



Ward Group Property and Casualty Insurance

2018 Survey Codes and Job Descriptions

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Version 13.0

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Global Map Property and Casualty Insurance

MANAGEMENT	SALES	ACTUARIAL	ADMINISTRATION
<p>TOP MANAGEMENT CEO / PRESIDENT CHIEF OPERATING OFFICER CHIEF ADMINISTRATIVE OFFICER HEAD OF INSURANCE OPERATIONS BUSINESS UNIT CEO BUSINESS UNIT COO BUSINESS UNIT CAO REGIONAL/DIVISIONAL HEAD OF INSURANCE OPERATIONS</p> <p>TOP SALES MANAGEMENT HEAD OF SALES & MARKETING HEAD OF SALES REGIONAL/DIVISIONAL HEAD OF SALES AND MKT. REGIONAL/DIVISIONAL HEAD OF SALES</p>	<p>INDEPENDENT AGENCY / BROKER MANAGEMENT HEAD OF KEY ACCOUNT MANAGEMENT KEY ACCOUNT MANAGEMENT</p> <p>INDEPENDENT AGENCY / BROKER WHOLESALING HEAD OF WHOLESALING EXTERNAL WHOLESALING INTERNAL WHOLESALING AGENT/BROKER SUPPORT</p> <p>CAPTIVE AGENCY MANAGEMENT HEAD OF CAPTIVE AGENCY MANAGEMENT CAPTIVE AGENCY MANAGEMENT</p> <p>CAPTIVE AGENCY WHOLESALING HEAD OF WHOLESALING EXTERNAL WHOLESALING INTERNAL WHOLESALING CAPTIVE AGENT SUPPORT</p> <p>DIRECT PROFESSIONAL SALES DIRECT PROFESSIONAL SALES</p> <p>CORPORATE SALES HEAD OF CORPORATE SALES CORPORATE SALES</p> <p>DIRECT RESPONSE SALES HEAD OF DIRECT RESPONSE SALES TELEMARKETING / OUTBOUND CALL CENTER TELEMARKETING / INBOUND CALL CENTER</p> <p>DIRECT RETAIL / BRANCH SALES HEAD OF DIRECT RETAIL/BRANCH SALES DIRECT RETAIL/BRANCH SALES</p> <p>GROUP SALES HEAD OF GROUP SALES GROUP SALES GROUP SALES SUPPORT GROUP PLAN RFP RESPONSE GROUP SPONSOR RELATIONSHIP MANAGEMENT GROUP SPONSOR ADMINISTRATION</p>	<p>ACTUARIAL SERVICE CHIEF ACTUARY FELLOW FELLOW TRACK CAREER ASSOCIATE STUDENT ACTUARIAL SUPPORT</p> <p>PRODUCTS</p> <p>PRODUCT MANAGEMENT & DEVELOPMENT HEAD OF PRODUCT MANAGEMENT & DEVELOPMENT PRODUCT MANAGEMENT PRODUCT DEVELOPMENT</p> <p>PREDICTIVE ANALYTICS</p> <p>MODELING ADVANCED ANALYTICS ANALYTICS MULTI-ROLE</p> <p>UNDERWRITING</p> <p>UNDERWRITING HEAD OF UNDERWRITING REGIONAL/DIVISIONAL HEAD OF UNDERWRITING FIELD UNDERWRITING DESK UNDERWRITING UNDERWRITING SUPPORT LOSS CONTROL PREMIUM AUDIT</p> <p>CEDED REINSURANCE</p> <p>CEDED REINSURANCE CEDED REINSURANCE MULTI-ROLE</p> <p>RISK CONSULTING</p> <p>RISK CONSULTING RISK CONSULTING MULTI-ROLE</p>	<p>POLICY ADMINISTRATION</p> <p>PAYMENT PROCESSING</p> <p>CUSTOMER SERVICE / CALL CENTER CUSTOMER SERVICE CALL CENTER/INBOUND COMPLAINTS/ESCALATION</p> <p>CLAIMS</p> <p>CLAIMS HEAD OF CLAIMS HEAD OF CLAIMS LEGAL DIVISIONAL/REGIONAL HEAD OF CLAIMS DIVISIONAL/REGIONAL HEAD OF CLAIMS LEGAL ADJUSTING - MULTI-ROLE ADJUSTING - FIELD ADJUSTING - DESK ADJUSTING - FAST TRACK APPRAISING - FIELD APPRAISING - DESK CLAIMS ATTORNEY LITIGATION SPECIALIST CLAIMS PARALEGAL CLAIMS LEGAL SECRETARY LEGAL BILL REVIEW SALVAGE SUBROGATION SUBROGATION ATTORNEY FRAUD INVESTIGATION MEDICAL BILL REVIEW MANAGED CARE/CASE MANAGEMENT CLAIMS VENDOR MANAGEMENT CLAIMS ANALYSIS</p> <p>SALES PLANNING ADMINISTRATION</p> <p>SALES PLANNING ADMINISTRATION SALES PLANNING LICENSING/REGISTRATION</p> <p>OPERATIONAL SUPPORT</p> <p>OPERATIONAL SUPPORT OPERATION PROJECT MANAGEMENT QUALITY ASSURANCE INSURANCE TRAINING</p>

Matching Property and Casualty Insurance

The TACT Survey Suite features a simple, transparent matching logic. For each incumbent, the following six primary attributes are considered:

1. What **division** does the incumbent work in?

PC Property & Casualty	Division	Location	Function	Line of Business	Role	Level
	PC	-	-			
	P&C					

2. What **location** does the incumbent work in?

G United Kingdom J Japan U United States	Division	Location	Function	Line of Business	Role	Level
	PC	U	-	-		
	P&C - United States					

3. What **function** does the incumbent work in?

AA Top Management SM Sales & marketing Management GS Group Sales RA Actuarial Service BU Underwriting	Division	Location	Function	Line of Business	Role	Level
	PC	U	- BU	-		
	P&C - United States - Underwriting					

The list of functions shown is not exhaustive – it is just a sample.

4. What **line of business** does the incumbent support?

PC Property & Casualty PL Personal Lines CL Commercial Lines WC Workers Compensation	Division	Location	Function	Line of Business	Role	Level
	PC	U	- BU	- CL		
	P&C - United States - Underwriting - Commercial Lines					

The list of businesses shown is not exhaustive.

5. What **role** does the incumbent perform?

A Head of Underwriting B Regional / Divisional Head of Underwriting C Field Underwriting D Desk Underwriting	Division	Location	Function	Line of Business	Role	Level
	PC	U	- BU	- CL	C	
	P&C - United States - Underwriting - Commercial Lines - Field Underwriting					

The list of roles shown is not exhaustive.

6. What **level** is the incumbent?

A Head / Lead B Sr. Function Manager C Function Manager D Manager E Sr. Professional F Int. Professional	Division	Location	Function	Line of Business	Role	Level
	PC	U	- BU	- CL	C	D
	P&C - United States - Underwriting - Commercial Lines - Field Underwriting - Manager					

The list of levels shown is not exhaustive. Corporate title will be collected as a scoping factor.

