



MANAGER PREMIUM SERVICES - INSURANCE

JOB & PERSON SPECIFICATION

JULY 2022



Position Description

Title:	Manager Premium Services	Grade: Senior Officer
Reports to:	Chief Operating Officer – Insurance	Number of Direct Reports: 8

ReturnToWorkSA (RTWSA) is responsible for insuring and regulating the South Australian Return to Work scheme. We provide insurance that protects South Australian businesses and their workers in the event of a work injury.

Why is this role important to ReturnToWorkSA

This role is accountable for providing excellent service to SA employers and supporting them to understand and meet their legislative obligations to pay their insurance premium. The Manager Premium Services ensures that employer compliance is maximised through processes and communications that are simple and clear. The Manager also ensures that: the premium model is reviewed and maintained; premium is accurately invoiced; and, that collections are maximised. The role is also responsible for ensuring that a prompt service is provided to manage telephone and email queries.

Key Result Areas (KRA)

Key Result Areas	Impact on Mission
1. Deliver an efficient and effective customer service centre which supports employers through the registration, classification and collection processes by: <ul style="list-style-type: none"> ▪ Ensuring high quality front line customer service and accurate advice is provided to premium paying registered employers ▪ Manage service performance in relation to inbound calls, emails and employer registrations ▪ Working with the Team Leader Customer Service to ensure all employees are skilled in delivering a quality service to our customers ▪ Setting service targets to ensure professional, consistent and prompt customer service ▪ Ensuring premium product knowledge and message consistency across all customer touch-points ▪ Ensuring employers are supported by lean and effective systems and processes to meet their legislative obligations to register, provide remuneration information, and pay premium ▪ Ensure that employers are provided with flexible and customer focused products and services. 	<p><i>Desirability</i></p> <ul style="list-style-type: none"> ▪ Employers feel supported and are happy to deal with us ▪ Employers find RTWSA easy to deal with ▪ Employers are provided with choice and flexibility <p><i>Affordability</i></p> <ul style="list-style-type: none"> ▪ Correct registration and classification means we collect the right amount of premium and employers pay no more than needed ▪ High level of employer compliance means that we have accurate data to base premium on <p><i>Durability</i></p> <ul style="list-style-type: none"> ▪ Employers trust RTWSA ▪ Great customer service reduces friction ▪ Systems and processes minimise the burden on the employer

<ul style="list-style-type: none"> ▪ Develop and coordinate outbound campaigns to maximise employer compliance and satisfaction ▪ Monitoring and reviewing customer service quality ▪ Monitoring and analysing customer feedback and implementing strategies to improve customer service 	
<p>2. Lead a program of continuous improvement to ensure that processes, services, and systems are lean, effective and efficient, and that the customer is at the heart of everything we do:</p> <ul style="list-style-type: none"> ▪ Prioritise and resource projects/initiatives ▪ Ensure all initiatives are implemented and supported through effective change management methodologies ▪ Ensure that processes are designed with ‘an outside in’ approach to ensure the customer journey and experience is considered and understood, when designing process and system changes ▪ Work effectively and collaboratively with Technology Systems and Service team to enhance systems to deliver a better customer experience and deliver business outcomes ▪ Actively lead and contribute to the Premium Business Systems Strategy to consider future technology needs and system requirements 	<p><i>Desirability</i></p> <ul style="list-style-type: none"> ▪ Flexibility and choice of products and services for employers is continuously improved. ▪ Burden on employers progressively minimised
	<p><i>Affordability</i></p> <ul style="list-style-type: none"> ▪ Employer compliance and premium collection maximised through lean, effective, and contemporary processes and systems ▪ Employer online self-serve capacity is continually enhanced
	<p><i>Durability</i></p> <ul style="list-style-type: none"> ▪ RTWSA is seen as customer-focused, innovative, and contemporary in its approach to employer products and services ▪ Staff are able to focus on high value tasks
<p>3. Lead the Premium Services team effectively and foster a culture of professional excellence, and innovation with a strong and consistent customer focus:</p> <ul style="list-style-type: none"> ▪ Demonstrate personal leadership and model excellent customer service ▪ Work collaboratively with other RTWSA teams to achieve Premiums objectives ▪ Responsible for planning/budgeting/monitoring resources ▪ Lead end of year planning and coordination ▪ Ensure staff are supported and equipped to deliver excellent service and accurate information ▪ Actively manage and improve staff wellbeing ▪ Continue to build a strong service based team culture in Premiums 	<p><i>Desirability</i></p> <ul style="list-style-type: none"> ▪ RTWA Premiums team is seen as a rewarding place to work ▪ Employers find us easy to deal with and comply with their obligations
	<p><i>Affordability</i></p> <ul style="list-style-type: none"> ▪ Staff retention is increased, reducing recruitment and training costs ▪ Resources are effectively managed
	<p><i>Durability</i></p> <ul style="list-style-type: none"> ▪ Premiums continues to innovate in the service and products we offer employers ▪ Employer compliance is consistently maximised each year
<p>4. Maintain and review the premium model in collaboration with Finance team:</p> <ul style="list-style-type: none"> ▪ Understand the performance of different industry segments and contribute to premium rate setting discussions ▪ Ensure that South Australian Industry Classification (SAIC) rates are accurately 	<p><i>Desirability</i></p> <ul style="list-style-type: none"> ▪ Premium model is improved where possible to improve consistency and equity
	<p><i>Affordability</i></p> <ul style="list-style-type: none"> ▪ Industry rates reflect industry performance, minimising cross-

