing action plans to achieve business objectives.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	4
T24	Data Collection and Analysis	4
T14	Client Acquisition	4
T27	Digital Customer Experience Design	4
T40	Planning	4
T47	Research	4
T56	Technical Writing	4
T54	Tech Savviness	4
T65	Marketing Practice	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	4
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B08	Decision Making	4
B10	Leading Change	4
B12	Negotiation and Persuasion Skills	4
B07	Creativity and Innovativeness	4
B14	Problem Solving	4



Job role profile

Job family code

IMA

Job family title

Marketing

Job role code

IMA30

Job role title

Senior Marketing Specialist

Accountabilities

Lead the development of products while taking into consideration relevant brand concepts.

Develop and manage project plans to deliver marketing campaigns on time with the desired quality.

Assist with all aspects of achieving marketing activities.

Create and manage digital media activities for an organisation.

Collaborate to manage and create content for all marketing activities.

Write a creative brief of organisation's services and products and ensure efficient execution.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	3
T24	Data Collection and Analysis	3
T14	Client Acquisition	3
T27	Digital Customer Experience Design	3
T47	Research	3
T56	Technical Writing	3
T54	Tech Savviness	3
T65	Marketing Practice	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	3
B02	Adaptability	3
B03	Attention to Details	3
B05	Commitment and Accountability	3
B06	Communication Skills	3
B15	Self-Development	3
B07	Creativity and Innovativeness	3
B14	Problem Solving	3
B17	Teamwork	3

Job role profile

Job family code
IMA

Job family title
Marketing

Job role code
IMA20

Job role title
Marketing Specialist

Accountabilities

Create marketing analysis and reports according to the information collected such as marketing trends, ... etc.

Conduct online advertisements, social media campaigns, email marketing campaigns and website traffic statistics and analytics.

Utilise marketing communication channels such as digital channels and traditional channels to achieve the organisation's marketing goals.

Contributes in the preparation of social media campaigns and digital marketing in line with the strategy and goals.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	2
T24	Data Collection and Analysis	2
T14	Client Acquisition	2
T27	Digital Customer Experience Design	2
T47	Research	2
T56	Technical Writing	2
T54	Tech Saviness	2
T65	Marketing Practice	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B01	Achievement Orientation	2
B02	Adaptability	2
B03	Attention to Details	2
B05	Commitment and Accountability	2
B06	Communication Skills	2
B15	Self-Development	2
B07	Creativity and Innovativeness	2
B14	Problem Solving	2



Job role profile

Job family code

IPA

Job family title

Project Management

Job role code

IPA50

Job role title

Head of Project Management

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's project management function.

Approve and ensure implementation of project management function policies and procedures and ensure its efficiency.

Manage project management function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor project management function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to project management function.

Improve and maintain best tactics to enable successful delivery of projects to stakeholders across the organisation.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T68	Change Management	5
T17	Contract Management	5
T07	Business Acumen	5
T38	Legal Knowledge	5
T39	Operations	5
T40	Planning	5
T10	Business Management	5
T51	Stakeholder Management	5
T53	Strategy Formulation	5
T69	Project Management	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5

Job role profile

Job family code
IPA

Job family title
Project Management

Job role code
IPA40

Job role title
Portfolio Manager

Accountabilities

Plan and lead multiple projects and programs that aligns with portfolio objectives and strategic goals.

Ensure all portfolio's projects and programs are managed and executed in line with strategic goals and objectives.

Ensure the portfolio goals and objectives are met through providing support to program and project managers.

Produce and present portfolio reports to management stakeholders.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T69	Project Management	4
T56	Technical Writing	4
T24	Data Collection and Analysis	4
T48	Risk Management	4
T54	Tech Savviness	4
T51	Stakeholder Management	4
T53	Strategy Formulation	4
T68	Change Management	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B10	Leading Change	4
B12	Negotiation and Persuasion Skills	4



Job role profile

Job family code

IPA

Job family title

Project Management

Job role code

IPA30

Job role title

Program Manager

Accountabilities

Develop program charter, objectives, expected outcomes, benefits and roadmap.

Define projects and tasks under the program to achieve the expected benefits.

Manage and control the program, taking inconsideration the interdependencies of projects.

Establish effective communication between all program stakeholders.

Prepare reports by gathering, analysing and summarising relevant information on findings and program status.

Identify and report all program risks, issues and recommend mitigation plans.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	3
T68	Change Management	3
T24	Data Collection and Analysis	3
T69	Project Management	3
T48	Risk Management	3
T54	Tech Saviness	3
T51	Stakeholder Management	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B01	Achievement Orientation	3
B06	Communication Skills	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B15	Self-Development	3
B12	Negotiation and Persuasion Skills	3
B10	Leading Change	3

Job role profile

Job family code

IPA

Job family title

Project Management

Job role code

IPA20

Job role title

Project Manager

Accountabilities

Contribute to the development of the project objective, plan and scope.

Ensure all project deliverables are delivered on-time, within scope, with the required quality and within budget.

Gather, compile and Analyse project data and inputs.

Support the coordination and the flow of communication of the project.

Act as a focal point to answer inquiries or provide information regarding the project to relevant stakeholder.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	2
T68	Change Management	2
T24	Data Collection and Analysis	2
T69	Project Management	2
T48	Risk Management	2
T54	Tech Savviness	2
T51	Stakeholder Management	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B06	Communication Skills	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2
B12	Negotiation and Persuasion Skills	2
B14	Problem Solving	2
B02	Adaptability	2



Job role profile

Job family code

IPA

Job family title

Project Management

Job role code

IPA10

Job role title

Project Coordinator

Accountabilities

Track and coordinate project management activities, resources and information.

Communicate with relevant stakeholder to identify and define requirements, scope, objectives and tasks for the project.

Establish effective communication tools between all stakeholder to answer inquiries and facilitate communication process.

Ensure all projects tasks and deliverables are met.

Record, present project data and documents, and report risks/issues.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T56	Technical Writing	1
T68	Change Management	1
T24	Data Collection and Analysis	1
T69	Project Management	1
T48	Risk Management	1
T54	Tech Saviness	1
T51	Stakeholder Management	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B06	Communication Skills	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B02	Adaptability	1

Job role profile

Job family code
IPR

Job family title
Procurement

Job role code
IPR50

Job role title
Head of Procurement

Accountabilities

Contribute to the formulation of the overall organisation's strategy, in collaboration with others in the executive team, focusing on the organisation's procurement function.

Approve and ensure implementation of procurement function policies and procedures and ensure its efficiency.

Manage procurement function and ensures its compliance to regulatory requirements as well as market standards.

Manage and monitor procurement function budget for cost efficiency.

Manage internal and external relationships and represent the organisation in all business matters related to procurement function.

Guide the procurement team in optimising the purchasing model.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	5
C09	Regulatory Knowledge (Insurance Sector)	5
C05	Product Knowledge/ Advisory (Insurance Sector)	5



Technical Competencies

Code	Technical Competencies	Level
T07	Business Acumen	5
T17	Contract Management	5
T10	Business Management	5
T46	Relationship Management	5
T40	Planning	5
T39	Operations	5
T51	Stakeholder Management	5
T38	Legal Knowledge	5
T53	Strategy Formulation	5
T66	Procurement	5



Behavioral Competencies

Code	Behavioral Competencies	Level
B09	Influence	5
B04	Coaching and Developing Others	5
B13	People Management	5
B10	Leading Change	5
B16	Strategic Thinking	5
B08	Decision Making	5
B12	Negotiation and Persuasion Skills	5



Job role profile

Job family code

IPR

Job family title

Procurement

Job role code

IPR40

Job role title

Procurement Manager

Accountabilities

Contribute in developing and implementing purchasing strategies.

Manage sourcing activities and processes.

Manage all onboarding processes and ensure proper risk assessments provided for each supplier or contract.

Prepare appropriate budget and manage control spending for all contracts to build a culture of long-term saving or cost reduction.

Forecast price and market trends to identify changes of balance in purchasing power.

Ensure proper control on all contracts management activities.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	4
C09	Regulatory Knowledge (Insurance Sector)	4
C05	Product Knowledge/ Advisory (Insurance Sector)	4



Technical Competencies

Code	Technical Competencies	Level
T47	Research	4
T17	Contract Management	4
T54	Tech Saviness	4
T56	Technical Writing	4
T40	Planning	4
T51	Stakeholder Management	4
T38	Legal Knowledge	4
T66	Procurement	4



Behavioral Competencies

Code	Behavioral Competencies	Level
B04	Coaching and Developing Others	4
B13	People Management	4
B11	Motivation	4
B16	Strategic Thinking	4
B06	Communication Skills	4
B08	Decision Making	4
B12	Negotiation and Persuasion Skills	4
B14	Problem Solving	4

Job role profile

Job family code
IPR

Job family title
Procurement

Job role code
IPR30

Job role title
Senior Procurement Specialist

Accountabilities

Devise plans and oversee all purchasing processes to ensure its efficiency.

Implement all optimal contract negotiation.

Supervise activities and evaluate all purchase orders, payment execution and transportations.

Manage supplier relations and negotiating contracts, prices, timelines, ...etc.

Inspect and evaluate the quality of purchased items and resolve shortcomings.

Prepare all type of required reports that include but not limited to spend analysis, SLA monitoring, ..etc.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	3
C09	Regulatory Knowledge (Insurance Sector)	3
C05	Product Knowledge/ Advisory (Insurance Sector)	3



Technical Competencies

Code	Technical Competencies	Level
T47	Research	3
T17	Contract Management	3
T54	Tech Savviness	3
T56	Technical Writing	3
T40	Planning	3
T51	Stakeholder Management	3
T38	Legal Knowledge	3
T66	Procurement	3
T38	Legal Knowledge	3



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	3
B01	Achievement Orientation	3
B05	Commitment and Accountability	3
B17	Teamwork	3
B15	Self-Development	3
B06	Communication Skills	3
B12	Negotiation and Persuasion Skills	3
B14	Problem Solving	3



Job role profile

Job family code

IPR

Job family title

Procurement

Job role code

IPR20

Job role title

Procurement Specialist

Accountabilities

Identify and analyse all vendors and suppliers, supply, and price options, by trends of industry and demand.

Create and maintain relationships with suppliers and vendors.

Negotiate contract terms of agreement and pricing.

Evaluate goods, service and suppliers according to key business criteria.

Prepare reports on purchases, including cost analysis.

Issue purchase orders and agreements.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	2
C09	Regulatory Knowledge (Insurance Sector)	2
C05	Product Knowledge/ Advisory (Insurance Sector)	2



Technical Competencies

Code	Technical Competencies	Level
T47	Research	2
T17	Contract Management	2
T54	Tech Savviness	2
T56	Technical Writing	2
T40	Planning	2
T51	Stakeholder Management	2
T38	Legal Knowledge	2
T66	Procurement	2



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	2
B01	Achievement Orientation	2
B05	Commitment and Accountability	2
B17	Teamwork	2
B15	Self-Development	2
B06	Communication Skills	2
B14	Problem Solving	2

Job role profile

Job family code
IPR

Job family title
Procurement

Job role code
IPR10

Job role title
Procurement Associate

Accountabilities

Conduct market research to determine sources of supplies.

Assist in the implementation and coordination of the daily procurement activities.

Maintain database of suppliers, vendors to ensure regular update of data.

Verify current inventory levels and keep records to prevent inventory gaps.

Prepare all related actions and documents for competitive bidding/ onboarding.

Competencies



Core Competencies

Code	Core Competencies	Level
C01	Business Ethics	1
C09	Regulatory Knowledge (Insurance Sector)	1
C05	Product Knowledge/ Advisory (Insurance Sector)	1



Technical Competencies

Code	Technical Competencies	Level
T47	Research	1
T17	Contract Management	1
T54	Tech Savviness	1
T56	Technical Writing	1
T40	Planning	1
T51	Stakeholder Management	1
T38	Legal Knowledge	1
T66	Procurement	1



Behavioral Competencies

Code	Behavioral Competencies	Level
B03	Attention to Details	1
B01	Achievement Orientation	1
B05	Commitment and Accountability	1
B17	Teamwork	1
B15	Self-Development	1
B06	Communication Skills	1
B02	Adaptability	1

CAREER PATHWAYS





Introduction

Career Pathways

The Career pathways indicate career potential movements and series of job roles that individuals can go through during their career lifespan in the Financial Sector. This may differ based on the organisation's structure, business context, product knowledge. Career progression pathways would depend on individual performance, capability, knowledge and technical skills required for the role.



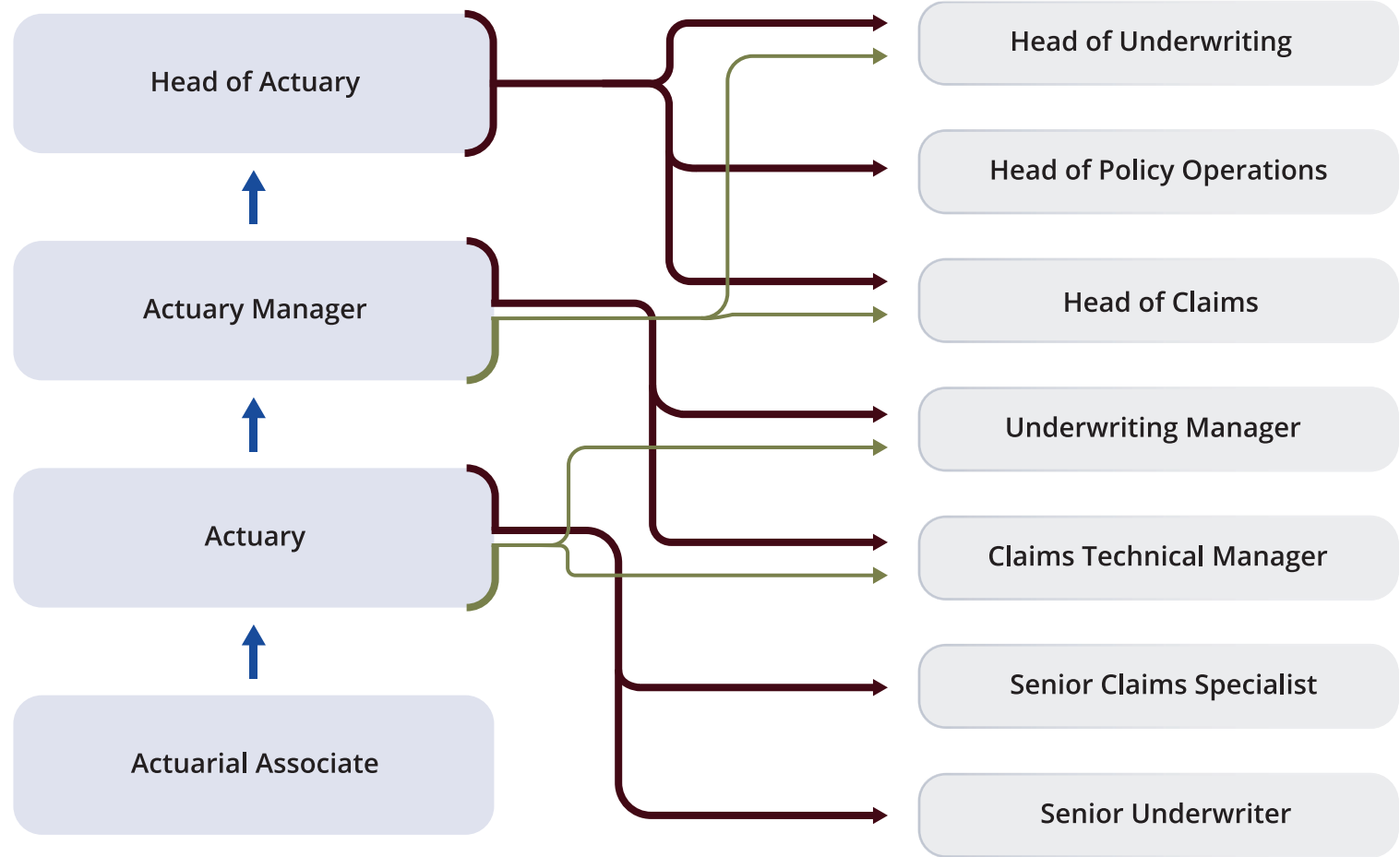
INSURANCE CAREER PATHS

Next page illustrates potential career moves:

- **Vertical moves** within the same job family.
- **Horizontal moves** across job families within the Insurance sector.
- **Diagonal moves** across job families within the Insurance sector.

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
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ACTUARY
1/2



⬅️ ⬆️ Vertical movement ↗️ Diagonal movement ➡️ Horizontal movement

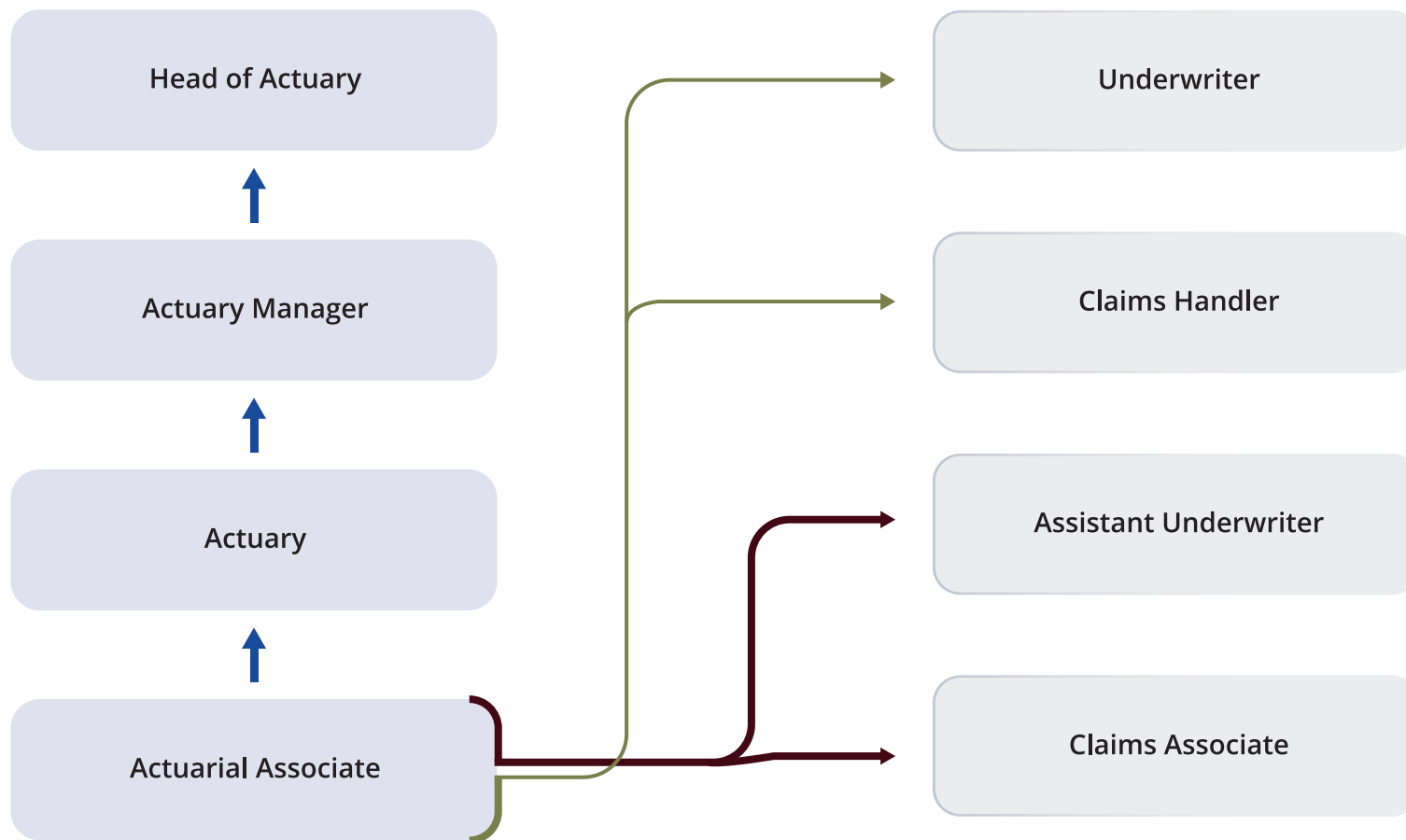


JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

ACTUARY
2/2



↖ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement

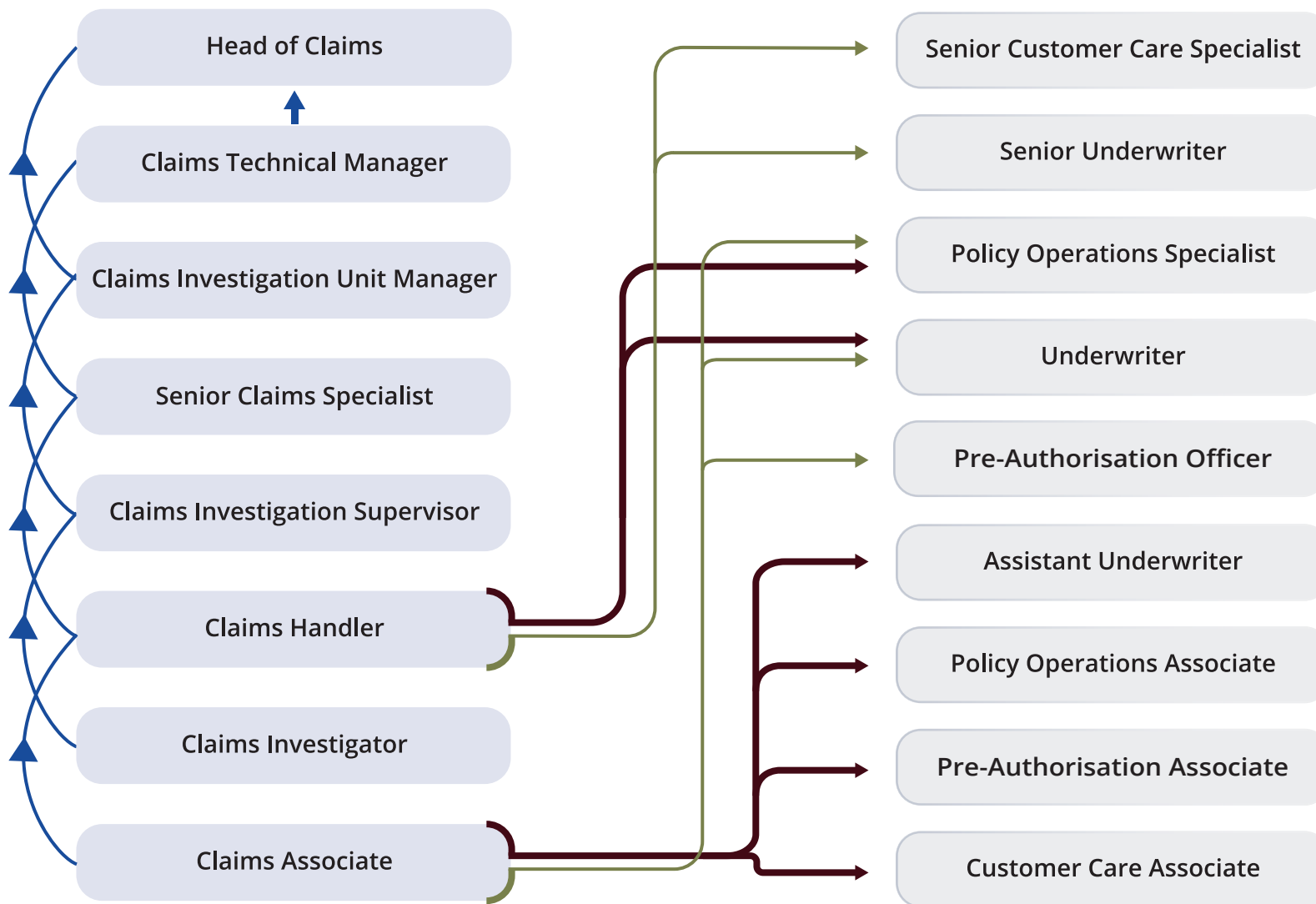


JOB FAMILY

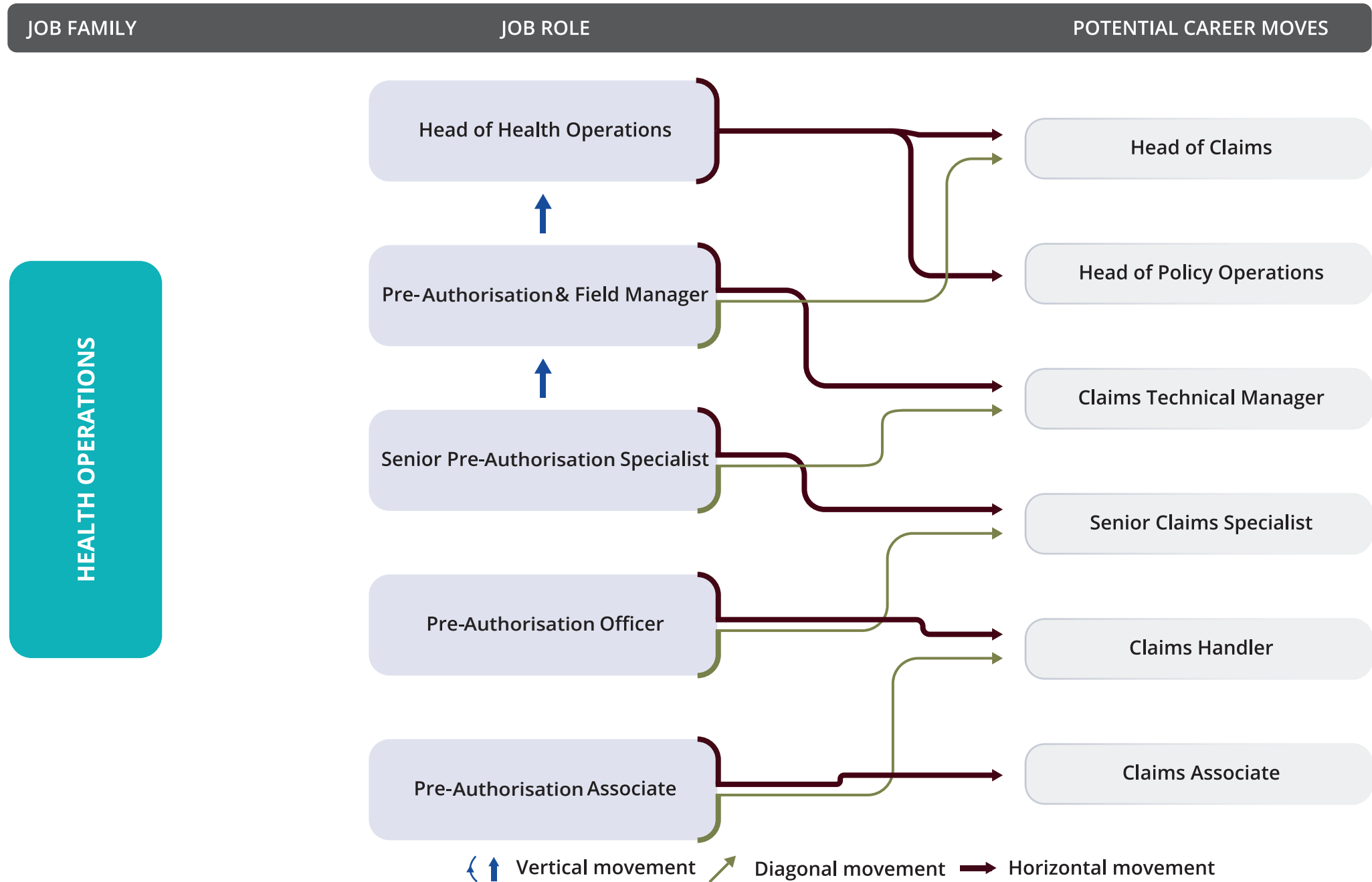
JOB ROLE

POTENTIAL CAREER MOVES

CLAIMS
2/2



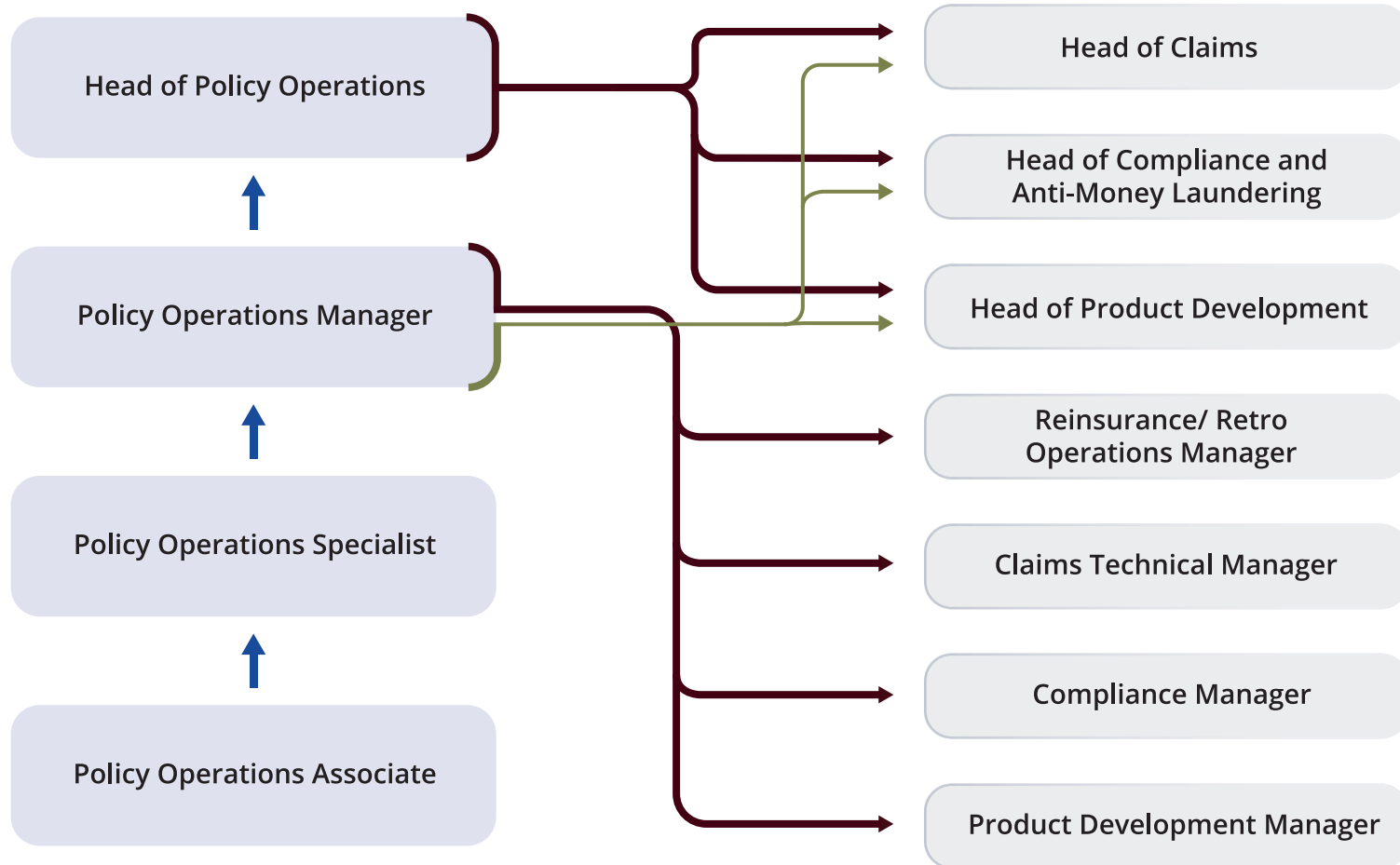
↕ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement



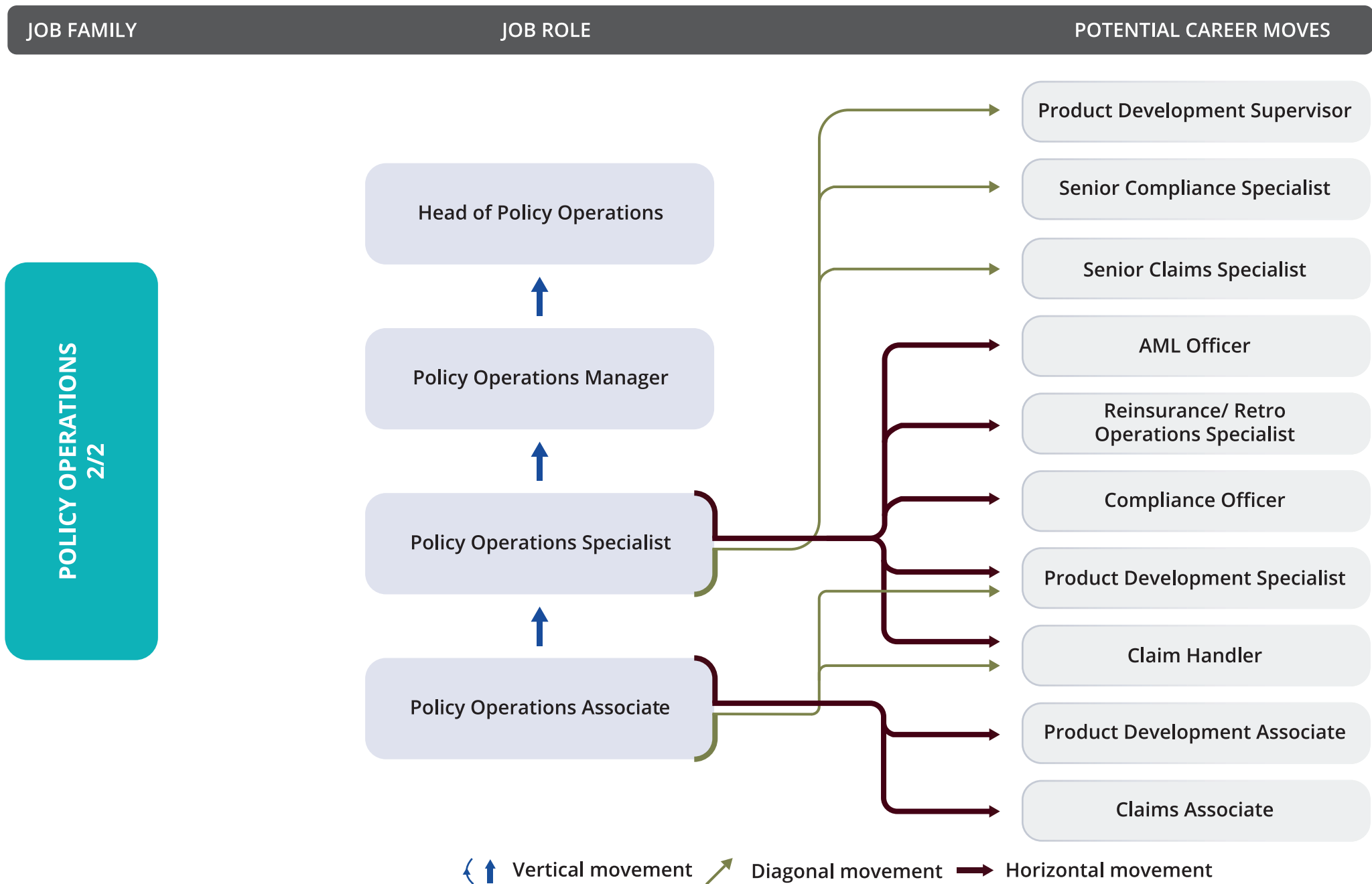


JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
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POLICY OPERATIONS
1/2



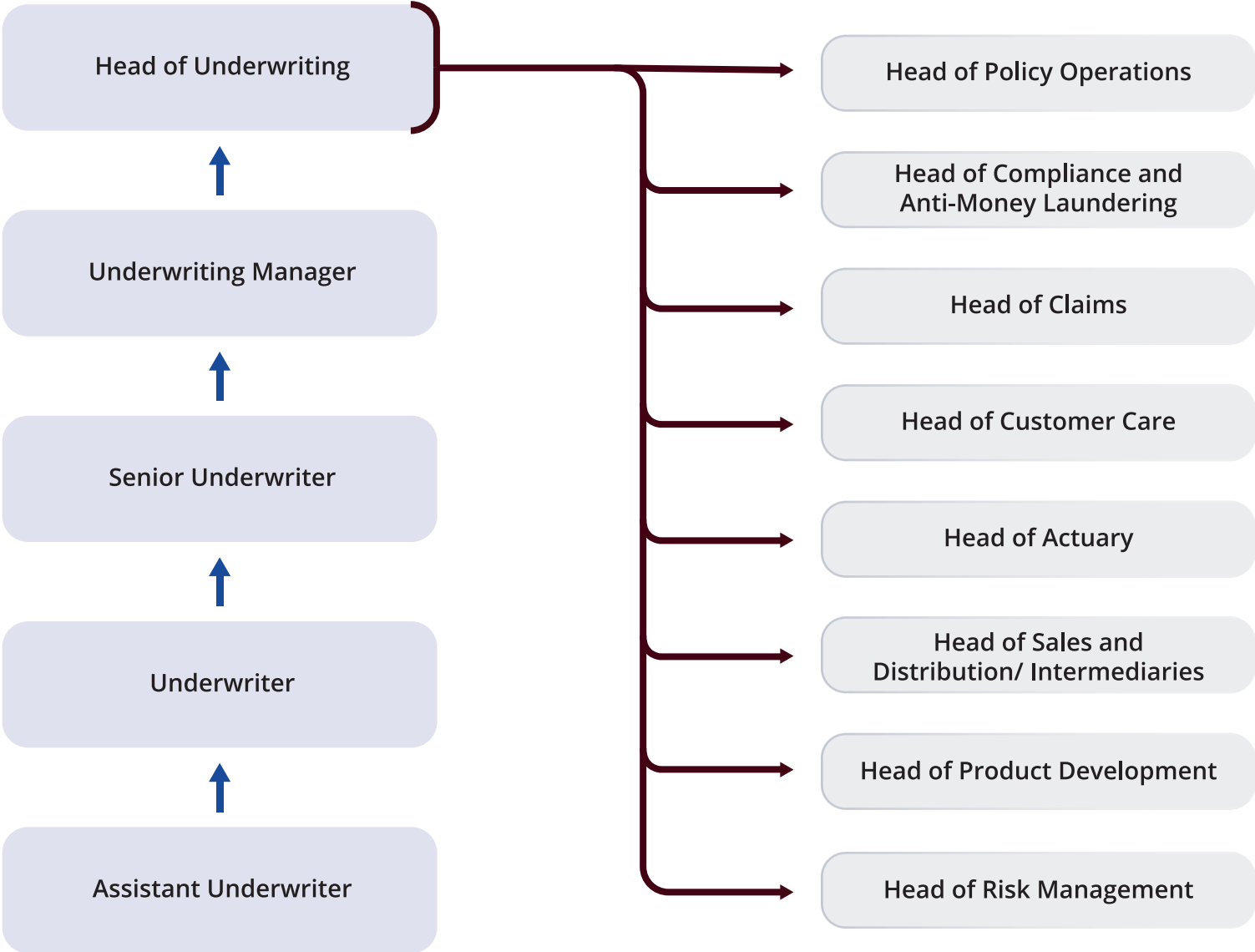
↕ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement



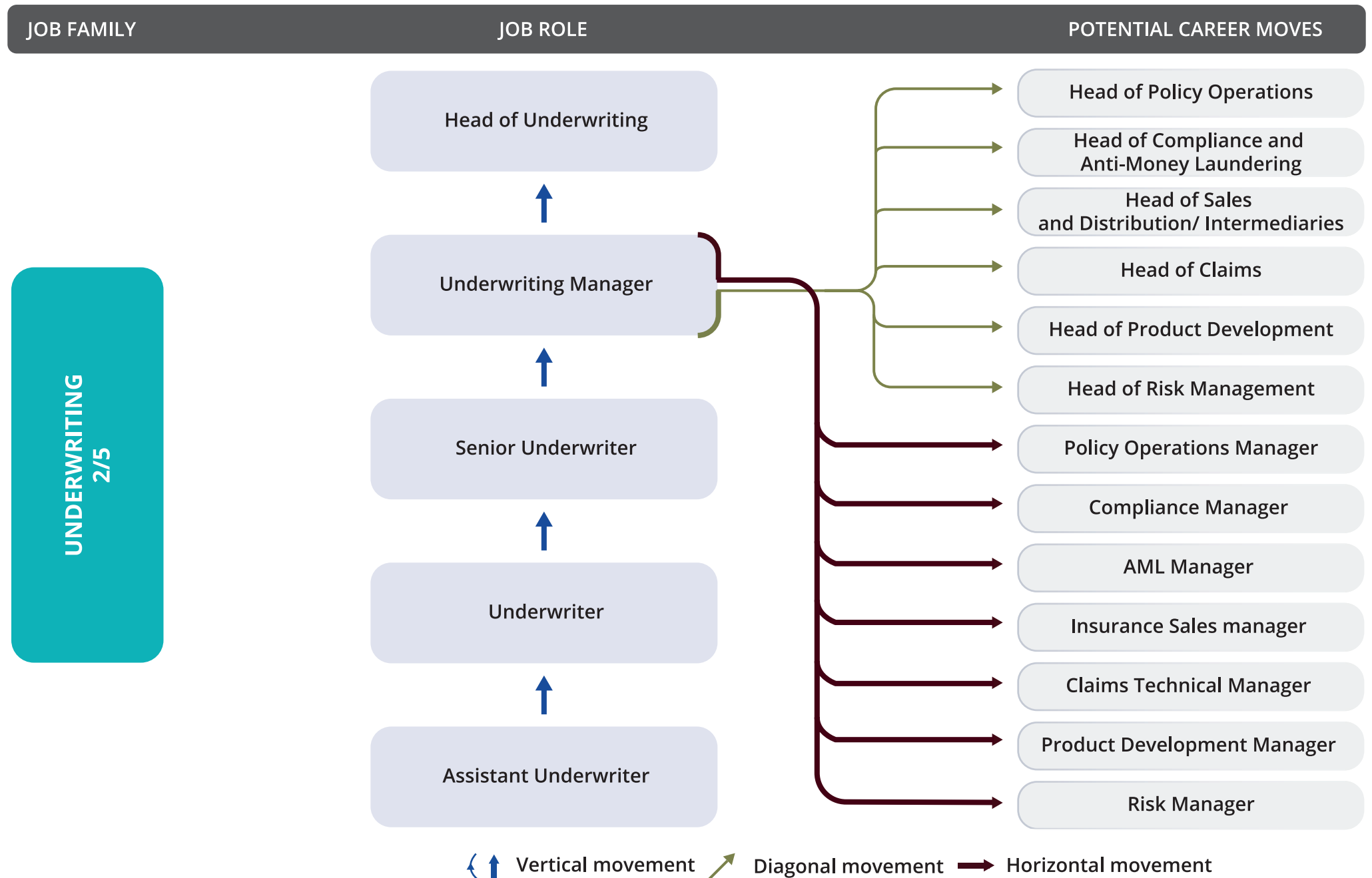


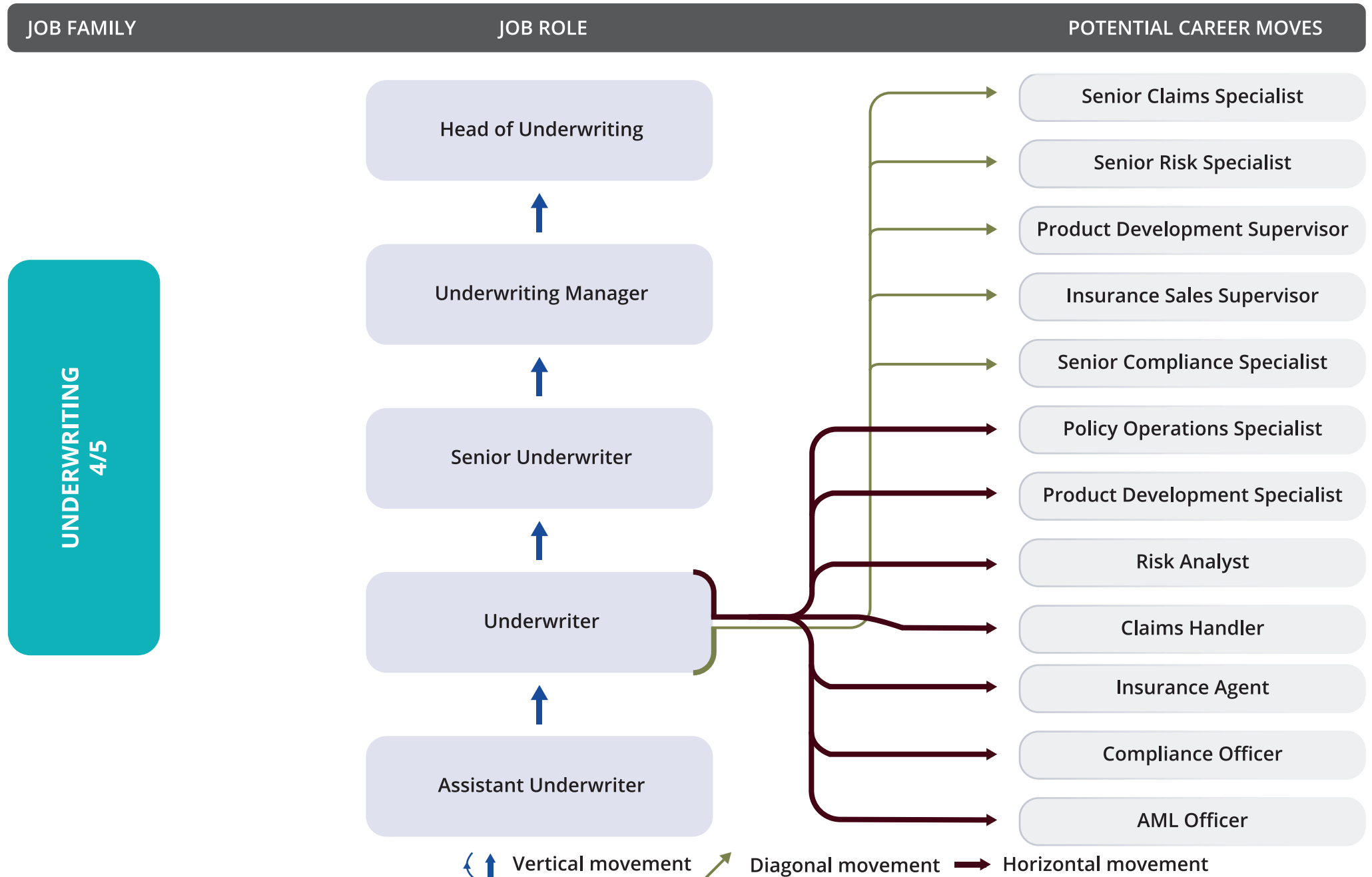
JOB FAMILY **JOB ROLE** **POTENTIAL CAREER MOVES**

**UNDERWRITING
1/5**



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

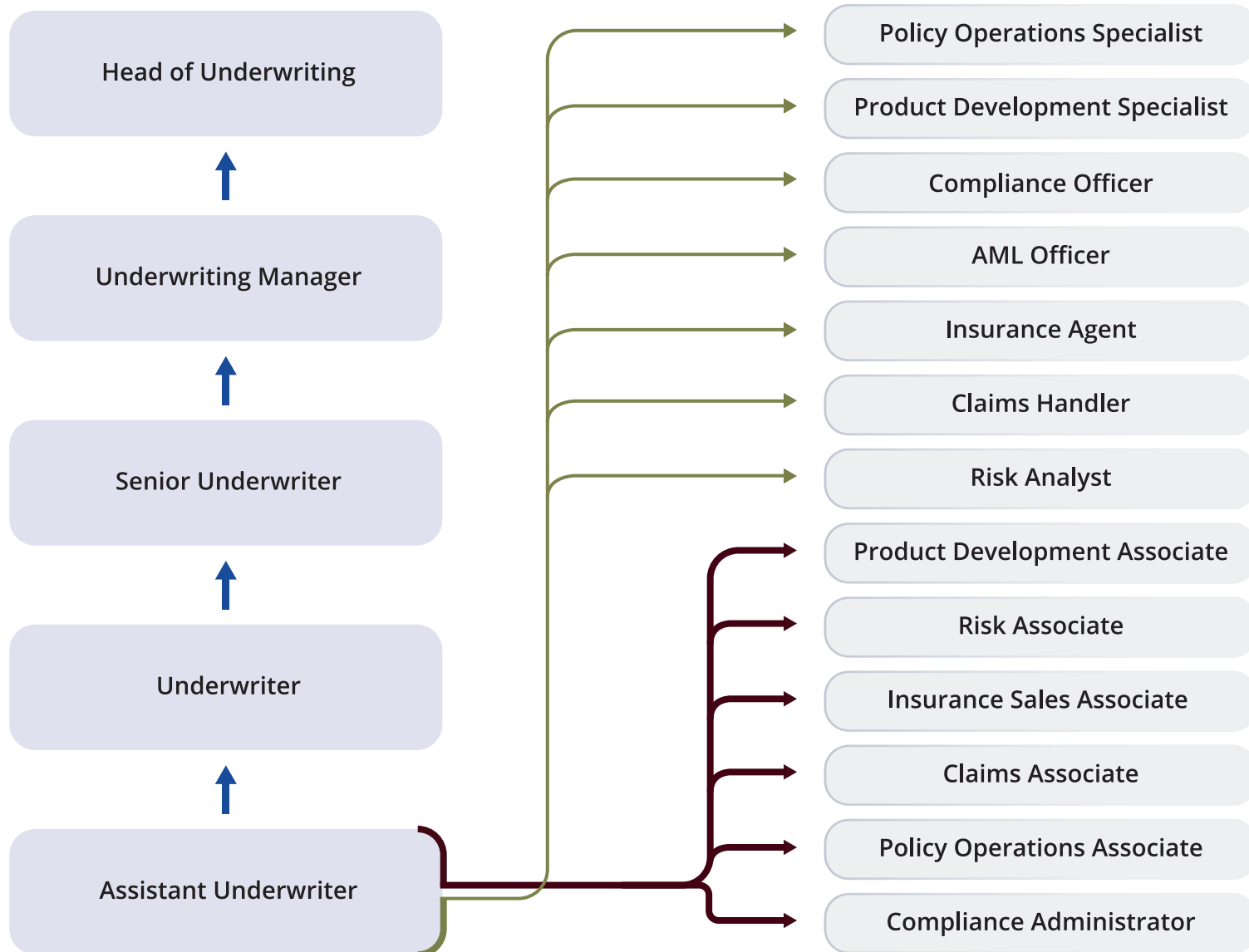






JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
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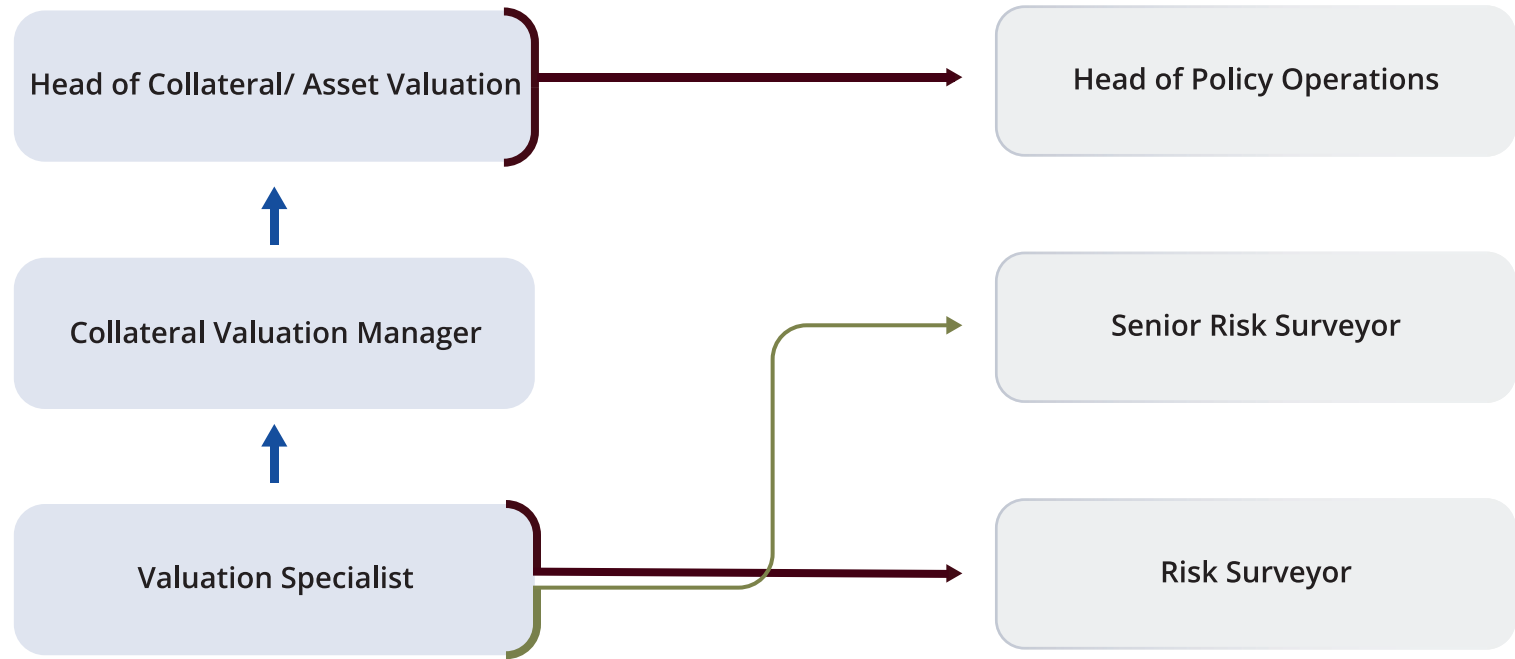
UNDERWRITING
5/5



↕ Vertical movement
↘ Diagonal movement
→ Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
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COLLATERAL/ ASSET VALUATION