Property and Casualty Insurance

Match Codes Property and Casualty Insurance

Function	Lines of Business						Role	Level								
	MULTIPLE (PC & NON PC)	PROPERTY & CASUALTY	PERSONAL LINES	COMMERCIAL LINES	WORKERS COMPENSATION	SPECIALTY		Head / Lead	Senior Function Manager	Function Manager	Manager / Supervisor	Senior Professional	Intermediate Professional	Junior Professional	Senior Staff	Junior Staff
AA MANAGEMENT	IN	PC					A	CEO / PRESIDENT	A							
	IN	PC					B	CHIEF OPERATING OFFICER	A							
	IN	PC					C	CHIEF ADMINISTRATIVE OFFICER	A							
	IN	PC	PL	CL	WC	SP	D	HEAD OF INSURANCE OPERATIONS	A							
	IN	PC	PL	CL	WC	SP	E	BUSINESS UNIT CEO	A							
	IN	PC	PL	CL	WC	SP	F	BUSINESS UNIT COO	A							
	IN	PC	PL	CL	WC	SP	G	BUSINESS UNIT CAO	A							
	IN	PC	PL	CL	WC	SP	H	REGIONAL/DIVISIONAL HEAD OF INSURANCE OPS.	A							
SM TOP SALES MANAGEMENT	IN	PC					A	HEAD OF SALES & MARKETNG	A							
	IN	PC					B	HEAD OF SALES	A							
	IN	PC	PL	CL	WC	SP	C	REGIONAL/DIVISIONAL HEAD OF SALES AND MKT.	A	B						
	IN	PC	PL	CL	WC	SP	D	REGIONAL/DIVISIONAL HEAD OF SALES	A	B						
AM INDEPENDENT AGENCY / BROKER	IN	PC					A	HEAD OF KEY ACCOUNT MANAGEMENT	A							
	IN	PC	PL	CL	WC	SP	B	KEY ACCOUNT MANAGEMENT		B		D	E	F	G	
AW INDEPENDENT AGENCY / BROKER WHOLESALING	IN	PC	PL	CL	WC	SP	A	HEAD OF WHOLESALING	A							
	IN	PC	PL	CL	WC	SP	B	EXTERNAL WHOLESALING		B		D	E	F	G	
	IN	PC	PL	CL	WC	SP	C	INTERNAL WHOLESALING		B		D	E	F	G	
	IN	PC	PL	CL	WC	SP	D	AGENT / BROKER SUPPORT			C	D				H
CM CAPTIVE AGENCY MANAGEMENT	IN	PC					A	HEAD OF CAPTIVE AGENCY MANAGEMENT	A							
	IN	PC					B	CAPTIVE AGENCY MANAGEMENT		B	C	D				
CW CAPTIVE AGENCY WHOLESALING	IN	PC	PL	CL	WC	SP	A	HEAD OF WHOLESALING	A							
	IN	PC	PL	CL	WC	SP	B	EXTERNAL WHOLESALING		B		D	E	F	G	
	IN	PC	PL	CL	WC	SP	C	INTERNAL WHOLESALING		B		D	E	F	G	
	IN	PC	PL	CL	WC	SP	D	CAPTIVE AGENT SUPPORT				D				H
PS DIRECT PROFESSIONAL SALES	IN	PC	PL	CL	WC	SP	A	DIRECT PROFESSIONAL SALES	A	B		D	E	F	G	
CS CORPORATE SALES	IN	PC					A	HEAD OF CORPORATE SALES	A							
	IN	PC					B	CORPORATE SALES		B		D	E	F	G	
DR DIRECT RESPONSE SALES	IN	PC	PL	CL	WC	SP	A	HEAD OF DIRECT RESPONSE SALES	A							
	IN	PC	PL	CL	WC	SP	B	TELEMARKETING/OUTBOUND - DIRECT RESPONSE		B		D	E	F	G	
	IN	PC	PL	CL	WC	SP	C	TELEMARKETING/INBOUND - DIRECT RESPONSE		B		D	E	F	G	
DB DIRECT RETAIL / BRANCH SALES	IN	PC					A	HEAD OF DIRECT RETAIL/BRANCH SALES	A							
	IN	PC					B	DIRECT RETAIL/BRANCH SALES		B		D	E	F	G	

Match Codes Property and Casualty Insurance

Function	Lines of Business							Role	Level
	MULTIPLE (PC & NON PC)	PROPERTY & CASUALTY	PERSONAL LINES	COMMERCIAL LINES	WORKERS COMPENSATION	SPECIALTY		Head / Lead Senior Function Manager Function Manager Manager / Supervisor Senior Professional Intermediate Professional Junior Professional Senior Staff Junior Staff	
GS GROUP SALES	IN	PC					A HEAD OF GROUP SALES	A	
	IN	PC					B GROUP SALES	B D E F G	
	IN	PC					C GROUP SALES SUPPORT	C D H I	
	IN	PC					D GROUP PLAN RFP RESPONSE	C D H I	
	IN	PC					E GROUP SPONSOR RELATIONSHIP MGMT.	B D E F G	
	IN	PC					F GROUP SPONSOR ADMINISTRATION	C D E F G	
MK MARKETING							MATCH IN INSURANCE INFRASTRUCTURE SURVEY		
RA ACTUARIAL SERVICE	IN	PC					A CHIEF ACTUARY	A	
	IN	PC	PL	CL	WC	SP	B FELLOW	B C D E	
	IN	PC	PL	CL	WC	SP	C FELLOW TRACK	C D E	
	IN	PC	PL	CL	WC	SP	D CAREER ASSOCIATE	C D E	
	IN	PC					E STUDENT	D E F G	
	IN	PC					F ACTUARIAL SUPPORT	D H I	
ND PRODUCT MANAGEMENT AND DEVELOPMENT	IN	PC	PL	CL	WC	SP	A HEAD OF PRODUCT MGMT. AND DEVELOPMENT	A	
	IN	PC	PL	CL	WC	SP	B PRODUCT MANAGEMENT	A B D E F G	
	IN	PC	PL	CL	WC	SP	C PRODUCT DEVELOPMENT	A B D E F G	
PA PREDICTIVE ANALYTICS	IN	PC					A MODELING	A B D E F G	
	IN	PC					B ADVANCED ANALYTICS	A B D E F G	
	IN	PC					C ANALYTICS MULTI-ROLE	A B D E F G	
BU UNDERWRITING	IN	PC					A HEAD OF UNDERWRITING	A	
		PC	PL	CL	WC	SP	B REGIONAL/DIVISIONAL HEAD OF UNDERWRITING	B	
		PC	PL	CL	WC	SP	C FIELD UNDERWRITING	B C D E F G	
		PC	PL	CL	WC	SP	D DESK UNDERWRITING	B C D E F G	
		PC	PL	CL	WC	SP	E UNDERWRITING SUPPORT	D H I	
		PC	PL	CL	WC	SP	F LOSS CONTROL	A B C D E F G H I	
		PC		CL	WC	SP	G PREMIUM AUDIT	A B C D E F G H I	
		PC							
CR CEDED REINSURANCE	IN	PC					A CEDED REINSURANCE MULTI-ROLE	B C D E F G	
RC RISK CONSULTING		PC					A RISK CONSULTING MULTI-ROLE	B D E F G	
DP POLICY ADMINISTRATION	IN	PC					A POLICY ADMINISTRATION	A B D E F G	
HP PAYMENT PROCESSING	IN	PC					A PAYMENT PROCESSING	A B D E F G	
JS CUSTOMER SERVICE / CALL CENTER	IN	PC	PL	CL	WC	SP	A CUSTOMER SERVICE	A B C D E F G	
	IN	PC	PL	CL	WC	SP	B CALL CENTER/INBOUND	B C D E F G	
	IN	PC					C COMPLAINTS/ESCALATION	B C D E	

Match Codes Property and Casualty Insurance

Function	Lines of Business					Role	Level	
	MULTIPLE (PC & NON PC)	PROPERTY & CASUALTY	PERSONAL LINES	COMMERCIAL LINES	WORKERS COMPENSATION	SPECIALTY		
FC CLAIMS	PC					A HEAD OF CLAIMS	A	
	PC					B HEAD OF CLAIMS LEGAL	A	
	PC	PL	CL	WC	SP	C REGIONAL / DIVISIONAL HEAD OF CLAIMS	B	
	PC	PL	CL	WC	SP	D REGIONAL / DIVISIONAL HEAD OF CLAIMS LEGAL	B	
	PC	PL	CL	WC	SP	E ADJUSTING - MULTI-ROLE	B C D E F G	
	PC	PL	CL	WC	SP	F ADJUSTING - FIELD	B C D E F G	
	PC	PL	CL	WC	SP	G ADJUSTING - DESK	B C D E F G	
	PC	PL	CL	WC	SP	H ADJUSTING - FAST TRACK	B C D E F G	
	PC	PL	CL		SP	I APPRAISING - FIELD	B C D E F G	
	PC	PL	CL		SP	J APPRAISING - DESK	B C D E F G	
	PC	PL	CL	WC	SP	K CLAIMS ATTORNEY	B C D E F	
	PC	PL	CL	WC	SP	L LITIGATION SPECIALIST	B C D E F G	
	PC					M CLAIMS PARALEGAL	C D E F G H	
	PC					N CLAIMS LEGAL SECRETARY	C D H I	
	PC					O LEGAL BILL REVIEW	C D H I	
	PC	PL	CL		SP	P SALVAGE	A B C D E F G H I	
	PC	PL	CL	WC	SP	Q SUBROGATION	A B C D E F G	
	PC	PL	CL	WC	SP	R SUBROGATION ATTORNEY	B C D E F	
	PC					S FRAUD INVESTIGATION	B C D E F G	
	IN	PC				T MEDICAL BILL REVIEW	B C D E F G H I	
	PC					U MANAGED CARE/CASE MANAGEMENT	B C D E F G	
	PC					V CLAIMS VENDOR MANAGEMENT	B C D E F G	
	PC					W CLAIMS ANALYSIS	B C D E F G	
	SX SALES PLANNING ADMINISTRATION	IN	PC				A SALES PLANNING	B C D E F G
		IN	PC				B LICENSING / REGISTRATION	C D H I
	PM OPERATIONAL SUPPORT	IN	PC				A OPERATION PROJECT MANAGEMENT	B C D E F G
		IN	PC				B QUALITY ASSURANCE	B C D E F G
IN		PC				C INSURANCE TRAINING	C D E F G	

Head / Lead
 Senior Function Manager
 Function Manager
 Manager / Supervisor
 Senior Professional
 Intermediate Professional
 Junior Professional
 Senior Staff
 Junior Staff

Definitions Businesses

MULTIPLE (PC AND NON-PC)	Responsible for providing support across the entire firm or to multiple business lines/areas. Individuals who primarily support a specific business (Property and Casualty or Life and Annuity/Pension) should be matched accordingly. Individuals who support more than one line of business and individuals who provide support to various parts of the firm at various times, supporting no single business exclusively, should be matched to "Firmwide/Multi-line Business".
PROPERTY & CASUALTY	Responsible for providing support to the property and casualty business overall or to multiple property and casualty business units. Incumbents should be matched if they are aligned with at least two of the three major business lines (i.e., Personal Lines, Commercial Lines, Workers Compensation).
PERSONAL LINES	Responsible for providing support to the personal lines of business, including personal auto, homeowners and umbrella.
COMMERCIAL LINES	Responsible for providing support to the commercial lines of business, excluding workers compensation.
WORKERS COMPENSATION	Responsible for providing support to the workers compensation lines of business.
SPECIALTY	Responsible for providing support to specialty and/or other non-standard lines of business.

Definitions Property and Casualty Insurance

Top Management

CEO / PRESIDENT	This is the most senior management position that has ultimate responsibility for the insurance business and its annual and long-term business/financial results. Typically a single-incumbent position, the role approves and is responsible for the execution of all strategic, financial, and operating plans and policies.
CHIEF OPERATING OFFICER	Works closely with the CEO and senior management on strategic business planning, policy development and problem solving. Typically a single-incumbent position, responsible for multiple administrative and operational functions. Staff who are only responsible for administrative functions (e.g. finance, technology, legal, human resources) should be coded to Chief Administrative Officer. Staff who are only responsible for insurance operations (e.g. underwriting, claims) should be coded to Head of Insurance Operations.
CHIEF ADMINISTRATIVE OFFICER	Works closely with the CEO and senior management on strategic business planning, policy development and problem solving. Typically a single-incumbent position, responsible for all administrative, financial, and support activities of the organization (e.g. finance, technology, legal, human resources, general services and other support functions).
HEAD OF INSURANCE OPERATIONS	Has overall responsibility for the firm's insurance operations. Develops budgets and business plans for the operations department. In conjunction with overall firm management and senior management; develops, implements, and administers policies and programs which affect the operations. Management responsibilities would typically cover underwriting, policy administration, customer service and claims. Staff who are also responsible for the overall infrastructure area, such as finance and information technology should be matched to Chief Operating Officer.
BUSINESS UNIT CEO	This is the most senior management position within a major business unit, having ultimate responsibility for the business unit's annual and long-term business/financial results. Typically a single-incumbent position, the role approves and is responsible for the execution of all strategic, financial and operating plans and policies.
BUSINESS UNIT COO	Works closely with the Business Unit CEO and senior management on strategic business planning, policy development and problem solving. Typically a single-incumbent position responsible for multiple administrative and operational functions associated with the business unit. Staff who are responsible for only administrative functions (e.g. finance, technology, legal, human resources) for the business unit should be coded to Business Unit CAO. Staff who are only responsible for insurance operations (e.g. underwriting, claims) for the business unit should be coded to Regional/Divisional Head of Insurance Operations.
BUSINESS UNIT CAO	Works closely with the Business Unit CEO and senior management on strategic business planning, policy development, and problem solving. Typically a single-incumbent position responsible for all administrative, financial, and support activities (e.g. finance, technology, legal, human resources, general services and other support functions) of the business unit.
REGIONAL / DIVISIONAL HEAD OF INSURANCE OPERATIONS	Has overall responsibility for the firm's insurance operations within a particular region or division within the firm. Develops budgets and business plans for the operations department. In conjunction with overall firm management and senior management: develops, implements, and administers policies and programs which affect the operations. Management responsibilities would typically cover: underwriting, policy administration, customer service and claims.

Top Sales and Marketing Management

HEAD OF SALES AND MARKETING	This is the most senior management role in the sales and marketing functions. Typically a member of the firm's management team working closely with other senior heads and representing the firm in dealings with clients and external bodies. May also form part of the executive team and is responsible for the strategy, development and implementation of business initiatives. Incumbents should be matched only if they are responsible for both Sales and Marketing -- if these positions are separate, please code accordingly.
HEAD OF SALES	This is the most senior management role in the sales function. Typically a member of the firm's management team, who works closely with other senior heads and represents the firm in dealings with clients and external bodies. May also form part of the executive team and is responsible for the strategy, development and implementation of business initiatives. Incumbents who are also responsible for the firm's marketing efforts should be coded to Head of Sales and Marketing.
REGIONAL / DIVISIONAL HEAD OF SALES AND MARKETING	This is the most senior management role in the sales and marketing functions within a region or division. Works closely with other senior heads and represents the firm in dealings with clients and external bodies. Responsible for the strategy, development and implementation of business initiatives for the assigned region/division. Incumbents should be matched only if they are responsible for both Sales and Marketing -- if these functional responsibilities are separate, please code accordingly.
REGIONAL / DIVISIONAL HEAD OF SALES	This is the most senior management role in the sales function within a region or division. Works closely with other senior heads and represents the firm in dealings with clients and external bodies. Responsible for the strategy, development and implementation of business initiatives for the assigned region/division. Incumbents who are also responsible for marketing efforts should be coded to the Regional/Divisional Head of Sales and Marketing role.

Independent Agency / Broker Management

HEAD OF KEY ACCOUNT MANAGEMENT	The incumbent leads key account management professionals in strengthening the company's overall relationship with head office management at independent agencies/brokers. Coordinates all aspects of strategic alliances, senior management relationships and revenue-sharing programs. Coordinates marketing, and sales and service support activities for active and prospective alliances. Often may report to the Head of Sales & Marketing, Head of Sales or the Head of Wholesaling.
KEY ACCOUNT MANAGEMENT	Responsible for promoting insurance products and services, and maintaining relationships with front office leaders at independent agencies/brokers. Works closely with agencies/brokers to develop annual business/sales plans and provides direction and support to enable partner firms to meet operating objectives. Incumbents serve as a relationship manager with front office management and/or "gatekeepers" at independent third party organizations. Responsible for coordinating all marketing, sales and support services for assigned accounts.

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Independent Agency / Broker Wholesaling

HEAD OF WHOLESALING	Leads the independent intermediary business' sales activities. Directly and/or through Regional Sales Managers, this position manages all external wholesalers. With senior management, helps develop and implement the intermediary business' sales strategy; assigns and manages territories; and contributes to new product development. Depending on the firm, this position may also be responsible for key account management and internal wholesaling.
EXTERNAL WHOLESALING	Responsible for promoting insurance products and services, and maintaining relationships with individual producers at independent agencies/brokers. Incumbents may be aligned to individual products and/or regions. Largely field-based, External Wholesalers are differentiated from Internal Wholesalers, who are largely home office-based. Incumbents who also have responsibility for determining the appointment of agencies or overall distribution strategies should be coded to Key Account Management in the Independent Agency/Broker Management Function.
INTERNAL WHOLESALING	Responsible for promoting insurance products and services and maintaining relationships with individual producers at independent agencies/brokers. Incumbents may be aligned to individual products and/or regions. Largely home office-based, Internal Wholesalers are differentiated from External Wholesalers, who are field-based.
AGENT / BROKER SUPPORT	Responsible for providing sales assistance to independent agents/brokers, including providing sales materials, answering product questions and other support. Only match incumbents who are dedicated to the sales channel and are not responsible for other tasks, such as customer service, underwriting or claims.

Captive Agency Management

HEAD OF CAPTIVE AGENCY MANAGEMENT	This position has ultimate responsibility for all captive agency office sales activities. Responsibilities include: developing and managing the execution of the business plans and objectives; establishing annual and long-term operating policies; contributing to new product development; leading marketing initiatives; and managing the Captive Agency Divisional or Regional Managers. This position may represent the organization with the press, industry organizations, government agencies and other outside parties.
CAPTIVE AGENCY MANAGEMENT	Responsible for directing the captive agency sales effort. Responsibilities include: developing and managing the execution of the business plans and objectives; establishing annual and long-term operating policies; contributing to new product development; and leading marketing initiatives.

Captive Agency Wholesaling

HEAD OF WHOLESALING	Leads the wholesaling effort with the captive/proprietary agent channel. Directly and/or through Regional Sales Managers, this position manages all external wholesalers. With senior management, helps develop and implement the sales strategy; assigns and manages territories; and contributes to new product development. Depending on the firm, this position may also be responsible for internal wholesaling.
EXTERNAL WHOLESALING	Responsible for promoting insurance products and services, and maintaining relationships with captive/exclusive agency producers. Incumbents may be aligned to individual products or regions. Largely field-based, External Wholesalers are differentiated from Internal Wholesalers, who are home office-based.
INTERNAL WHOLESALING	Responsible for promoting insurance products and services, and maintaining relationships with individual captive agent producers. Incumbents may be aligned to individual products or regions. Largely home-office-based, Internal Wholesalers are differentiated from External Wholesalers, who are principally field-based.
CAPTIVE AGENT SUPPORT	Responsible for providing sales assistance to captive agents/brokers, including providing sales materials, answering product questions and other support. Only match incumbents who are dedicated to the captive sales channel and are not responsible for other tasks, such as customer service, underwriting, or claims.

Direct Professional Sales

DIRECT PROFESSIONAL SALES	Company employees (i.e., not captive agents) who are responsible for promoting insurance products and services to clients. Incumbents may be aligned to individual products or regions. Largely field-based, Sales Reps are differentiated from Captive Agents, who are not employees of the organization.
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Corporate Sales

HEAD OF CORPORATE SALES	Leads the sales effort of risk management solutions and insurance products to corporate clients. Directly and/or through Regional Sales Managers, this position manages all sales reps. With senior management, helps develop and implement the sales strategy; assigns and manages territories; and contributes to new product development.
CORPORATE SALES	Responsible for sales and marketing of risk management solutions and insurance products to corporate clients directly or through insurance brokers and agents. Match individuals who market group insurance product to corporations to Group Sales.

