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| **ROLE Title:** | Front-line Support Compliance Manager | **DAte:** | **MARCH 2025** |
| **GRADE:** | D | **Business Unit:** | **BUSINESS ROADSIDE**  |
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| **Role** | **Need to Do** | **Need to Know** | **Need to Be** |
| **Role Purpose**:* Supporting the first line compliance manager to ensure effective management of compliance, enabling RAC to continue to carry out its regulatory responsibilities in line with all legal and regulatory requirements and to manage the implementation of regulatory projects and change.

**Role Dimension:*** Responsible for central documentation store detailing and tracking all actions taken.
* All products across all operating models (to include all corporate partners).
* All touchpoints inc. sales, service, renewal, complaint.
* All channels inc. contact centre, online, webchat etc.
* Activities carried out both in-house by RAC, and externally by business partners.

**Reports to:** Technical Compliance Manager (Grade E)**Relationships****Internal:** Business Roadside SLT, marketing, legal, compliance, IT, finance, pricing, operations plus other divisions where required.**External:** Various RAC customers, partners and distributors**Committees / Forum Memberships:**Pricing and Propositions Forum; Conduct Risk Committees; Complaints Action Group; and various other governance forums and committees that may be required or convened from time to time. | * Support recommendations from Group Compliance on new legislation and amendments to existing regulations, which may involve system or process changes. In particular, playing a pivotal role in implementation and ongoing delivery of Consumer Duty obligations within the business and our corporate partners.
* Providing guidance and advice to business stakeholders and corporate partners, utilising compliance support managers where appropriate.
* Manage compliance and regulatory actions coming out of audits, second line monitoring, committees and product reviews.
* Facilitate communications between first line compliance and business unit.
* Documentation of the first line Business Roadside governance framework, ensuring all products, propositions and pricing decisions meet FCA regulatory requirements & deliver good outcomes for customers.
* Own and manage the documentation processes to ensure that all decisions made on pricing and product are tracked, monitored and recorded.
* Attend various key governance committees and prepare documentation as and when required.
* Maintain effective oversight, controls and MI for the Business Roadside SLT (with support of Data Manager) to evaluate whether products and propositions are meeting regulatory expectations and delivering good outcomes for customers.
* Maintain effective oversight of complaints, ensuring complaint management processes are robust and appropriate MI is used to identify and remedy any recurring or systemic issues.
* Via the relevant staff member ensure that appropriate MI is provided by and to various third parties and is being used to assess whether products are providing good value for customers and whether claims are being dealt with fairly by the insurers, where applicable.
* Maintain effective oversight of all customer documentation (both product and marketing documents). Manage the documentation approval process, ensuring all documents are approved prior to distribution to customers, and reviewed on an ongoing basis.
* Maintain oversight of the end-to-end online customer journeys for all products to ensure our journeys meet regulatory requirements.
* Maintain oversight of the product development and approval process, ensuring products are designed to meet the needs of target customers.
* Maintain strong awareness of key competitor product and proposition developments, market trends and upcoming regulatory priorities that may impact RAC’s Insurance propositions.
 | **Knowledge*** Strong knowledge of general insurance regulatory principles and practices, including, but not limited to, Value Measures, Fair Value, Pricing Practices, Vulnerable Customers and Consumer Duty.
* Strong understanding of personal lines insurance products and operating models.

**Experience*** Relevant experience gained from working within financial services, ideally with a personal lines broker and / or insurer.
* Cross functional working within a large organisation.
* Deliver at pace in a high-pressure environment.

**Skills*** Highly organised
* Attention to detail
* Stakeholder management
* Good negotiator
* Project management
* Creative & proactive
* Product understanding

**Qualifications/FSA:**Relevant Compliance or General Insurance qualifications (e.g. CII) desirable but not essential | **Key Competencies*** Achievement Drive (L3)
* Building Relationships (L3)
* Judgment and Decision Making (L3)
* Commercial Awareness (L3)
* Continuous Improvement (L3)
* Developing Self and Others (L3)
* Interpersonal & Influencing Skills (L3)
* Customer Focus (L5)
* Leading Change (L3)
* Team Working (L3)

**Values**Handle it TogetherExceptional ServiceRaise the BarOwn it |