ARPC Position Description

Role Title:	Head of Technical Claims		
Function:	Claims	**Classification broadband:**	EL2
Location:	Sydney	**Security clearance:**	Baseline
Role Reports to (role title)**:**	Chief Claims Officer		
Direct Reports (role titles)**:**	Nil		

Purpose of the role (Why the role exists; how the role contributes to the ARPC's strategic objectives)

The purpose of this role is to serve as a technical authority in reinsurance claims for terrorism and cyclone risk with responsibility to ensure compliance with legislation and contract law, provide technical assistance to key stakeholders, ensure alignment with industry best practice and development/overseeing all aspects of claims leakage/fraud prevention, detection, and recovery. The role will be a responsible knowledge expert, enhancing the capability of the Claims team and will be involved in Claims related strategic initiatives as they arise.

Key Accountabilities (Key activities, tasks, and outcomes to be achieved)

Leadership of reinsurance claims practices
- Establish and maintain appropriate technical claims reinsurance policies, procedures, and processes.
- Establish and maintain working practices which serve to provide assurance that ARPC will routinely comply with contractual, regulatory, and legislative requirements and obligations.
- Identify risks in policy frameworks and working practices and design and implement mitigation strategies.
- Provide detailed assistance to stakeholders to promote their compliance with the Act and the ARPC Reinsurance Agreement
- Provide technical support and advice in relation to claims related disputes.

Advisory to ARPC teams for both Cyclone and Terrorism Reinsurance
- Support and provide council to the CCO where required.
- Serve as the authoritative technical expert on legislative operations, the intersection and interrelation between legal definitions in contract law and function as the primary internal point of reference for reinsurance claims related matters.
- Provide high level professional guidance and comprehensive technical information to the stakeholders in relation to reinsurance offered by ARPC.

Development / Overseeing Reinsurance Claims Leakage and Fraud
- Detection and Prevention: Develop, implement, and continuously enhance claims leakage and fraud detection strategies and initiatives to reduce the risk of increased claims costs due to leakage and mitigate fraudulent claims. Collaborate with cross functional teams to strengthen anti-fraud measures.
- Investigation and Analysis: Conduct in -depth analysis of claims data and patterns, as well as internal benchmarking of insurers, to identify high risk claims and potential fraud. Lead the investigation of suspicious claims, using advanced tools and techniques where required.
- Recovery: For identified frauds liaise with appropriate parties to take action on recovery.
- Policy Development: Develop a framework to identify and assess fraud risks. Create and maintain policies and procedures related to fraud detection reporting and prevention. Ensure compliance with industry regulations and standards.
- Collaboration: Collaborate with claims and underwriting teams as well as other departments to share information and improve claims leakage and fraud prevention efforts. Partnership with the Commonwealth Fraud Prevention Centre for a whole of government approach to fraud detection and management working together on fraud countermeasures and reporting.
- Quality Assurance: Ensure the quality and accuracy of claims audit and fraud investigations, maintaining a high standard of work while adhering to deadlines.

Engagement with internal and external stakeholders
- Take a lead role in fostering stakeholder understanding of the relevant legislation for the Cyclone and Terrorism Reinsurance Pools

- Provide detailed assistance to stakeholders to promote their compliance with the Act and the ARPC Reinsurance Agreement.
- Represent ARPC at relevant industry forums which may involve presentations, government reports and articles.
- Work with Underwriting, particularly the Head of Technical Underwriting, on disputes or retrocession claims recoveries should they arise

Other
- Participate in ARPC Corporate projects as and when opportunities arise.
- Champion risk culture values and a strong advocate for good customer outcomes
- Promote continuous improvement to ARPC's products and services having regard to product assessments, IT solution and business efficiencies.
- Identify, communicate, and solve issues within ARPC that arise in the administration of the TCI Act
- Draft Board papers on claims matters and present at Board level as required. Develop and maintain a commercial understanding of the markets in which ARPC operates to contribute to short, medium, and long-term business planning and development.
- Role model ARPC's Values and Code of Conduct and Capabilities set out in the ARPC's Capability Framework.

Working Relationships (Key stakeholders, clients, customers, suppliers, providers, consultants, etc.)

Internal Relationships
- Build and maintain strong relationships with all members of the ARPC team

External Relationships
- Build and maintain strong relationships with vendors and partners.
- Build and maintain strong relationships within Government particularly Commonwealth Fraud Prevention Centre
- Build and maintain strong relationships with ANAO and their contracted service provider

Person specification

Qualifications and experience

Qualifications (indicate whether mandatory or desired)
- Bachelor's degree in a relevant field (e.g., Insurance, Risk Management, Business) *Mandatory*
- Demonstrable technical capabilities and knowledge of reinsurance principles and practices *Mandatory*

Experience (minimum type and level of experience required to perform the role)
- Experience in reinsurance claims for residential property – *Mandatory*
- Technical knowledge of insurance, reinsurance, or financial service sector – *Mandatory*
- Professional experience working in a fraud control environment within insurance or reinsurance, together with a good understanding of claims fraud, and how it can be prevented, detected, and responded to. *Mandatory*
- Has experience supporting policy design and implementation. *Desired*
- Has experience facilitating workshops and presentations. *Desired*

Technical Capabilities (skills, knowledge, technical or specialist capabilities)

- Knowledgeable in natural disaster risk and catastrophe reinsurance protection
- Deep working knowledge and experience in interpreting legislation and contract law
- Deep working knowledge of reinsurance practices
- Can quickly understand systems / processes and identify risks, vulnerabilities, and opportunities for improvements.
- Can proactively engage and support stakeholders to achieve common objectives and solutions to problems.
- Can apply risk management processes and techniques such as risk assessment, forensic analysis, and data analysis to improve business processes or outcomes.
- Can communicate effectively and persuasively, both verbally and in writing.
- Can translate concepts, processes, and analysis into a simple narrative to inform strategies and decisions.
- Can work collaboratively to develop internal and external capability.
- Can work flexibly over a range of short- and longer-term projects.

- Has experience developing new frameworks, tools, and guidance.
- Ability to work autonomously and proactively.
- A natural problem solver and trouble shooter
- Strong knowledge of the MS Office suite including Word, PowerPoint, and Excel
- Deep legislative and regulatory interpretation and application skills
- Ability to work as part of a team and autonomously, as a subject matter expert
- Courteous assertiveness

Authorities	Limits/ Type
Financial Delegations:	As per ARPC Financial Delegations
HR Delegations:	As per ARPC Enterprise Agreement
Declared Incident (DTI):	As per ARPC Response Plan

Additional requirements

ARPC Values
- Integrity - Service - Respect - Wellbeing

ARPC Capabilities (Integrated Leadership System) ARPC Capabilities describe behavioural expectations for all employees, by classification broadband.
- Shapes strategic thinking - Achieves results. - Cultivates productive working relationships. - Exemplifies personal drive and integrity. - Communicates with influence

Prepared by: (Name & position)	Jason Flanagan Chief Claims and Customer Officer	Date:	July 2024
Endorsed by: (Name & position)	Catherine Tissier Manager Human Resources & Acting Head of People	Date:	July 2024
CEO Approval:	Dr. Chris Wallace Chief Executive Officer	Date:	July 2024