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Direct Response Sales

HEAD OF DIRECT RESPONSE SALES	Leads the direct response sales effort. Through Managers and/or Team Supervisors, this position manages all Direct Response Sales Reps. With senior management, helps develop and implement the sales strategy; assigns and manages team coverage; and contributes to new product development.
TELEMARKETING / OUTBOUND - DIRECT RESPONSE SALES	Responsible for promoting/selling insurance products directly to individual clients. Develops relationships with potential clients. Analyzes long-term insurance needs of individual clients and provides optimal solutions in order to drive sales. The incumbent is located in a call center and is responsible for making outbound calls to potential customers. Individuals located in a retail location should be coded to Direct Retail/Branch Sales.
TELEMARKETING / INBOUND DIRECT RESPONSE SALES	Responsible for promoting/selling insurance products directly to individual clients. Analyzes long-term insurance needs of individual clients and provides optimal solutions in order to drive sales. The incumbent is located in a call center and is responsible for handling inbound calls from potential customers. Individuals located in a retail location should be coded to Direct Retail/Branch Sales.

Direct Retail / Branch Sales

HEAD OF DIRECT RETAIL / BRANCH SALES	Leads the direct retail / branch sales effort. Through Managers and/or Team Supervisors, this position manages all Retail Branch Sales Reps. With senior management, helps develop and implement the sales strategy, assigns and manages team coverage, and contributes to new product development.
DIRECT RETAIL / BRANCH SALES	Responsible for promoting/selling insurance products directly to individual clients. Maintains relationships with existing clients and develops relationships with potential clients. Analyzes long-term insurance needs of individual clients and provides optimal solutions in order to drive sales. The incumbent is located in branch offices that the customer may visit directly. Individuals who sell via a call center environment should be coded to Telemarketing roles in the Direct Response Sales function.

Group Sales

HEAD OF GROUP SALES	Leads the group sales effort targeted at corporate and affinity group sponsors. Through Managers and/or Team Supervisors, this position manages all Group Sales Reps. With senior management, helps develop and implement the sales strategy; assigns and manages team coverage; and contributes to new product development.
GROUP SALES	Responsible for promoting group insurance plans to employer and affinity group sponsors. May develop and maintain relationships with benefits consultants/brokers.
GROUP SALES SUPPORT	Responsible for responding to sales-related inquiries from prospects, group sales reps and/or brokers.
GROUP PLAN RFP RESPONSE	Incumbents are responsible for coordinating and/or completing RFPs and consultant questionnaire responses in order to accurately and favorably represent the organization's insurance products/services.
GROUP SPONSOR RELATIONSHIP MANAGEMENT	Responsible for managing the firm's relationships with existing group sponsor clients by developing and executing proactive, creative and ongoing contact initiatives for the group sponsor members. Works closely with the most senior contacts at client organizations and ensures that the clients' overall service needs are satisfied.
GROUP SPONSOR ADMINISTRATION	A "middle office" function with primary responsibility for providing day-to-day client service and administrative support to group plan sponsors. Group sponsor administration staff are typically responsible for: responding to plan sponsor requests for information; resolving plan sponsor administrative or service problems; ensuring that all transactions are processed according to the plan sponsor's standards; preparing client reports; and possibly participating in client meetings and/or conference calls.

Actuarial Service

CHIEF ACTUARY	Fully responsible for the entire actuarial function. Responsibilities can include: managing all staff; establishing policies/procedures; and ensuring that all activities are performed to established standards. Responsible for the overall profitability and leadership of the function, on an organization-wide basis. The Chief Actuary provides ongoing advice and counsel to other top executives and has a key role in developing and implementing the company's operating policies and long-term strategies. Incumbent often reports to the Chief Executive Officer or the Chief Operating Officer.
FELLOW	Actuarial Fellows have obtained the highest actuarial designation in their field. Incumbents in this position build, support and maintain models for actuarial reporting and management purposes across a broad range of activities (i.e., pricing, modeling, forecasting/planning, product profitability, etc.) and levels of complexity.
FELLOW TRACK	Fellow Track Actuaries have obtained the Associate designation and are actively working towards earning their Fellow designation. Incumbents in this position build, support and maintain models for actuarial reporting and management purposes across a broad range of activities (i.e., pricing, modeling, forecasting/planning, product profitability, etc.) and levels of complexity.
CAREER ASSOCIATE	Career Associate Actuaries have obtained their Associate designation and are no longer working towards the Fellow designation. Incumbents in this position build, support and maintain models for actuarial reporting and management purposes across a broad range of activities (i.e., pricing, modeling, forecasting/planning, product profitability, etc.) and levels of complexity.
STUDENT	Students have completed at least one actuarial exam and are actively working to obtain their Associate designation. Incumbents in this position build, support and maintain models for actuarial reporting and management purposes across a broad range of activities (i.e., pricing, modeling, forecasting/planning, product profitability, etc.) and levels of complexity.
ACTUARIAL SUPPORT	These individuals are responsible for providing administrative and technical support to actuaries. Projects may include: preparing and analyzing statistical information; managing and conducting research; and updating/managing databases.

Definitions Property and Casualty Insurance

Product Management and Development

HEAD OF PRODUCT MGMT. AND DEVELOPMENT	Incumbents are responsible for overseeing the firm's products. This job code should be utilized for firms where one individual oversees both the management of current products and the development of new products. If these roles are separate, please code to the appropriate "head" position for product management or product development. Incumbents holding actuarial designations should be coded to the appropriate actuarial job role.
PRODUCT MANAGEMENT	Incumbents are responsible for managing the firm's insurance products. Responsibilities include analyzing profitability of policies by segment, suggesting and implementing changes to rates and sales strategies, working closely with operations, actuarial, training, and sales management involved in supporting assigned products. Incumbents holding actuarial designations should be coded to the appropriate actuarial job role.
PRODUCT DEVELOPMENT	Incumbents are responsible for creating new insurance products, or enhancing current insurance products, to promote growth, profitability or customer satisfaction. The incumbents are not responsible for maintaining current products. Incumbents holding actuarial designations should be coded to the appropriate actuarial job role.

Predictive Analytics

MODELING	This function covers incumbents who are responsible for developing quantitative/analytical models and applications in support of the firm's operations. The focus of this effort is in developing analytical methods and models that support decision making.
ADVANCED ANALYTICS	This function covers incumbents who are responsible for applying advanced mathematical and statistical theories to data to support management/firm decision making.
PREDICTIVE ANALYTICS MULTI-ROLE	This function covers incumbents who are responsible for both developing quantitative/analytical models and applying mathematical/statistical theories in order to support management/firm decision making.

