

Role Profile

Position Title	Associate - Conduct and Complaints
Role Holder	
Reports To	Assistant Manager – Compliance (“AM”)
PRA/FCA Approved Person Category(ies)	N/A
Date	November 2023

Overall role

- Undertake the handling of UK and International complaints handled internally.
- Assist with the oversight of outsourced Complaints Handling services.
- Assist with all internal and external complaints related reporting.
- Support the AM – Compliance in ensuring an appropriate and effective Conduct Risk framework is in place across the organisation that meets all regulatory requirements, including all elements of Treating Customers Fairly and Good Outcomes.
- Support the AM – Compliance in ensuring appropriate conduct and complaint documentation and processes are maintained.
- Assist with ad-hoc compliance projects and other Compliance Function tasks as required.
- Assist in the acquisition process.
- To support the continuous improvement of the Compliance Function.

Key Responsibilities and Competencies

Complaints :

- Handle all internal direct complaints and support the oversight and monitoring of all outsourced complaints across all territories.
- Ensure all internal and outsourced complaints related MI is captured and reported, ensuring all regulatory requirements are met.
- Analyse and monitor trends in conduct performance data and propose recommendations where appropriate.
- Maintain relationships with DCAs handling outsourced complaints.
- Assist the AM – Compliance in liaising with Lloyd’s, FOS and other EDRs on escalated complaints.
- Support the AM – Compliance in ensuring that complaint handling processes and procedures meet Lloyd’s and other regulatory requirements, and that they are embedded in the organisation.

Conduct Risk

- Assist in the assessment of Conduct Risk in the acquisition due diligence process, and support on transitioning complaints to ensure effective integration into business as usual.
- Monitor new regulatory requirements on conduct matters.
- Assist the AM – Compliance in ensuring an adequate conduct training programme is in place across the organisation that meets regulatory requirements.
- Support the AM – Compliance in ensuring Conduct Risk issues are mitigated.
- Support the AM – Compliance in ensuring an appropriate and effective Conduct Risk framework is in place across the organisation that meets all regulatory requirements, including all elements of Treating Customers Fairly and Good Outcomes.
- To encourage standards of excellence and promote continuous improvement, and ensure the company complies with best practice wherever possible.
- Support the AM - Compliance with other ad-hoc compliance projects, or other Compliance Function tasks as required.

On a temporary or permanent basis you may be required to undertake other duties in addition to, or in substitution of, those listed in this role profile

Direct Reports

N/A

Internal Relationships

Claims departments, Underwriting, Litigation.

External Relationships

DCA's, External Complaints Handlers, EDRs, Lloyd's, Policyholders, Claimants

Authority to Act for the Company

Within authority levels

Conduct Rules

- You must act with integrity.

- You must act with due care, skill and diligence.
- Except in relation to whistleblowing, you must be open and cooperative with the FCA, the PRA and other regulators in line with procedures agreed with your line manager.
- You must pay due regard to the interests of customers and treat them fairly.
- You must observe proper standards of market conduct where applicable.
- You must act to deliver good outcomes for retail customers' where the activities of the firm fall within the scope of the Duty.

Conduct Standards

All employees are expected to abide by the RiverStone Code of Conduct

Competence - Desirable Experience

- 1-2 years' experience of dispute resolution/complaints handling.
- Experience of dealing with internal and external stakeholders.
- Experience working within the insurance industry or financial services.
- Knowledge of Lloyd's and/or Company market complaint handling requirements is desirable.
- Knowledge of FCA/PRA Conduct and complaints regulations and compliance requirements is desirable.

Knowledge

- Knowledge of regulatory complaint handling requirements.
- Working knowledge of Microsoft Office applications and complaint management systems is desirable

Skills

- Interpersonal skills.
- Good negotiation skills.
- Good communication skills.
- Ability to assess trends relating to conduct and complaints.
- Ability to make difficult decisions in relation to complaint handling.
- Problem solving and analytical skills.
- Good attention to detail.
- Ability to prioritise.



Confirmed as an accurate description of the function.

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Role Holder	Date

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Line Manager	Date