<p>maintained and updated in the insurance system (Curam)</p> <ul style="list-style-type: none"> ▪ Ensure that all employer segments (premium paying, Retro Paid Loss and self-insured) are accurately registered at all times ▪ Resolve complaints fairly and effectively to minimise disputation 	<p>subsidisation</p>
	<p><i>Durability</i></p> <ul style="list-style-type: none"> ▪ Employers pay their fair share and premium volatility is minimised ▪ Dispute resolution mechanisms are seen as fair and transparent
<p>5. Maximise premium collection through effective debt collection activities:</p> <ul style="list-style-type: none"> ▪ Ensure that internal resources and external providers are used effectively to minimise costs and maximise collections ▪ Ensure effective contract and performance management of outsourced providers ▪ Ensure all debt collection activities are focused on achieving a win/win outcome for the Scheme and the employer ▪ Ensure sound judgement is exercised on the extent of debt recovery activities 	<p><i>Desirability</i></p> <ul style="list-style-type: none"> ▪ Employers are treated fairly and reasonably and with empathy
	<p><i>Affordability</i></p> <ul style="list-style-type: none"> ▪ Premium collection is maximised so that the Scheme has sufficient revenue to fund claims ▪ All debt collection activities have a sound cost/benefit basis
	<p><i>Durability</i></p> <ul style="list-style-type: none"> ▪ Maximising collection of expected premium helps relieve pressure to increase premium rates ▪ Sufficient funds are collected consistently every year to fund claims obligations

Person Specification:	
Capability required in role	Demonstrated by - Skills, knowledge, experience and qualifications
Lead service delivery	<ul style="list-style-type: none"> ▪ Demonstrated experience leading a service delivery function to deliver excellent customer service, preferably in an insurance or highly regulated context
Manage teams	<ul style="list-style-type: none"> ▪ Demonstrated experience leading a diverse group to deliver customer service and business outcomes ▪ Able to develop and maintain a service excellence culture ▪ Experience in all aspects of operational management, including budgeting, resource management, and KRA reporting
Lead change	<ul style="list-style-type: none"> ▪ Experience leading and shaping a significant change program ▪ able to effectively scope, plan and resource initiatives ▪ Experience working with business improvement methodologies, preferably six sigma or lean ▪ Experience in leading/implementing a multiphase change program over several years is preferred
Review and maintain premium model	<ul style="list-style-type: none"> ▪ Understanding of how insurance premiums are calculated ▪ Workers compensation experience desirable ▪ Underwriting experience desirable
Collaborate effectively	<ul style="list-style-type: none"> ▪ Demonstrated ability to build strong relationships and work effectively with other business groups, in particular technology, finance, and actuarial/analytical functions

Person Specification:	
Individual Competencies Required	
Able to lead and motivate a team	<ul style="list-style-type: none"> ▪ Demonstrated personal leadership that illustrates an ability to lead with integrity and courage, build trust and engage others on the delivery of organisational objectives ▪ Proven experience in leading a successful team with complex and technical systems, including a track record for designing and embedding a team culture focused on professional excellence, innovation and a strong customer focus ▪ Appropriate qualifications in management are desirable ▪ Evidence of successfully leading significant business focussed change initiatives
Think and Act Strategically	Consider opportunities and challenges from multiple perspectives to make effective decisions that generate viable options and enable realisation of the organisation's Mission and Vision.
Deliver Great Service	Work from a customer perspective to deliver a positive customer experience; focusing on customers' needs to drive the solution.
Lead Change	Design, communicate and embed holistic change plans that enable the organisation to transition to new ways

Notwithstanding the above, other duties as required.

Special requirements/Conditions

Manager Competencies

Think and Act Strategically

- *I will consider opportunities and challenges from multiple perspectives to make effective decisions that generate viable options and enable realisation of the organisation's Mission and Vision.*
- Leads the team to define and implement their objectives, linking team goals to organisational goals.
- Sets longer term goals that position the team for the future.
- Proactively supports organisational change initiatives.
- Participates in business group's strategic thinking and planning processes.
- Participates with another team to identify issues, analyse conditions, consider options and build flexible strategies.
- Participates in planning processes
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Deliver Great Service

- *I will work from a customer perspective to deliver a positive customer experience; focusing on customers' needs to drive the solution.*
- Ensures that customer service standards are cascaded through the business.
- Keeps abreast of external / market environment, and best practice competitor services.
- Instigates and prioritises customer service initiatives based on customer and market data.
- Develops solutions or services that anticipate customer needs.
- Recommends alternative solutions based on changing customer needs.
- Manages each customer touch point as an opportunity to exceed expectations.

Lead Change

- *Design, communicate and embed holistic change plans that enable the organisation to transition to new ways*
- Leads, plans and champions organisational change activities in a holistic way (people, process and technology are considered together)
- Builds acceptance to change by communicating the need and rationale for the change.
- Carries out all change tasks using a planned and structured approach.
- Takes steps to remove the resistance and obstacles where possible.
- Helps team members understand and adapt to change.
- Assesses and understands the impact of change on the team and mitigates risks.
- Understands how each person is going with the change.
- Supports change leaders in generating commitment to the organisation's purpose and vision for change.
- Remains open to ideas.





HOW TO APPLY

Applications should be addressed to Andrew Reed and Bernie Dyer. Please visit henderconsulting.com.au to apply.

For a confidential discussion, please call (08) 8100 8849.

Please Note

Your application will be automatically acknowledged by a return email.