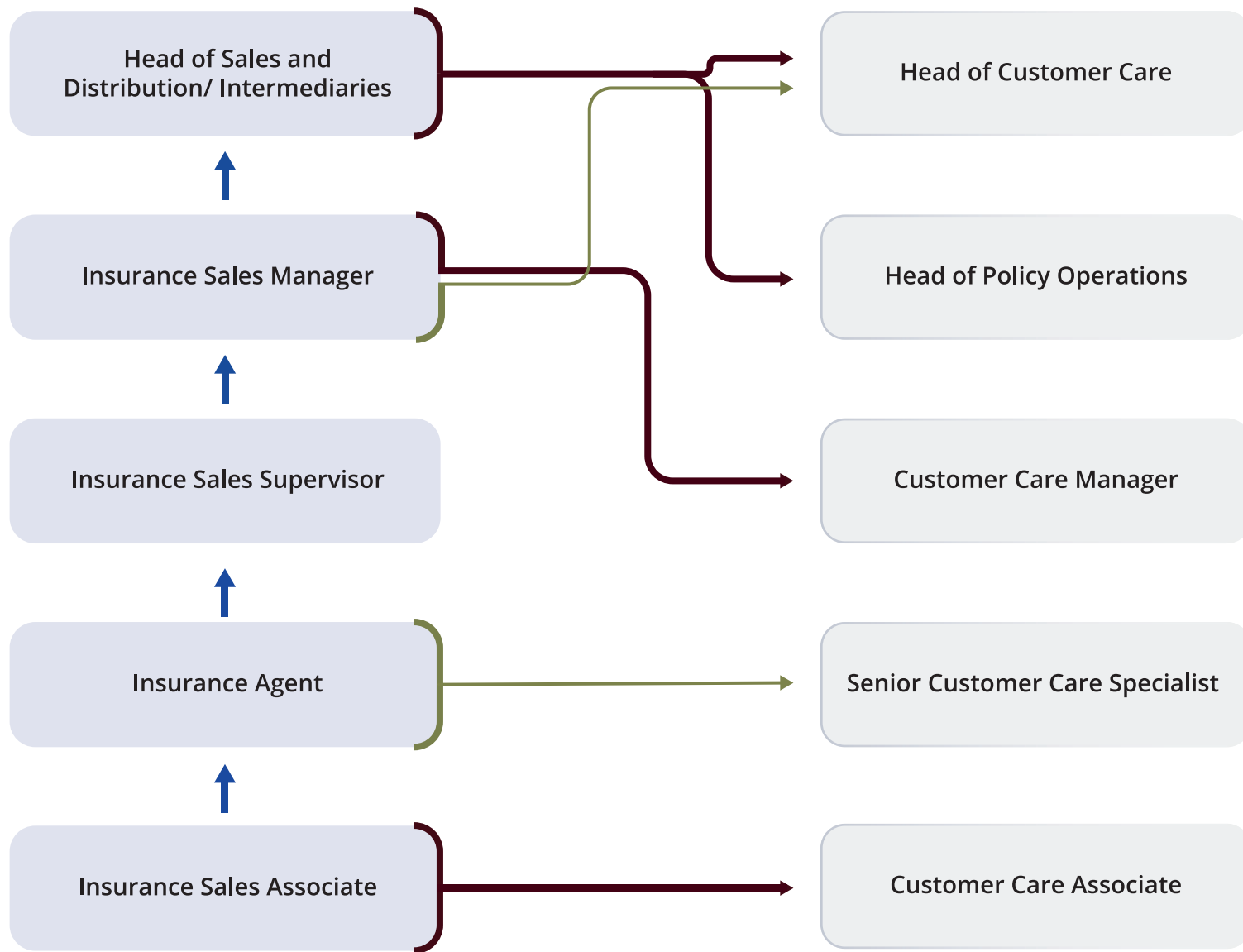


↕ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement

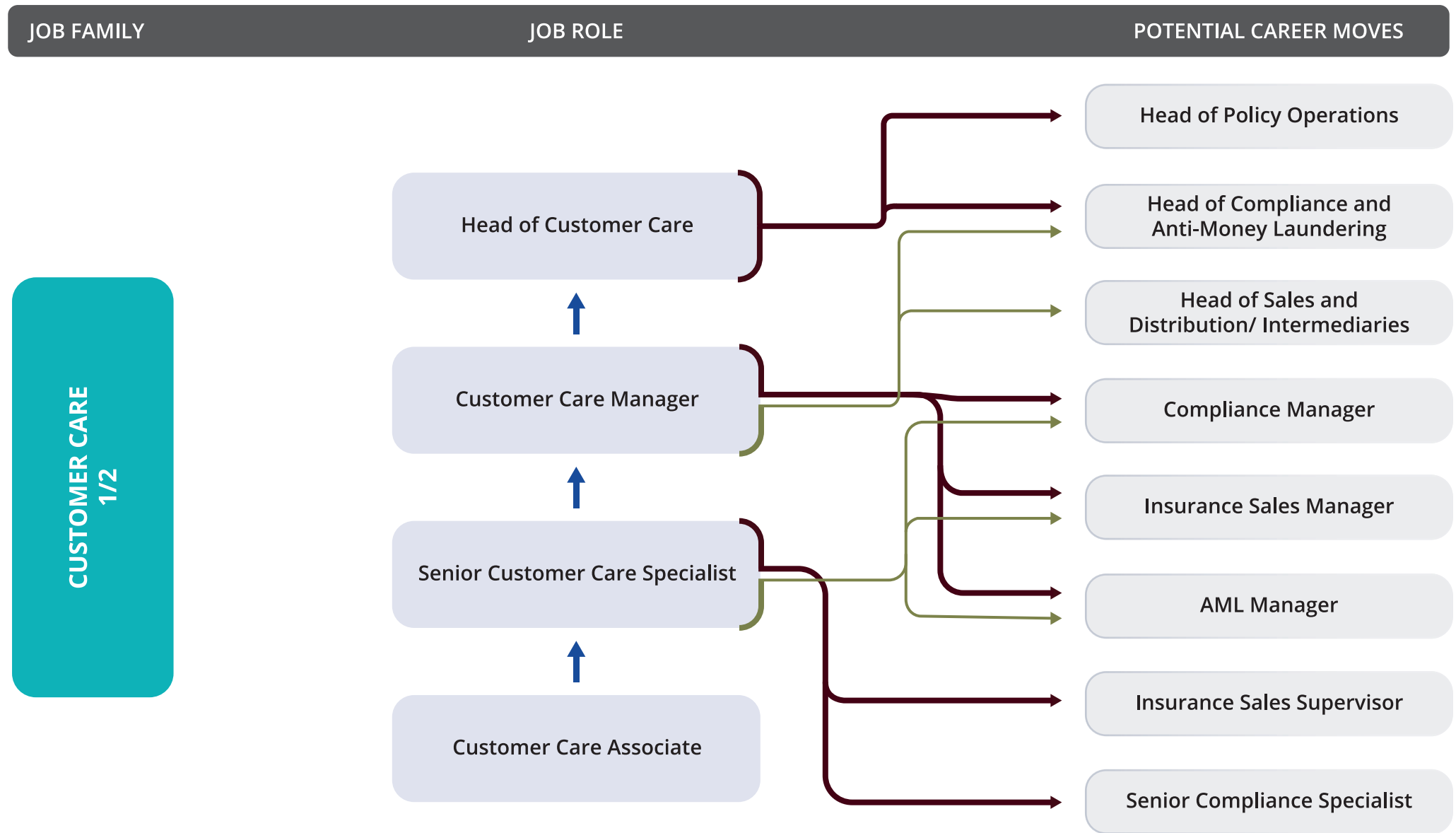


JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
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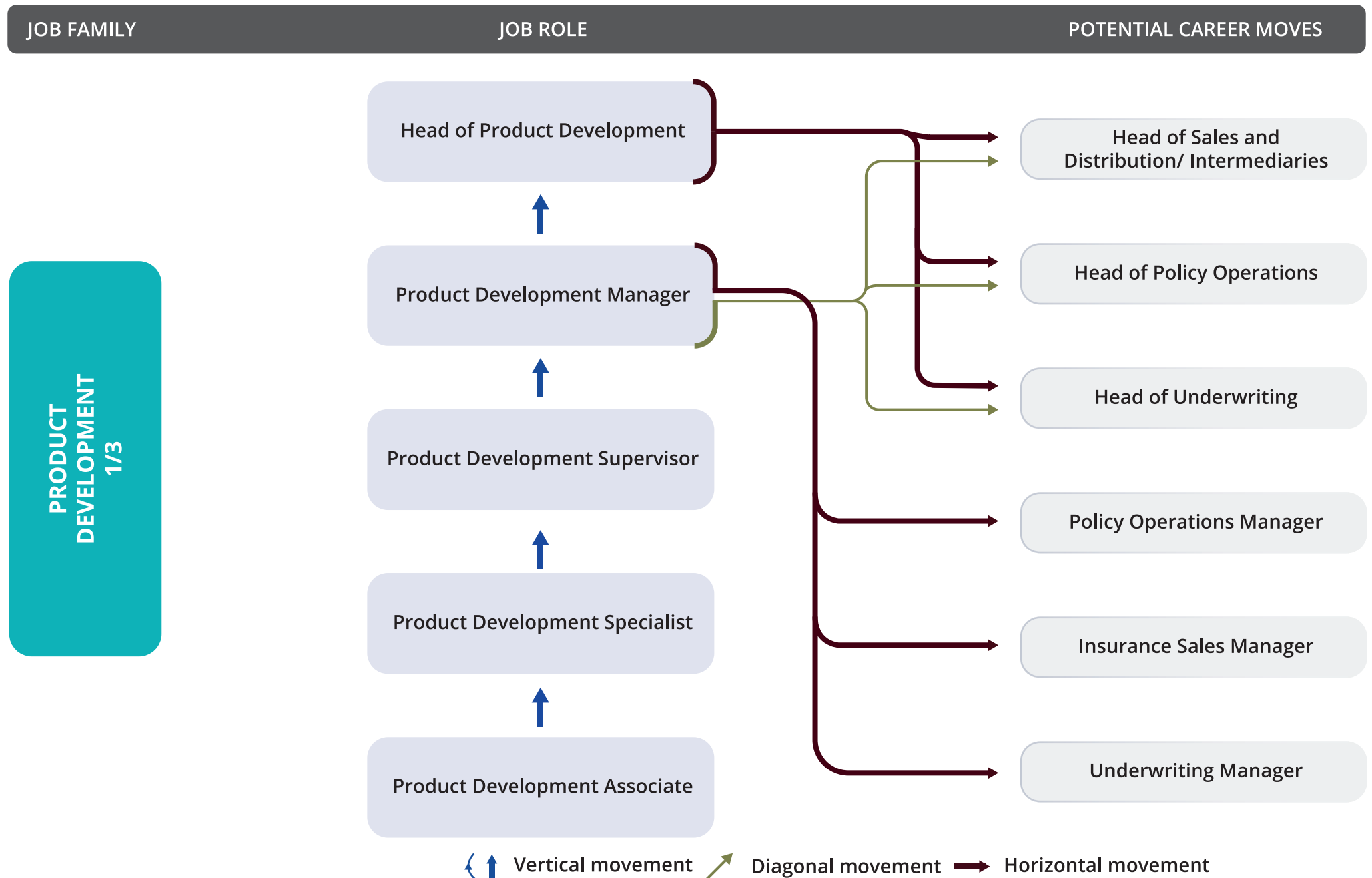
**SALES AND DISTRIBUTION/
INTERMEDIARIES**



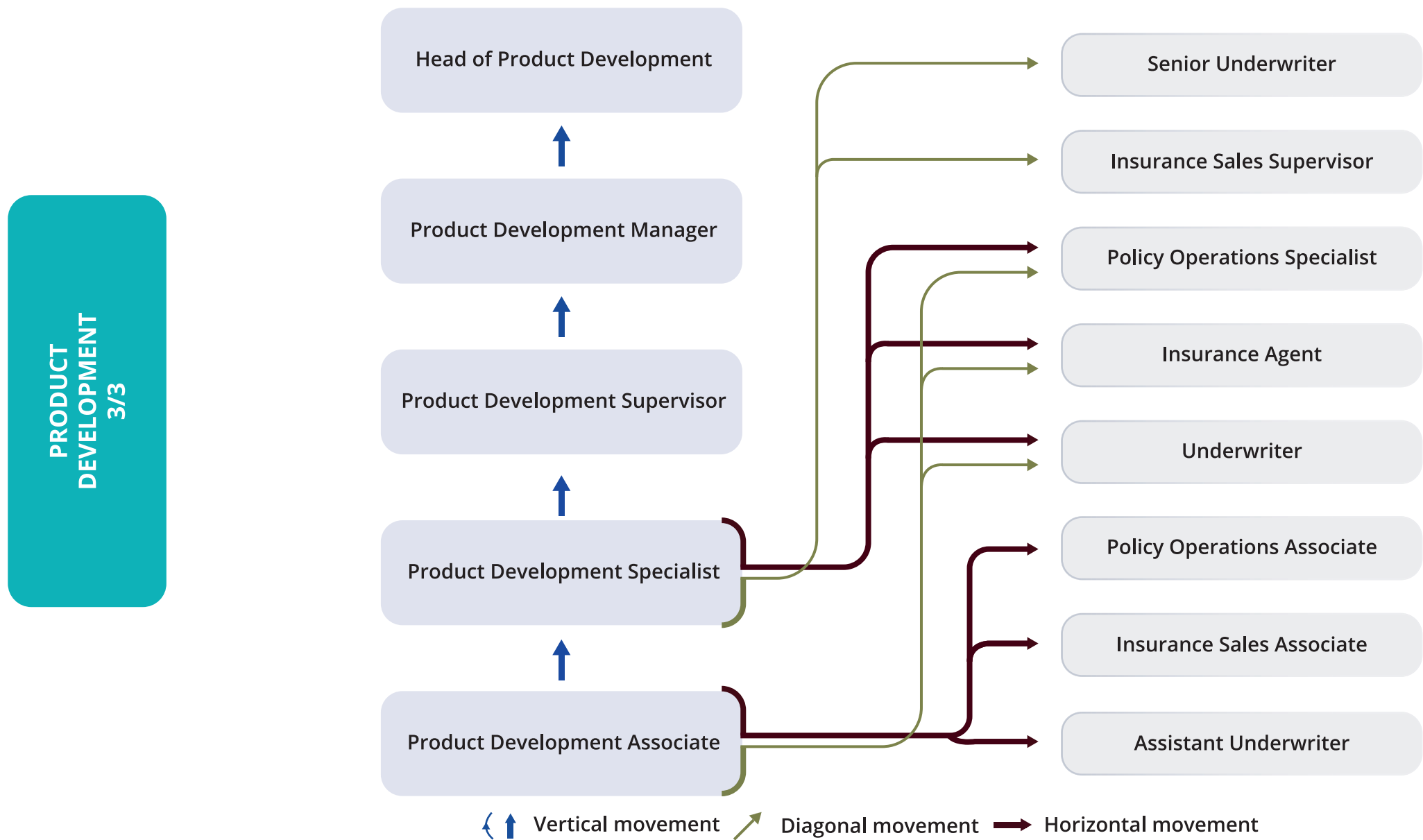
↖ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement



↕ Vertical movement
 ↗ Diagonal movement
 → Horizontal movement



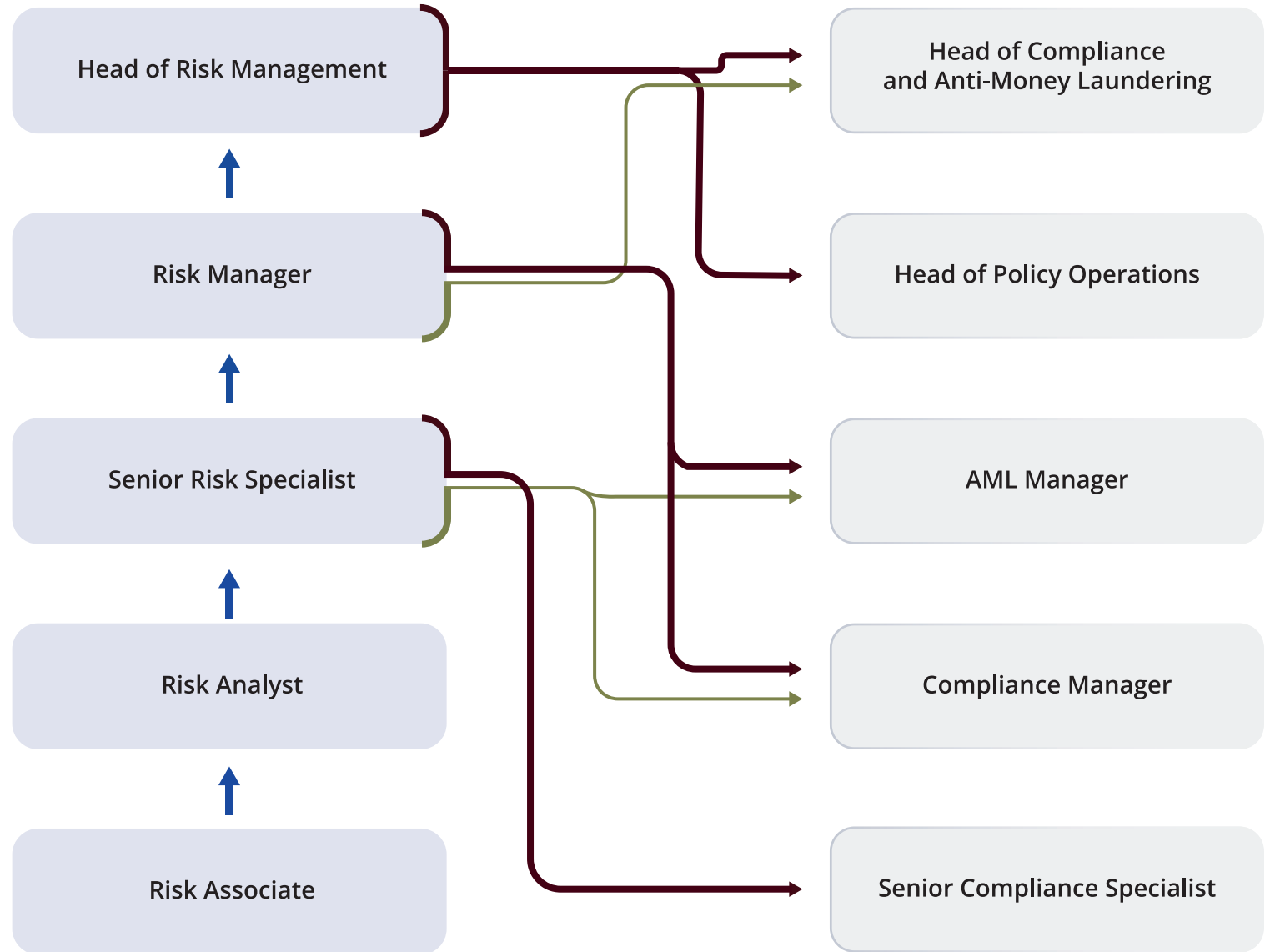
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
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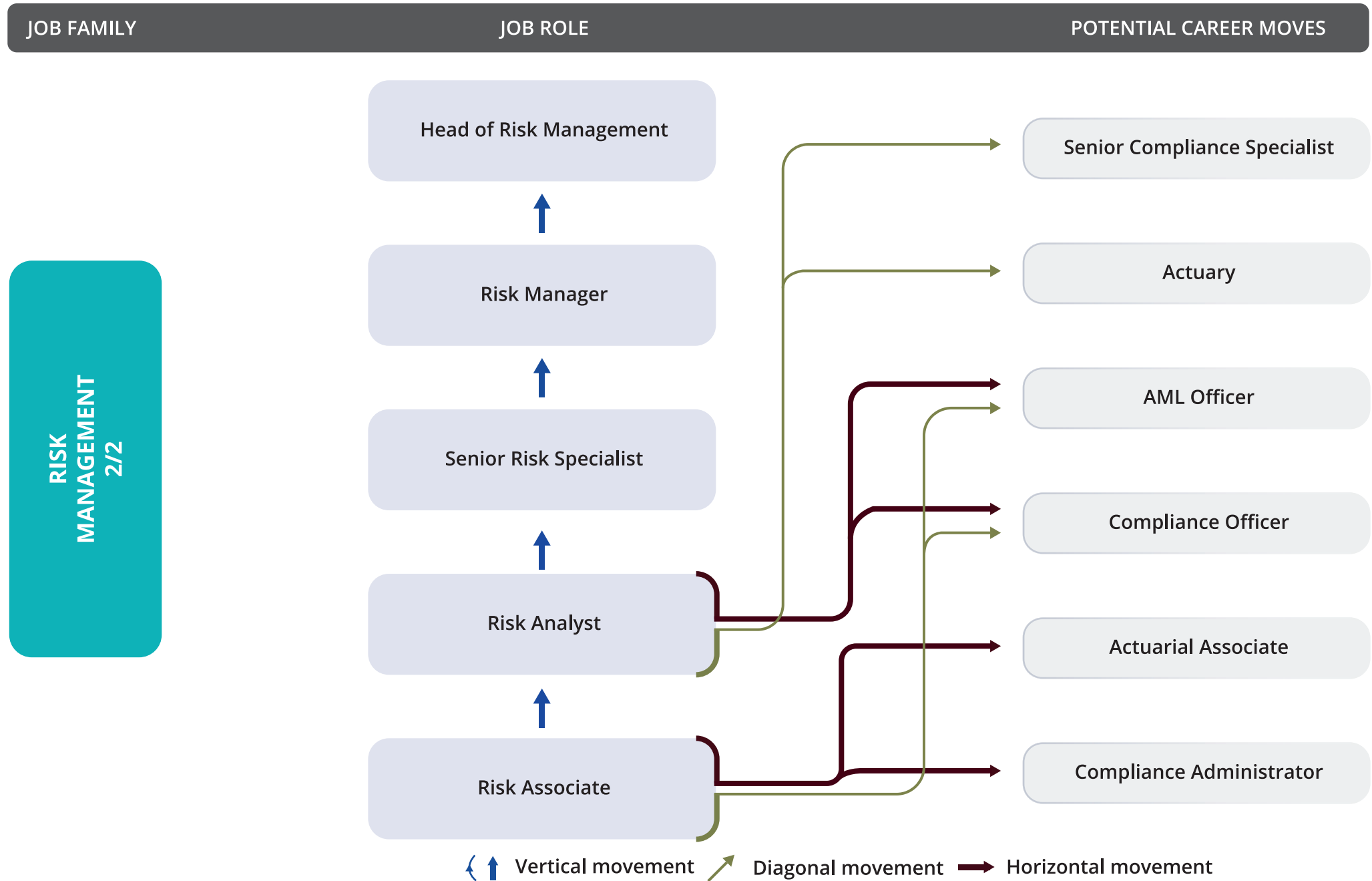


JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
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RISK MANAGEMENT
1/2



↕ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement



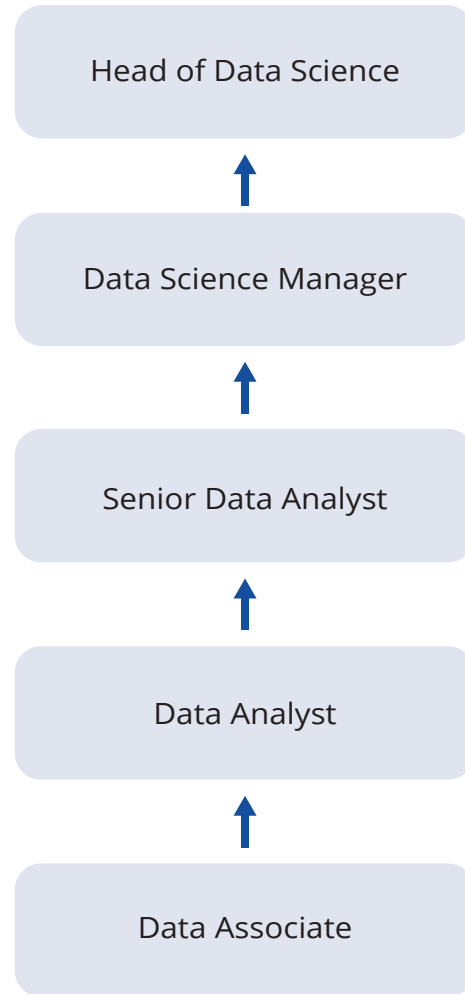


JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

AI AND DATA SCIENCE



Roles in this job family have no diagonal nor horizontal potential career moves.

⬅️ ⬆️ Vertical movement ➡️ Diagonal movement ➡️ Horizontal movement

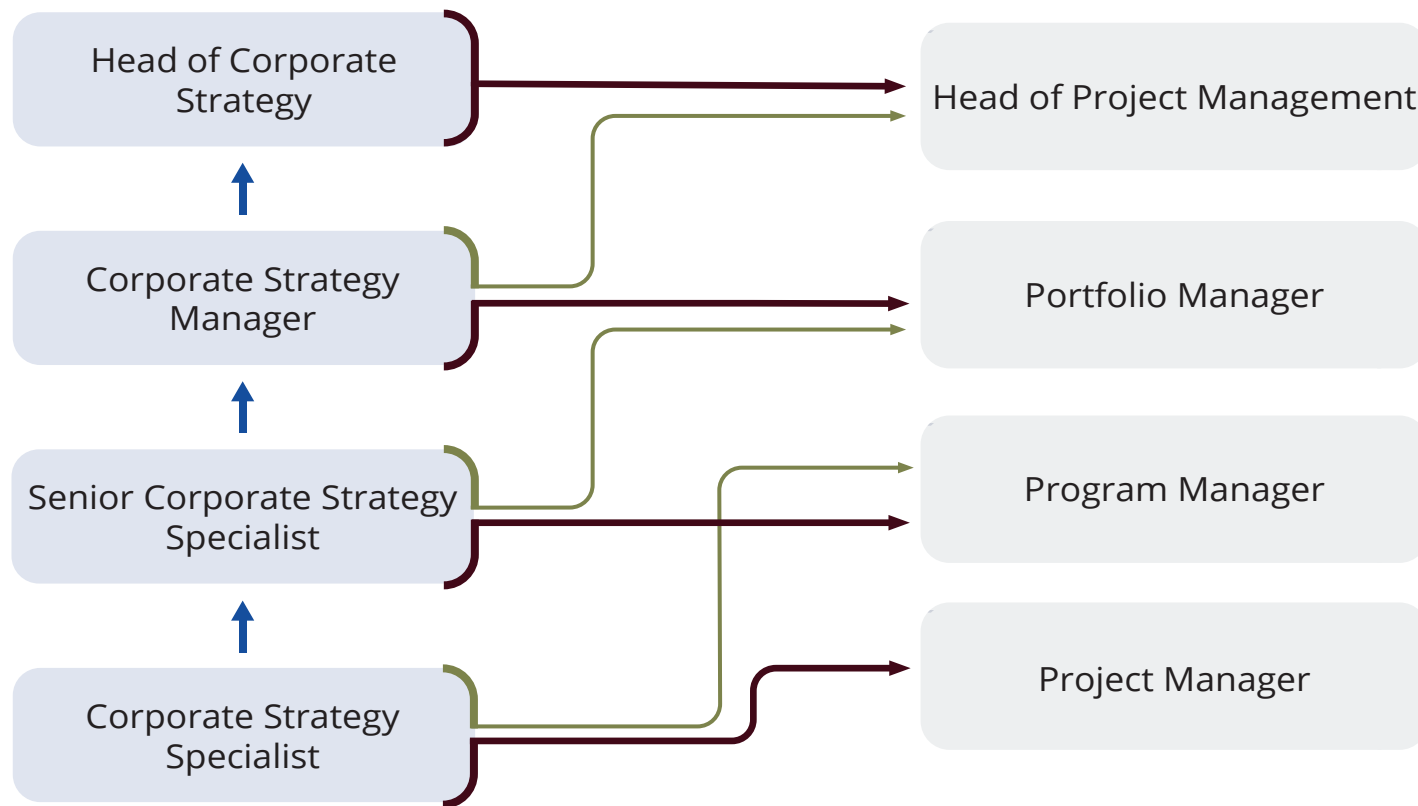


JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

CORPORATE STRATEGY



↕ Vertical movement ↗ Diagonal movement → Horizontal movement



JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

FACILITIES MANAGEMENT



Roles in this job family have no diagonal nor horizontal potential career moves.

↶ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement



JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

FINANCE
2/4

Head of Finance



Financial Control Manager



Senior Finance Specialist



Finance Specialist

Risk Manager

Internal Audit Manager

Internal Audit Team Leader

Senior Risk Specialist

Risk Analyst

Internal Audit Specialist

↶ ↑ Vertical movement ↗ Diagonal movement → Horizontal movement

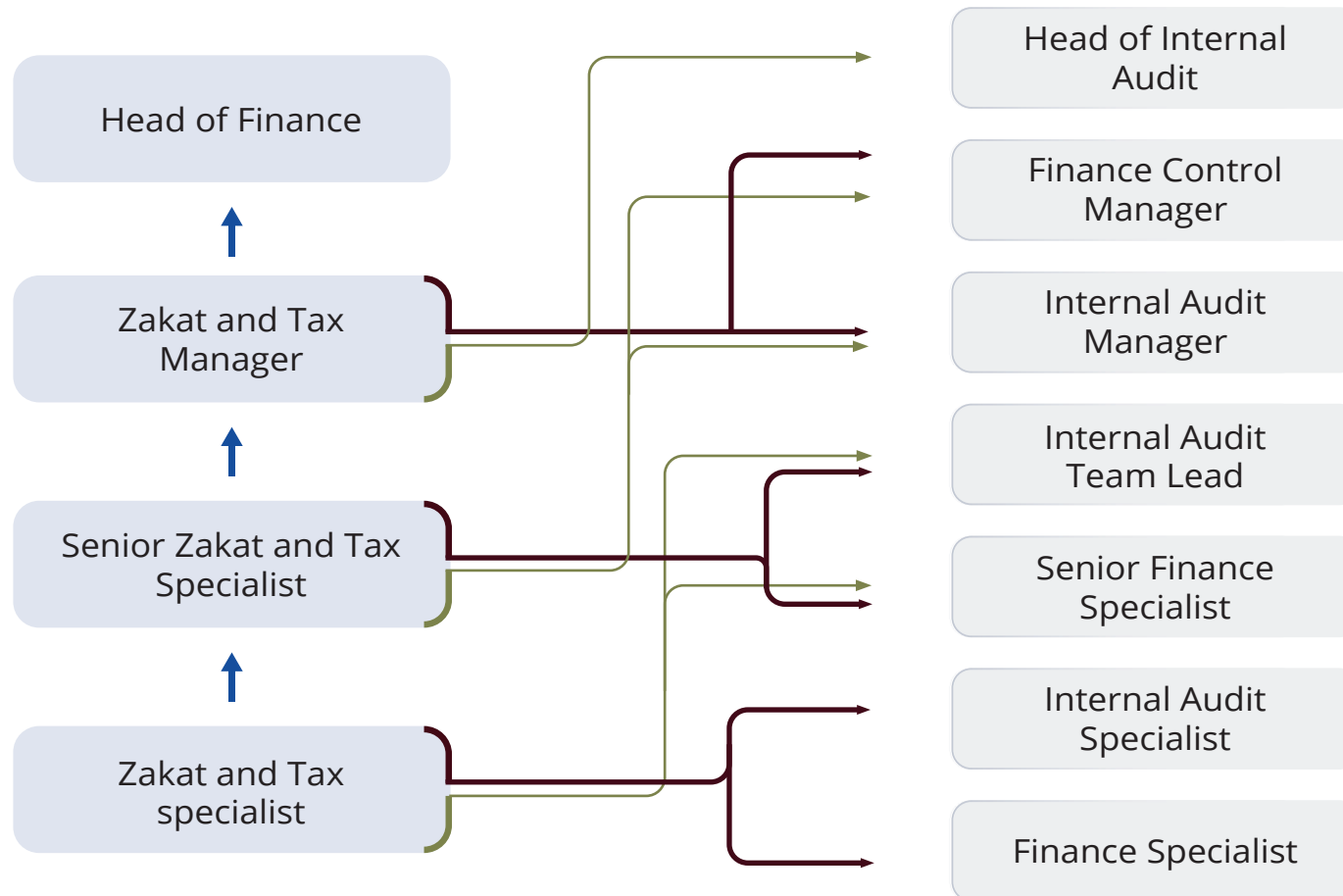


JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

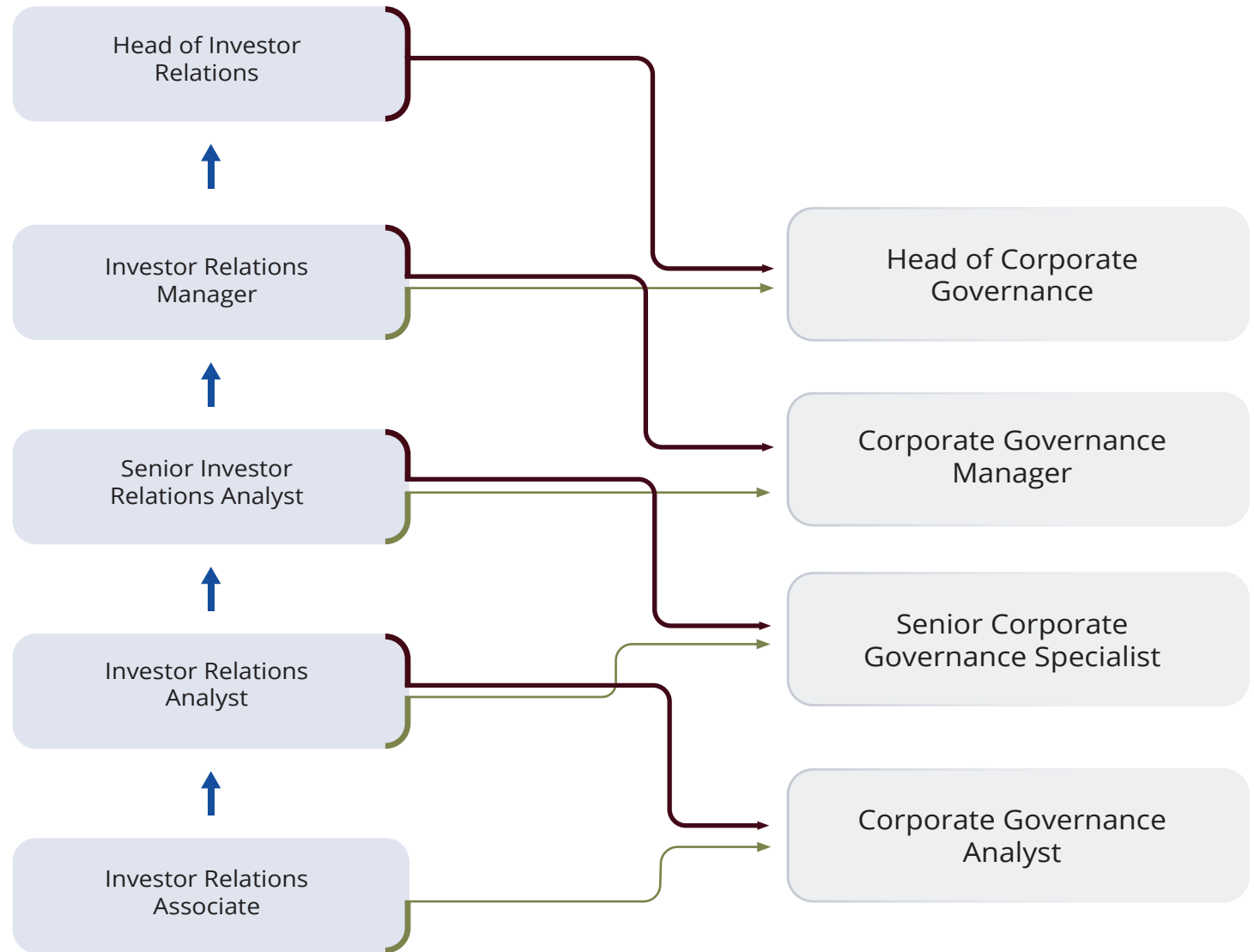
FINANCE
4/4



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
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INVESTOR RELATIONS



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

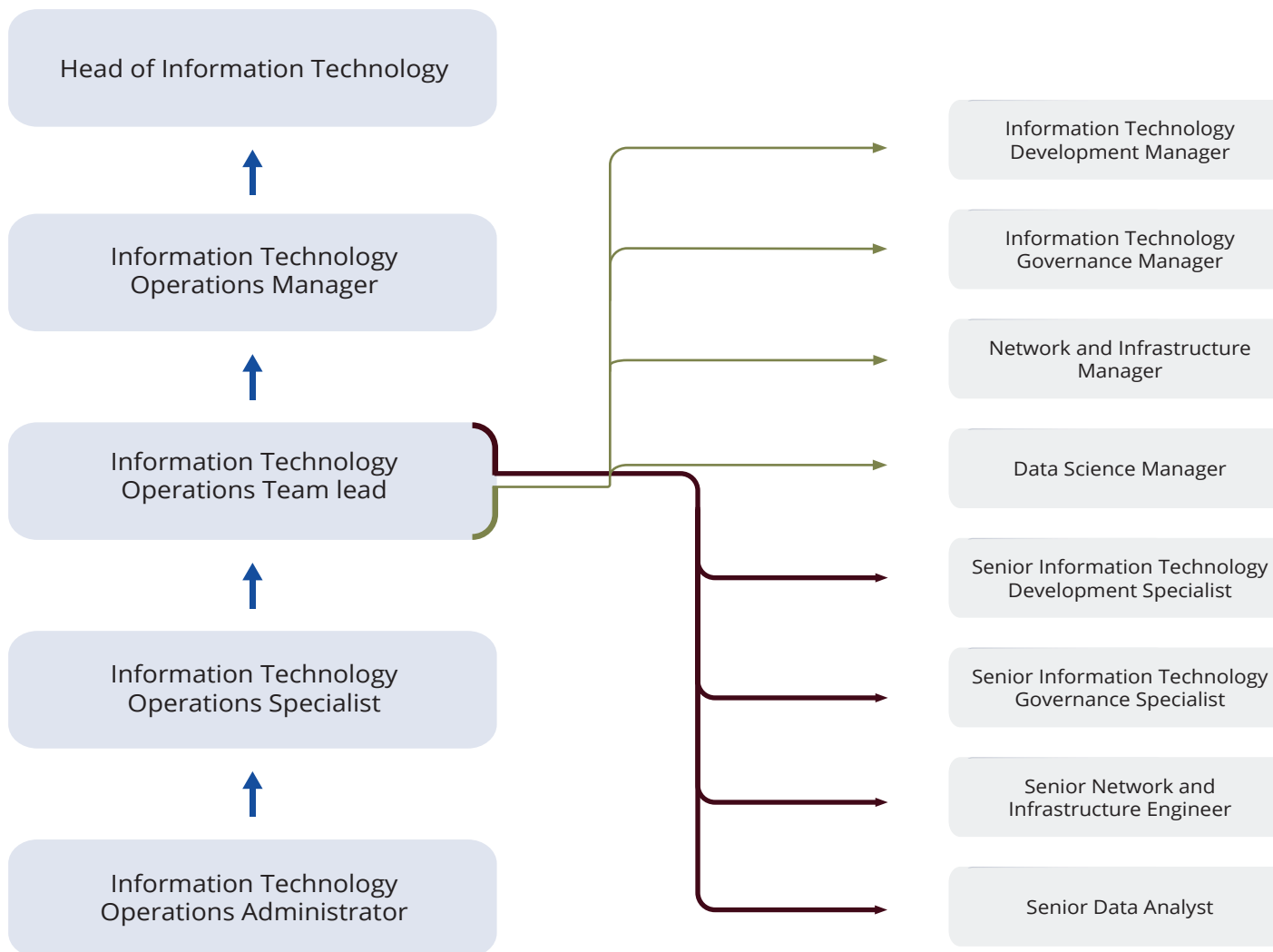


JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

INFORMATION TECHNOLOGY
3/11



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

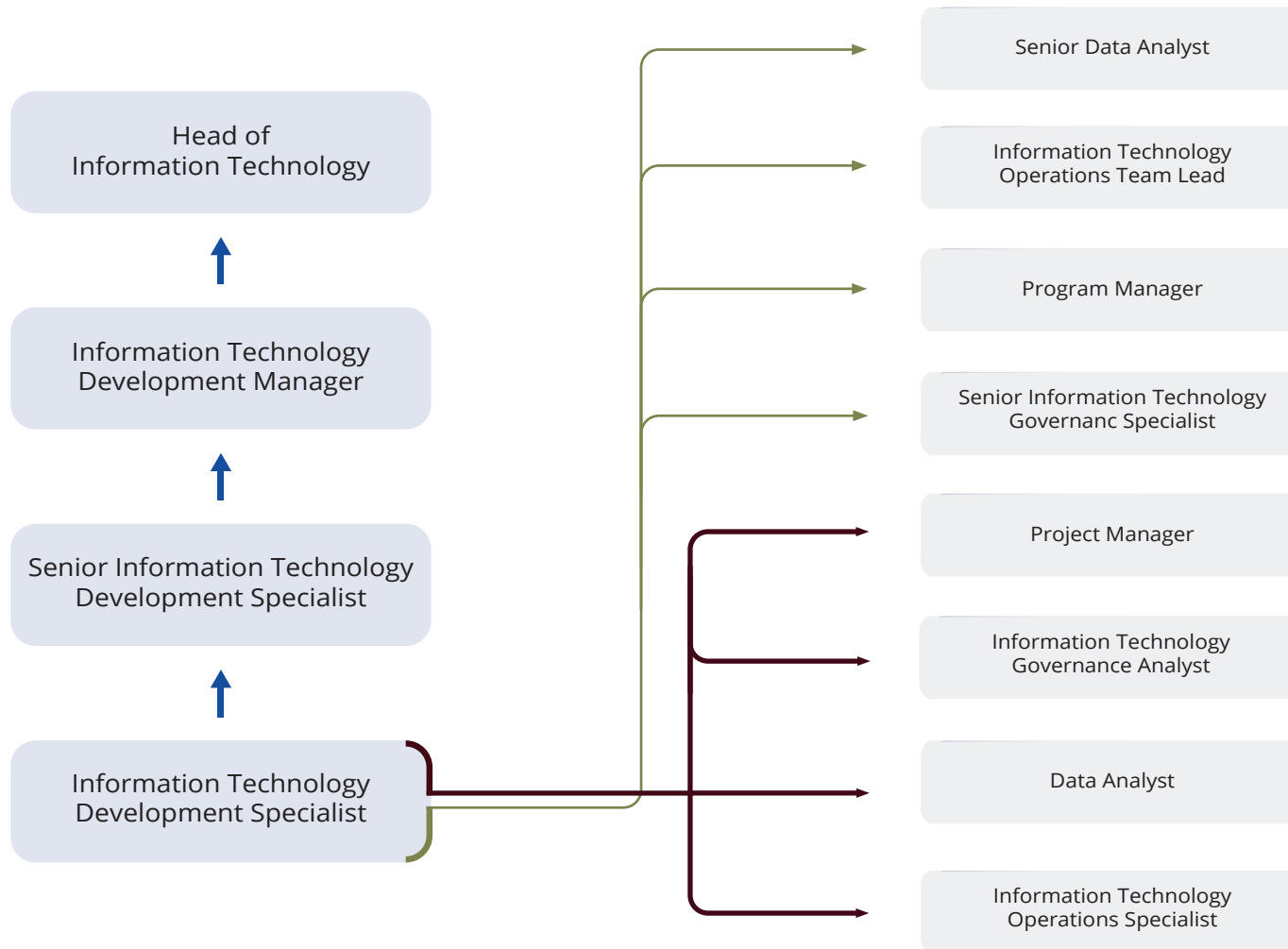


JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

INFORMATION
TECHNOLOGY
5/11



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

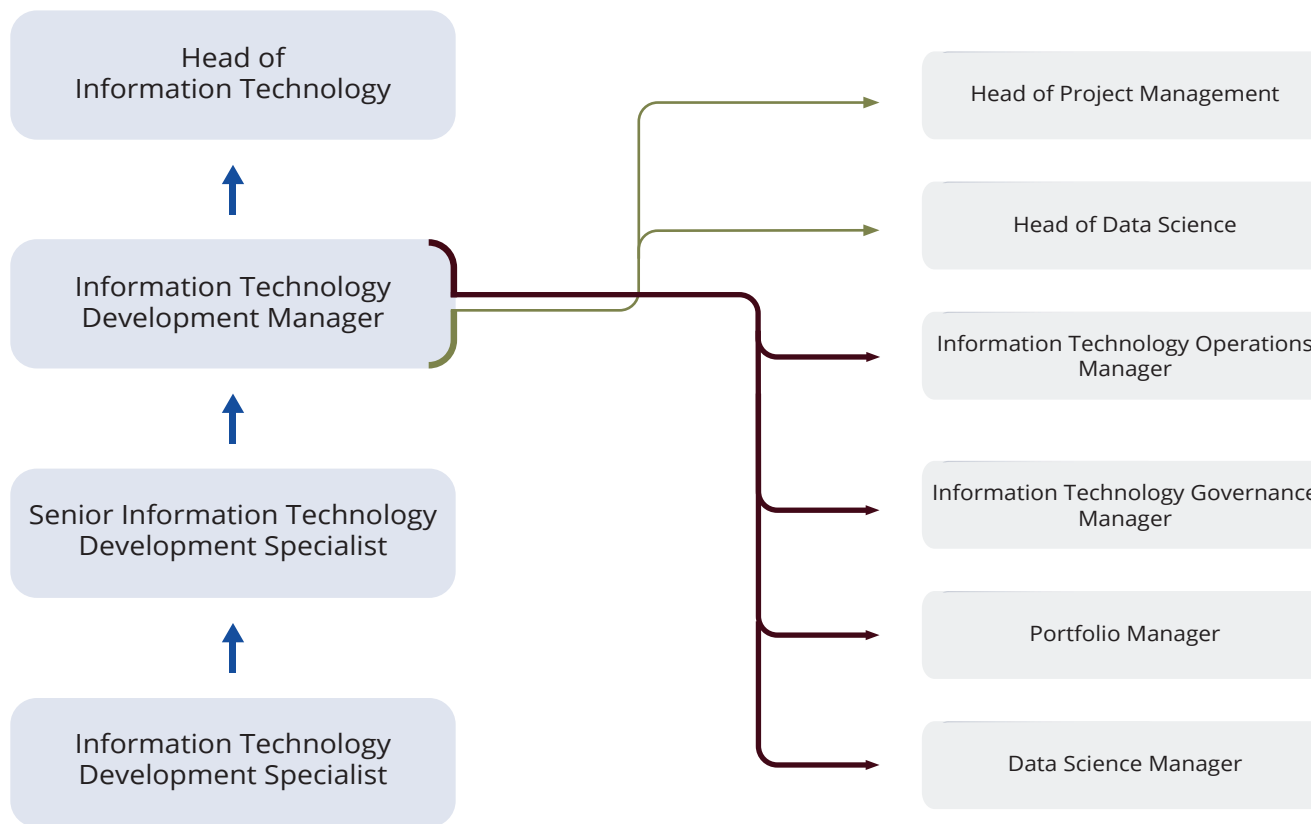


JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

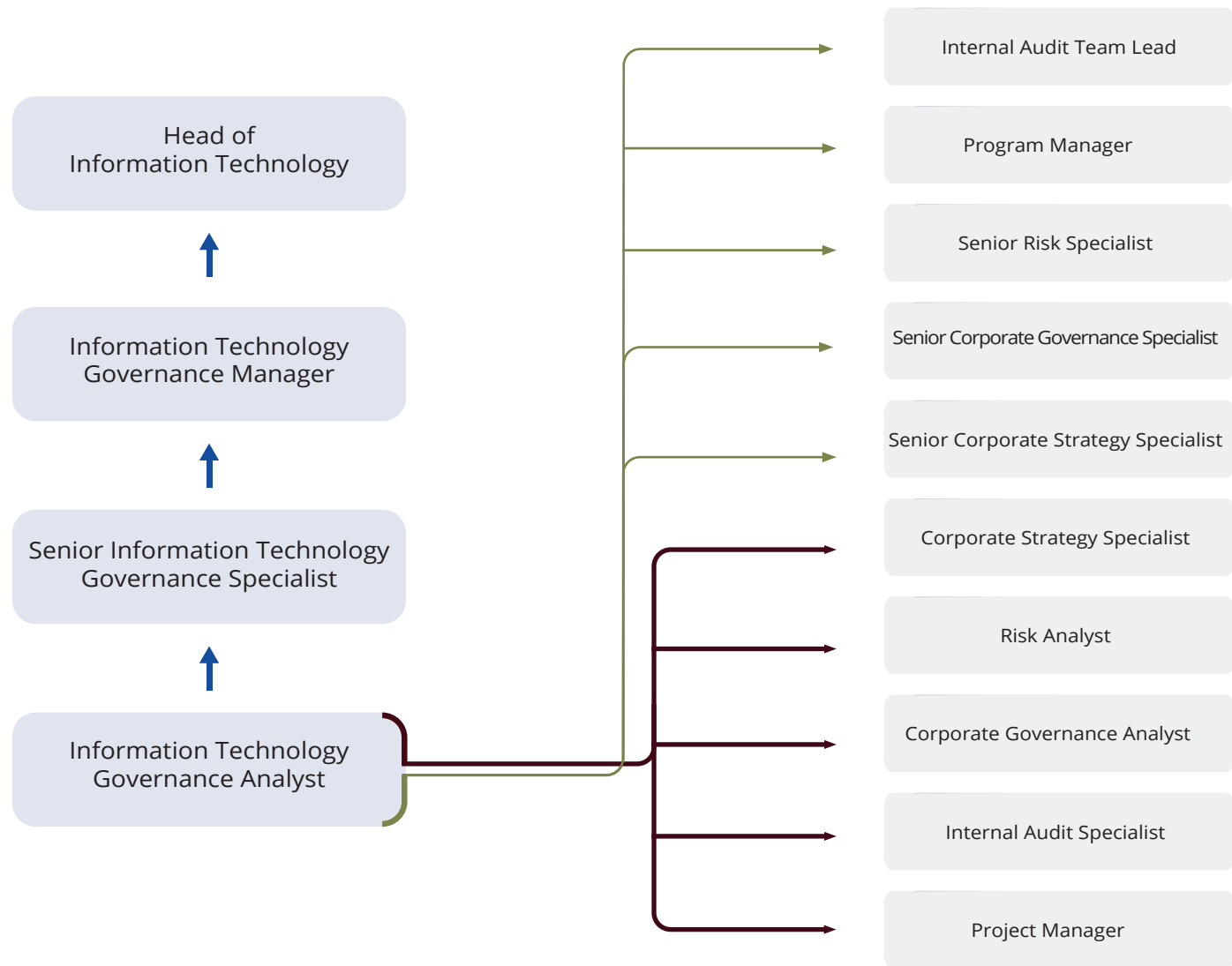
INFORMATION
TECHNOLOGY
7/11



↕ Vertical movement ↗ Diagonal movement → Horizontal movement

JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
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INFORMATION TECHNOLOGY
8/11



↕ Vertical movement
 ↗ Diagonal movement
 ➡ Horizontal movement

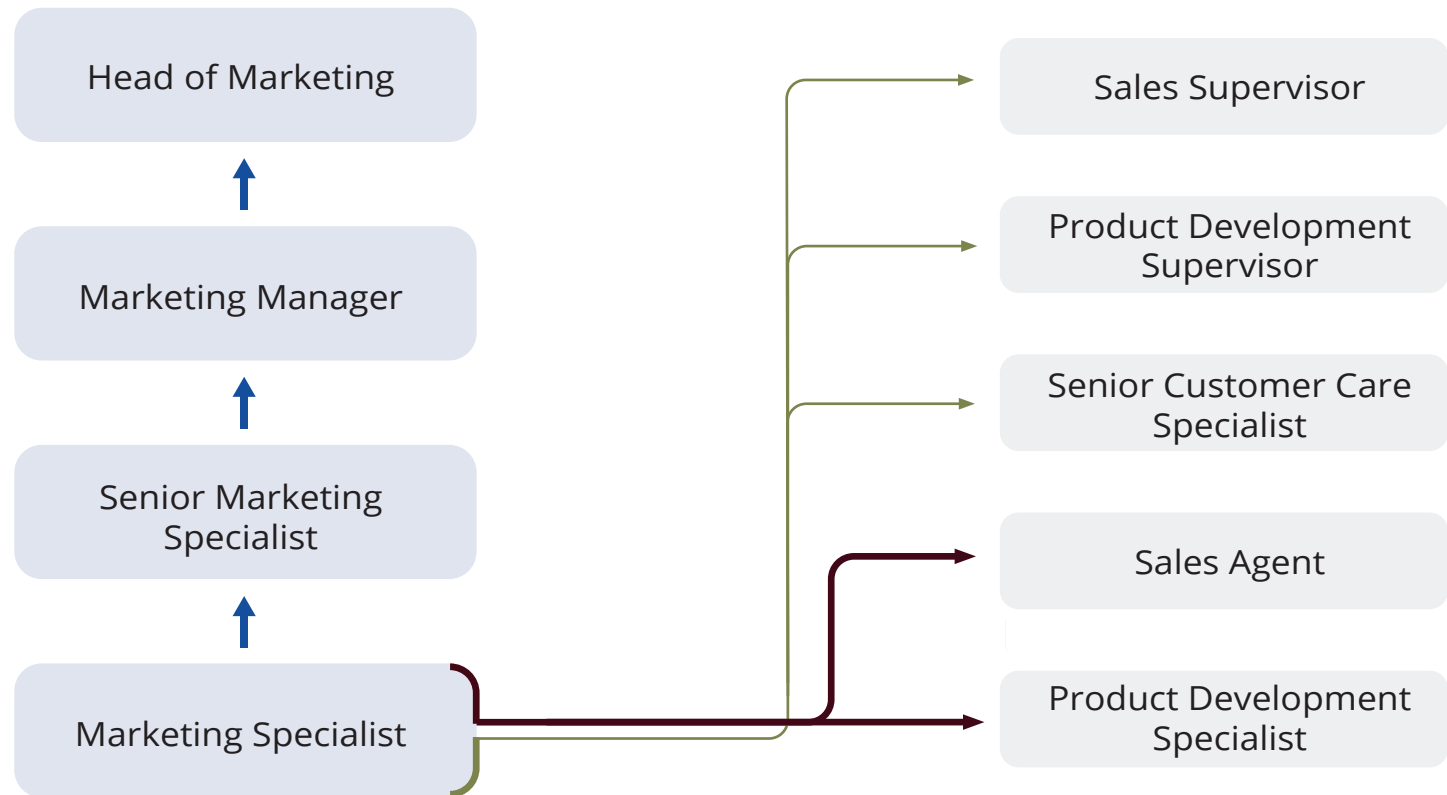


JOB FAMILY

JOB ROLE

POTENTIAL CAREER MOVES

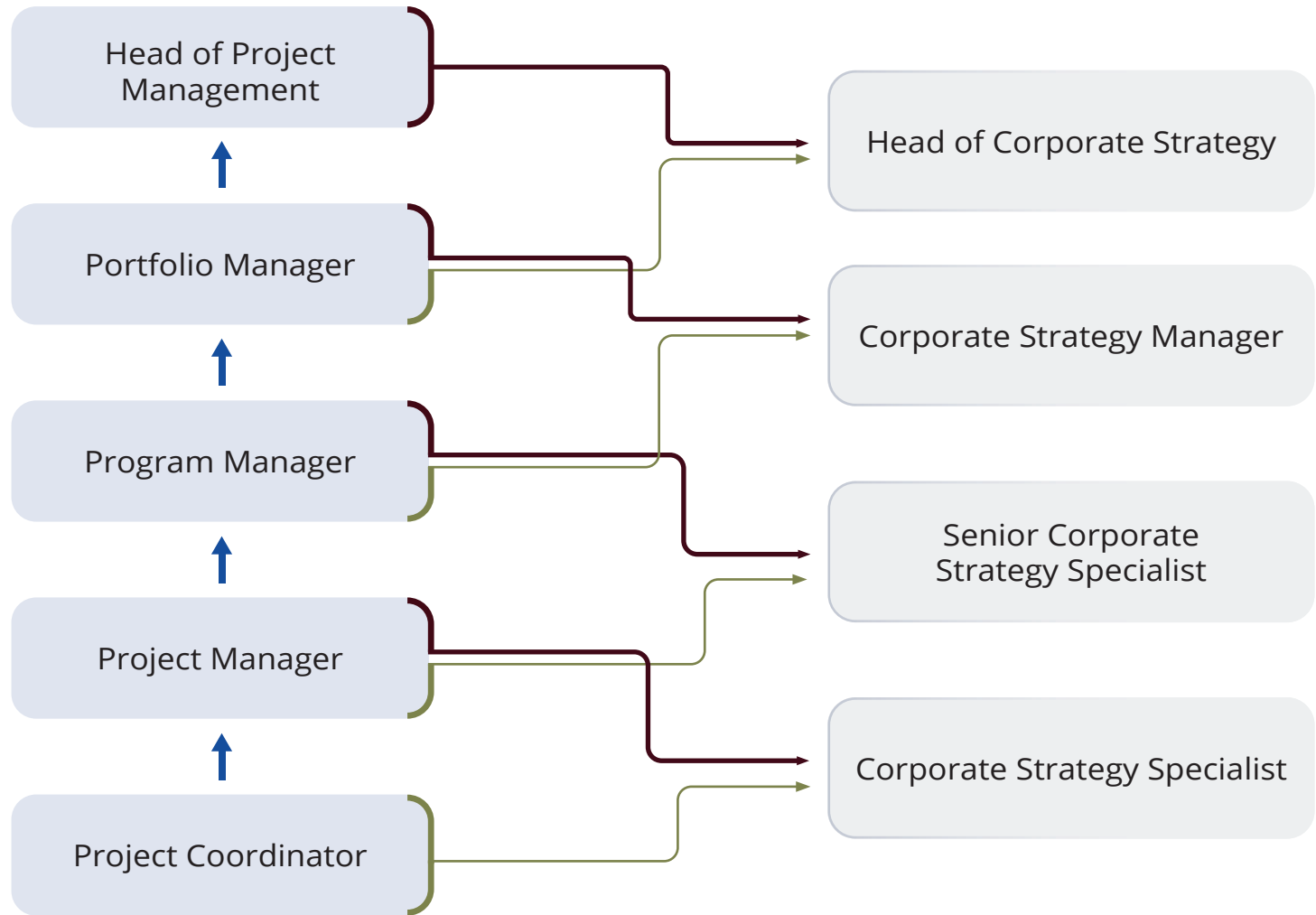
MARKETING
3/3



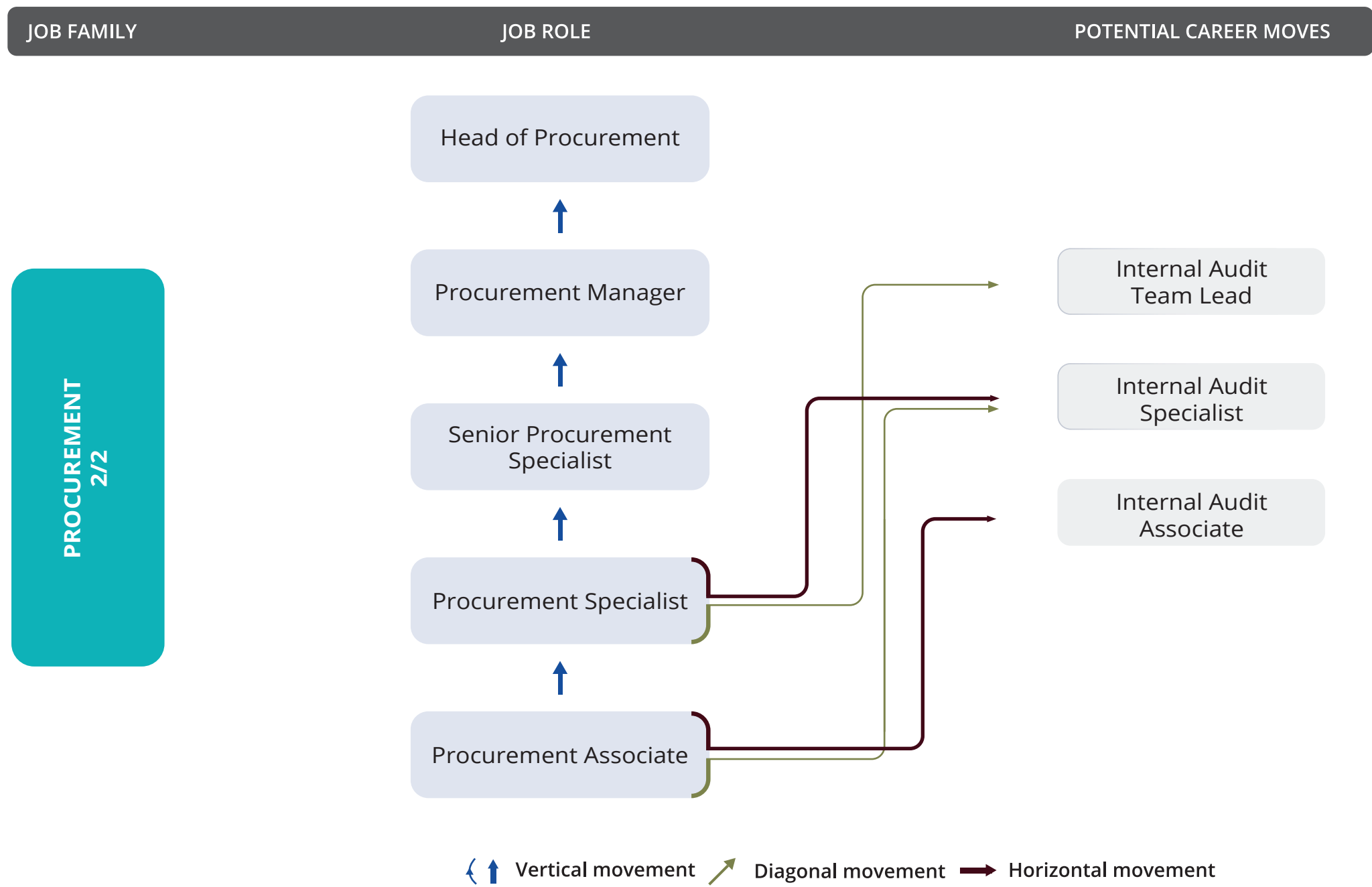
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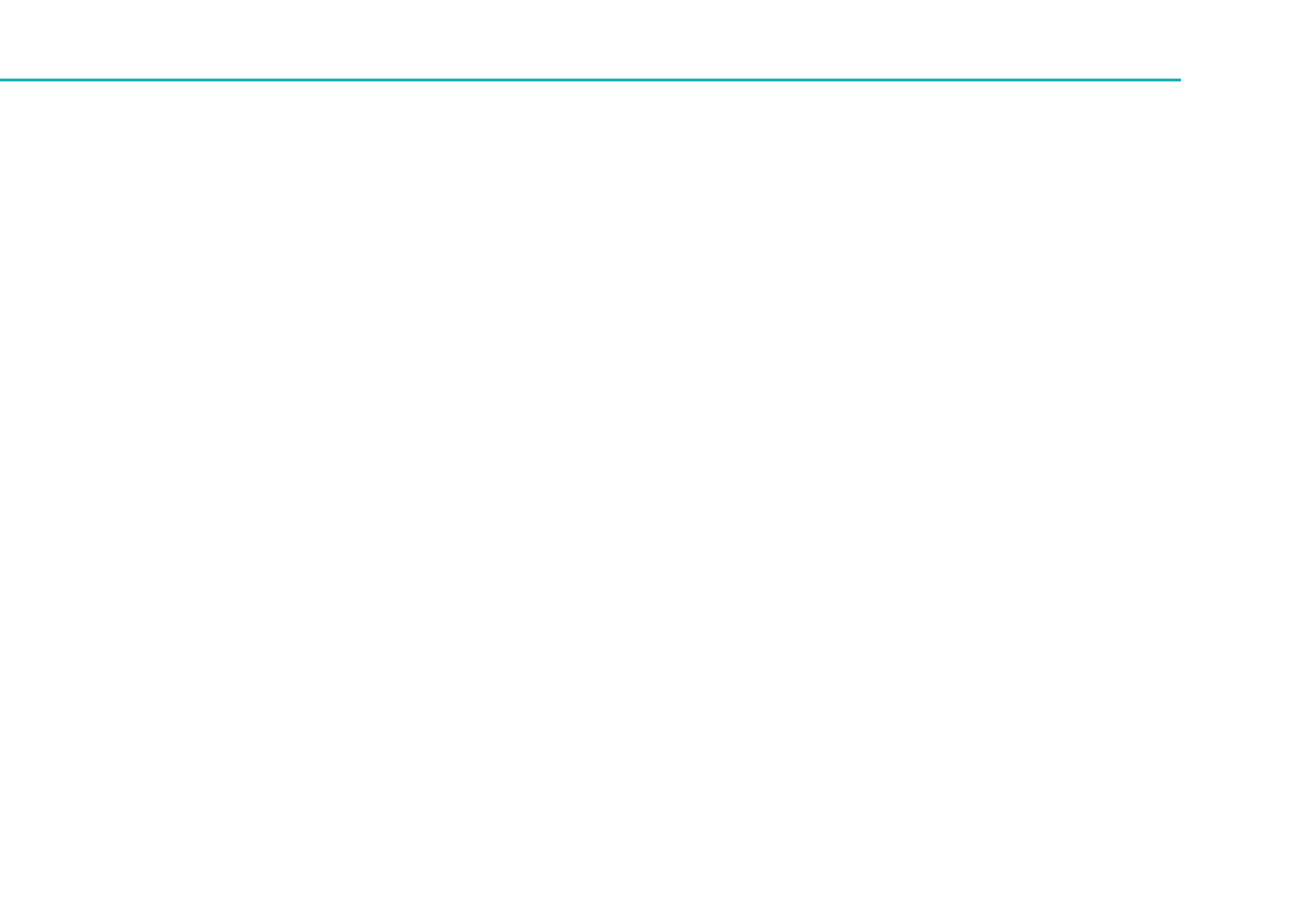
JOB FAMILY	JOB ROLE	POTENTIAL CAREER MOVES
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PROJECT MANAGEMENT



↕ Vertical movement ↗ Diagonal movement → Horizontal movement







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