Underwriting

HEAD OF UNDERWRITING	Has overall responsibility for the firm's insurance underwriting operations. Develops underwriting policies and standards. In conjunction with overall firm management and senior management, develops, implements and administers policies and programs which affect the operations. Managers also responsible for more than one operational function (e.g., Underwriting, Policy Administration, Claims) should be matched to Head of Insurance Operations.
REGIONAL / DIVISIONAL HEAD OF UNDERWRITING	Has overall responsibility for the firm's insurance underwriting operations within their region or division. Develops underwriting policies and standards. In conjunction with overall firm management and senior management, develops, implements and administers policies and programs which affect the operations. Managers also responsible for more than one operational function (e.g., Underwriting, Policy Administration, Claims) should be matched to Regional/Divisional Head of Insurance Operations.
FIELD UNDERWRITING	Responsible for evaluating the acceptability of risks associated with new and renewal customers. Determines the appropriate premium in order to maximize profitability of the product. Field Underwriters physically visit accounts to evaluate the exposure.
DESK UNDERWRITING	Responsible for evaluating the acceptability of risks associated with new and renewal customers. Determines the appropriate premium in order to maximize profitability of the product. Desk Underwriters do not physically visit accounts to evaluate the exposure and rely on information provided by the agent and client.
UNDERWRITING SUPPORT	Responsible for assisting the Underwriters in evaluating the acceptability of risk. Staff in this function differ from policy administration as the incumbent is on a career path to become an Underwriter. The incumbent may also have limited underwriting authority.
LOSS CONTROL	Responsible for inspecting new applicants and existing policyholders for hazards that may lead to loss and providing recommendations to control discovered hazards. The incumbent does not have underwriting authority, but may assist in the underwriting process.
PREMIUM AUDIT	Responsible for reviewing a policyholder's records to ensure that an appropriate premium has been charged. This is typically a function focused exclusively on workers compensation and commercial liability policies.

Ceded Reinsurance

CEDED REINSURANCE MULTI-ROLE	Responsible for buying reinsurance (both facultative and treaty). Prepares reinsurance proposals and places ceded reinsurance directly or with a broker. Writes contract wording, adhering to market security guidelines and negotiates treaty coverage. Maintains contract files and monitors treaty loss activity.
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Risk Consulting

RISK CONSULTING	Responsible for providing clients with risk management advice and value-added services. Works with clients to develop solutions to specific risk management objectives. Interactions with clients can involve developing safety policies, conducting site audits and offering employee training.
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Policy Administration

POLICY ADMINISTRATION	Responsible for all aspects of policy administration. Typically monitors payment receipts and policy expiration dates, processes various changes to policies, re-issues policy documents and issues various other policy-related documents.
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Definitions Property and Casualty Insurance

Payment Processing

PAYMENT PROCESSING	Responsible for all aspects of payment processing. Monitors payment receipts, handles payment remittance and applies premium to policies.
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Customer Service / Call Center

CUSTOMER SERVICE	Responsible for responding to inquiries, problem solving and administrative support/services to existing/prospective customers. Depending on whether a call center exists, may act as the first point of customer contact.
CALL CENTER / INBOUND	Responsible for responding to general inquiries and directing more complex requests to relevant areas within the firm. Acts as the first point of contact with customers. May also provide generic product/service information.
COMPLAINTS / ESCALATION	Responsible for handling customer complaints. Escalation staff possess higher levels of knowledge and experience than general call center staff and may have received special training.

Claims

HEAD OF CLAIMS	Responsible for the implementation of corporate goals and objectives regarding claims activities. Incumbent is responsible for the overall development and administration of claims policies and procedures and their impact on the company. The incumbent may or may not be responsible for the firm's claims litigation function.
HEAD OF CLAIMS LEGAL	Responsible for the implementation of corporate goals and objectives regarding the claims litigation activities. Incumbent is responsible for the development and administration of claims litigation policies and procedures and their impact on the company.
REGIONAL / DIVISIONAL HEAD OF CLAIMS	The Regional / Divisional Head of Claims has similar responsibilities to the overall firm-wide Head of Claims, however their scope is restricted to the specific business unit or region supported. As such, only firms with multiple regions or business lines with specifically aligned 'Heads of' are eligible to match to this position. The incumbent may or may not be responsible for the division's claims litigation function.
DIVISIONAL / REGIONAL HEAD OF CLAIMS LEGAL	The Divisional Head of Claims Legal has similar responsibilities to the overall firm-wide Head of Claims Legal however, their scope is restricted to the specific business unit supported. As such, only firms with multiple business lines with specifically aligned 'Heads of' are eligible to match to this position.
ADJUSTING - MULTI-ROLE	Responsible for investigating and settling property and liability claims within their given authority. Multi-role adjusters may split time between field and desk adjusting.
ADJUSTING - FIELD	Responsible for investigating and settling property and liability claims within their given authority. These adjusters spend the majority of their time in the field, visiting accident sites or claimants to retrieve evidence.
ADJUSTING - DESK	Responsible for investigating and settling property and liability claims within their given authority. These adjusters spend the majority of their time in the office and communicate with claimants via telephone or e-mail.
ADJUSTING - FAST TRACK	Responsible for quickly settling property and auto claims within a limited authority. Fast Track adjusters have the ability to close a claim within the first notice of loss.
APPRAISING - FIELD	Responsible for evaluating the value of and settling property claims within their given authority. These appraisers spend the majority of their time in the field, visiting loss sites or claimants to retrieve evidence.
APPRAISING - DESK	Responsible for evaluating the value of and settling property claims within their given authority. These appraisers spend the majority of their time in the office.
CLAIMS ATTORNEY	Responsible for actively managing and trying cases related to claims. Attorneys in this position should be actively involved in the mediation, arbitration or trying of claims-related litigation. Do not include attorneys responsible for the firm's general counsel activities.
LITIGATION SPECIALIST	Responsible for coordinating and managing claims-related litigation cases that are being handled by external (non-company) attorneys. This position is not responsible for directly handling litigated cases. This position may or may not have a J.D. If adjusting management or staff handle the external litigation as a part of their role as an adjuster, please code to that function.
CLAIMS PARALEGAL	Responsible for assisting attorneys in executing legal transactions and in securing, preparing, drafting and processing legal documents. This position does not have a J.D., but may have significant law experience.
CLAIMS LEGAL SECRETARY	Responsible for providing support to the claims attorney and litigation manager, but does not typically have the legal background of a Paralegal.
LEGAL BILL REVIEW	Responsible for auditing and reviewing legal bills for discrepancies between and appropriateness of charges and services provided.
HEAD OF SALVAGE & SUBROGATION	Responsible for the oversight of the salvage and subrogation departments. If the incumbent is only responsible for one of the functions, please code accordingly.
SALVAGE	Responsible for developing Actual Cash Value (ACV) guidelines for total loss determination, negotiating salvage contracts, processing salvage titles and monitoring salvage loss recoveries.
SUBROGATION	Responsible for investigating and recovering loss payments from a third party.
SUBROGATION ATTORNEY	Responsible for recovering loss payments from a third party. The incumbent will hold a J.D. and will represent the firm in this capacity in court or arbitration hearings.

Definitions Property and Casualty Insurance

Claims (continued)

FRAUD INVESTIGATION	Responsible for investigating claimants for potential fraud. The incumbents typically have a background in law enforcement.
MEDICAL BILL REVIEW	Responsible for auditing and reviewing claimant medical bills for discrepancies between and appropriateness of charges and services provided.
MANAGED CARE / CASE MANAGEMENT	Responsible for assessing medical necessity of care, identifying cases suitable for medical case management and developing return to work plans for claimants.
CLAIMS VENDOR MANAGEMENT	Responsible for coordinating and managing provider networks, including medical, glass, towing and direct repair.
CLAIMS ANALYSIS	Responsible for assisting management by performing workflow analysis, identifying process improvement opportunities, conducting cost benefit analysis of proposed changes and preparing customized reporting for claims management.

Sales Planning / Admin

SALES PLANNING	Working closely with sales management, is responsible for budgeting annual and long-term business and sales plans to drive revenue for the business.
LICENSING / REGISTRATION	Responsible for ensuring that staff and agents are properly registered with the relevant regulatory agencies.

Operational Support

OPERATIONAL PROJECT MANAGEMENT	Responsible for the management of significant projects within the insurance operations business area. As internal consultants, individuals typically work on multi-disciplinary projects, that require a broad knowledge of the firm and its key business areas. These roles are not taken by incumbents who have other primary duties. Technology project management should be matched to the infrastructure survey.
QUALITY ASSURANCE	Incumbents are responsible for ongoing monitoring of firm's employees for quality purposes. These individuals may monitor recorded telephone calls, review underwriting and sales files and perform other related activities. Do not code to this function managers who may review quality as a part of their managerial role or internal auditors who may review quality during an audit.
INSURANCE TRAINING	Incumbents are dedicated to training technical roles, including sales, underwriting, customer service and claims. Do not code to this function individuals who perform on the job training for new hires.

Levels

Levels

	A — Head / Lead	B — Senior Function Manager	C — Function Manager	D — Manager / Supervisor
Core Functional Responsibilities	<p>Directs and controls strategy and execution of the firm's activities in the insurance business area or function. Recommends objectives, policies, and plans for these areas to the most senior executives within the business unit and the firm. Coordinates activities with other areas of the firm.</p>	<p>Responsibilities are similar to those of Level A, but limited in scope to a smaller function, district or region. Incumbents have strategic responsibilities and strong leadership skills to enable them to ensure appropriate staffing and organizational structures are in place for their area.</p> <p>May form part of the management team for broader area or for internal client unit. In smaller locations or organizations, may be the most senior executive covering the function.</p>	<p>Roles at this level require significant management experience and expertise. Acts as a subject area expert and directs activities for staff usually through Managers/ Supervisors. Develops and maintains specific subject expertise and advises management, businesses and relevant third parties. Has regular contact among peers/clients within the unit/firm and externally. Provides advice on the implications of business trends, operating environment changes and firm or business unit strategy.</p>	<p>First-level manager role, responsible for a small (or possibly mid-sized) team of individual contributors. Management responsibilities at this level are focused on the maintenance and implementation of policies and procedures. Responsible as the day-to-day business, technical or functional expert in their assigned area.</p>
Supervisory	<p>Oversees all staff within the business area or function.</p>	<p>Manages and directs individuals within the assigned area, usually through relevant direct report managers.</p>	<p>Typically manages a specific business unit or specialist function.</p>	<p>Typically has management responsibilities for a small team or may be a single incumbent with "manager" responsibilities for a specialized sub-function.</p>
Experience Guideline	<p>Seasoned leader with extensive business experience, broad and deep functional expertise and significant product knowledge. Will have considerable external exposure as a representative of the function/firm or as an industry expert.</p>	<p>Seasoned manager with extensive product knowledge and functional expertise, although this may be limited to a more narrow scope of products and/or functions than at Level A.</p>	<p>Roles at this level typically require significant functional and industry experience/expertise, as they are expected to be subject area experts in multiple specific skill sets, business areas or products.</p>	<p>Roles at this level typically require some functional and industry experience, as they are expected to be subject area experts in one (or more) specific skill sets, business areas or products.</p>
Sample Position	<p>Top level of small firms; top one to two levels of large firms (depending on organizational structure). Typically this individual will be a member of the unit/firm's management team.</p> <p>Sample Positions: Sales Head, Chief Actuary, Underwriting Head, Operation Head, etc.</p>	<p>Direct reports to Level A in smaller firms; head of smaller region, or small product at large firms.</p> <p>Sample Positions: Major Regional Agency Director, Head of Claims Assessment, Head of Policy Administration, Head of Customer Service, in large scale Call Center, Chief Underwriter for major products, etc.</p>	<p>Manage multiple small teams in large firm.</p> <p>Sample Positions: Line Director of Claims Assessment, Line Director of Policy Administration, Chief Underwriter for specific business line, etc.</p>	<p>Manage a small team in a large firm.</p> <p>Sample Positions: Regional Sales Manager of Wholesalers, Actuarial Team Manager, Claims Team Supervisor, etc.</p>
Key Distinctions	<p>Primary focus of role is on proactive strategic leadership, rather than day-to-day operational execution, although roles may include significant operational responsibilities. Typically this individual will be a member of the firm's management team.</p>	<p>Role is balanced between day-to-day high level execution and development of the strategic direction of the relevant area.</p>	<p>Primary focus of role is on day-to-day functional execution, although roles will also include contributing to strategic planning within area of expertise.</p>	<p>Primary focus of role is on day-to-day supervision of a team, with occasional contribution to broader planning within area of expertise.</p>

Levels

	E — Senior Professional	F — Intermediate Professional	G — Junior Professional	H — Senior Staff	I — Junior Staff
Core Functional Responsibilities	Highest level individual contributor who performs functional activities (e.g., sales, actuarial analysis, claims resolution, etc.) with a relatively high level of autonomy. Day-to-day focus is on either: working with the most complex clients/transaction types or executing/handling the most complex functional tasks or analyses.	Developing individual contributors perform function-specific activities (e.g., sales, actuarial analysis, underwriting, etc.) under the general guidance of more senior staff. Individuals at this level are expected to use some independence of thought, but to refer more complex problems to supervisors or other senior professionals.	Entry-level career path role for individuals responsible for executing basic functional activities (e.g., sales, data analysis, claims analysis, etc.). Roles at this level are responsible for relatively routine work. Day-to-day actions are focused on following defined procedures, analyses and/or report preparation. Individuals will have their work fully monitored by more senior incumbents.	Responsible for transactional, administrative and/or clerical support typically for a department or group of individuals (e.g., sales reps, underwriters, actuaries, etc.). Responsibilities may include: meeting coordination, coordination of department scheduling, transaction processing and associated data entry and/or filing. Individuals generally require some expertise as more complex administrative tasks are likely to be assigned to those at this level.	Responsible for transactional, administrative and/or clerical support. Execute routine tasks, such as filing, answering phones, making photocopies or providing basic, narrowly defined services. Roles at this level operate under direct supervision with narrow independence of action.
Supervisory	May provide coaching to more junior staff, but does not typically have any formal management role.	n/a	n/a	n/a	n/a
Experience Guideline	Roles at this level typically require an individual emerging as an expert in a specific skill set, business area or product, but who remain focused primarily on daily execution of tasks.	Roles at this level are typically for those exhibiting strong basic executional capabilities and who are beginning to take on more responsibility. However, there is somewhat limited independence of action at this level.	Roles at this level are typically for those exhibiting strong basic executional capabilities and who are beginning to take on more responsibility. However, there is not significant independence of action at this level.	Roles at this level often do not require a University / College degree or any significant prior product or functional knowledge to accomplish primary duties.	Roles at this level often do not require a University / College degree or any significant prior product or functional knowledge to accomplish primary duties.
Sample Position	Sample Positions: Senior Wholesaler, Senior Actuary, Senior Underwriter, etc.	Sample Positions: Intermediate Group Sales Rep, Intermediate Call Center Rep, Intermediate Underwriter, etc.	Sample Positions: Junior Call Center Sales Rep, Junior Underwriter, Junior Claims Processor, etc.	Sample Positions: Senior Sales Assistant, Senior Underwriter Assistant, etc.	Sample Positions: Junior Sales Assistant, Junior Underwriting Assistant, etc.
Key Distinctions	Primary focus of role is on day-to-day execution of functional tasks (e.g., sales, analysis, processing, etc.), largely completed on an independent basis.	Primary focus is on execution of tasks within defined parameters, with some expansion based on developing capabilities and or experiences, in partnership with more experienced staff.	Primary focus is on execution of task within defined parameters, with some expansion based on developing capabilities and or experiences, in partnership with more experienced staff.	Primary focus is on daily deliverable of routine and defined outputs under direct supervision with little operating discretion. May be responsible for coaching/ guiding Junior Staff.	Primary focus is on daily deliverable of routine and defined outputs under direct supervision.

Property and Casualty Insurance Infrastructure

Global Map Property and Casualty Insurance Infrastructure

FINANCE & BUSINESS SERVICES	LEGAL & COMPLIANCE	INFORMATION TECHNOLOGY	RISK MANAGEMENT
MANAGEMENT CHIEF FINANCIAL OFFICER	MANAGEMENT GENERAL COUNSEL	MANAGEMENT HEAD OF OPERATIONS HEAD OF IT	MANAGEMENT CHIEF RISK OFFICER
INTERNAL AUDIT HEAD OF INTERNAL AUDIT INTERNAL AUDIT MULTI-ROLE	COMPLIANCE HEAD OF COMPLIANCE COMPLIANCE MULTI-ROLE	IT GENERALIST IT GENERALIST	RISK ANALYTICS / MODELING ANALYTICS / MODELING MULTI-ROLE
CORPORATE / STRATEGIC PLANNING HEAD OF CORPORATE / STRATEGIC PLANNING CORPORATE / STRATEGIC PLANNING	LEGAL LAWYER / ATTORNEY	IT PLANNING AND STRATEGY IT PLANNING AND STRATEGY	CORPORATE SERVICES
BUSINESS UNIT / PRODUCT CONTROL BU / PRODUCT CONTROLLER & ANALYTICS	LEGAL SUPPORT	ARCHITECTURE ARCHITECTURE	
FINANCIAL REPORTING & ACCOUNTING CONTROLLER FINANCIAL REPORTING MULTI-ROLE	COMMUNICATIONS & MARKETING	BUSINESS INTELLIGENCE REPORTING GENERALIST	CORPORATE SERVICES CORPORATE SERVICES MULTI-ROLE
CORPORATE TAX HEAD OF CORPORATE TAX TAX MULTI-ROLE	MANAGEMENT HEAD OF COMMUNICATIONS & MARKETING	DATABASE MANAGEMENT DATABASE MULTI-ROLE	DOCUMENT SERVICES DOCUMENT PRODUCTION / COPY CENTER
	COMMUNICATIONS & MARKETING COMMUNICATIONS & MARKETING	DEVELOPMENT APPLICATION DEVELOPMENT	GENERAL SERVICES FACILITIES / MAINTENANCE STAFF HOUSEHOLD STAFF MAILROOM / MESSENGER / RUNNER DINING STAFF
	MARKETING HEAD OF MARKETING MARKETING MULTI-ROLE	SYSTEMS ADMINISTRATION / ENGINEERING SYSTEMS ADMINISTRATION ENGINEERING	PROCUREMENT VENDOR MANAGEMENT / PROCUREMENT
TREASURY & ALM		HELP DESK / DESKTOP SUPPORT HELP DESK DESKTOP SUPPORT	CORPORATE PROJECT MANAGEMENT PROJECT MANAGEMENT
MANAGEMENT TREASURER CHIEF INVESTMENT OFFICER PORTFOLIO MANAGEMENT		TECHNOLOGY INFRASTRUCTURE INFRASTRUCTURE MULTI-ROLE DATA CENTER / COMPUTER OPERATIONS EMAIL / GROUPWARE IT SECURITY MULTI-ROLE	ADMINISTRATIVE SUPPORT
TREASURY TREASURY MULTI-ROLE		PROJECT MANAGEMENT PROGRAM OFFICE / PROJECT MANAGERS BUSINESS ANALYSIS	ADMINISTRATIVE SUPPORT CHAIRMAN / CEO / TOP EXECUTIVE ASSISTANT ADMINISTRATIVE ASSISTANT / SECRETARY – SENIOR ADMINISTRATIVE ASSISTANT / SECRETARY – JUNIOR RECEPTIONIST
HUMAN RESOURCES			SUPPORT SUPPORT (NON-SECRETARIAL STAFF)
MANAGEMENT HEAD OF HUMAN RESOURCES			
HUMAN RESOURCES GENERALIST HR GENERALIST / ADVISORS			
COMPENSATION AND BENEFITS COMPENSATION AND BENEFITS			
DIVERSITY CHIEF DIVERSITY OFFICER DIVERSITY STAFF			
HUMAN RESOURCES SERVICES & PAYROLL PAYROLL HRIS / REPORTING & ANALYTICS			
RECRUITING RECRUITING MULTI-ROLE			
TRAINING & DEVELOPMENT GENERAL TRAINING			

Matching Property and Casualty Insurance Infrastructure

The TACT Survey Suite features a simple, transparent matching logic. For each incumbent, the following six primary attributes are considered:

1. What **division** does the incumbent work in?

PC Property & Casualty	Division	Location	Unit	Sub Unit	Role	Level
	PC	-	-			
	P&C					

The list is not exhaustive.

2. What **location** does the incumbent work in?

U United States G United Kingdom	Division	Location	Unit	Sub Unit	Role	Level
	PC	U	-	-		
	P&C - United States					

3. What **unit** does the incumbent work in?

FB Finance & Business HR Human Resources IT Information Technology	Division	Location	Unit	Sub Unit	Role	Level
	PC	U	- IT	-		
	P&C - United States - Information Tech					

The list of units is not exhaustive.

4. What **sub unit** does the incumbent work in?

IN Technology Infrastructure	Division	Location	Unit	Sub Unit	Role	Level
	PC	U	- IT	- IN		
	P&C - United States - Information Tech - Tech Infra					

5. What **role** does the incumbent perform?

A Infrastructure Multi-role	Division	Location	Unit	Sub Unit	Role	Level
	PC	U	- IT	- IN	A	
	P&C - United States - Information Tech - Tech Infra - