



JOB PROFILE

Title of Position:	Risk Analyst									
Job Code:	Reports To: Thameur ZGHAL					Number of subordinates: NIL			Job Level:	
Location of the job: Dubai – Business Bay and GCIC Office in Abu Dhabi										
UAE	DOZ	AUH	QAR	BAH RO	SEEF	<u>ALK</u>	JED	RYD	RYD P/F	OMAN
Job Purpose <ul style="list-style-type: none"> Help assess the different risks (operational, financial, technical) that the company is facing in line with the local regulatory requirements and with the AXA Standards. Assist in the decision making process Contribute in delivering a successful risk framework to the business whilst being sensitive to the company culture and underwriting framework. 										

Key Performance Areas

Area of Knowledge: <ul style="list-style-type: none"> Good knowledge of probabilities, statistics, mathematics. Sound Knowledge of MS Office Quick learner and openness to new ideas Critical thinking and analytical approach
Main Accountability: <ul style="list-style-type: none"> Support in Reserving/Reinsurance Reviews Support in Underwriting assessment Help Monitor financial exposures Document Risk Management policies and procedures / Regulatory reports Make presentations to the management as appropriate Help establish a Key Risk Indicator dashboard Help in the internal control process
Business Knowledge: <ul style="list-style-type: none"> NA
Additional Knowledge: <ul style="list-style-type: none"> Sound analytical approach / Critical thinking Strong technical skills with the ability/willingness to learn different aspects of risk management. Ability to learn quickly, adapt and be productive in new environment, capitalize on past experiences.
Interpersonal skills: <ul style="list-style-type: none"> Ability to work closely with different teams and challenge them as required

Collaborative Relationships

Responsibility Towards:	
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• Direct Reports	NIL
• Matrix Reports	Risk Committee, Audit Committee
• Key Direct Customers	Technical departments, Actuarial team, INM Risk Team, Risk Management Committee, PBR Department, Reinsurance Department
• Key Suppliers	Actuarial department. Finance department and Reinsurance department
• Other Relations etc.	

Level of Discretion

Independent Thought and Judgment:

- Works towards developing the ability to challenge the technical, actuarial and reinsurance teams and express valid arguments to support findings, opinions and recommendations
- Proactivity to suggest pragmatic solutions to enhance operations and business
- Ability to understand and utilize group methodology and various new tools and systems
- To be aware and alert to any emerging risks in the region arising out business practices or otherwise
- Highly motivated and able to work on various projects, in a highly demanding environment with various stakeholders
- Team player

Level of Authorities:

- Medium level of authority

Minimum Requirements of Role

Secondary or Tertiary Education:

- Graduate in any discipline preferably mathematics, statistics or engineering

No. of Years' Experience:

- Fresh graduate or 2-5 years as actuary, Risk Manager, or holding a technical function in an insurance or reinsurance company or in a consulting environment

Role Related Training Received:

- Induction in insurance terminologies and company's policies and procedures
- Introduction to Risk Management

Behavioral Competencies of the Position

I.e. Adaptability, Customer Focus, Creativity, Innovation, Problem Solving

1. Practical and Business focused
2. Innovative
3. Problem solving
4. Team work with proactive attitude
5. Change Management
6. Ability to work well with technical experts across the organization
7. Pragmatism



Technical Competencies of the Job

Functional Skills/Physical Competencies: e.g. Industry Knowledge, Stress Management, Time Management, Relationship Management.

- Stress and time management skills in order to comply with demanding deadlines
- Relationship Management skills to deal with the different stakeholders locally and across the Group
- Excellent communication and presentation skills both verbal and written

General Working Conditions

(e.g. shift work, drivers license, specific tools, special clothing, environmental requirements, etc.)

Will be required to work long hours when necessary, required to travel to other sites/ countries

Sign-off / Approval

Line Manager:	Chief Human Resources Officer:	Chief Executive Officer:
Date:	Date:	Date: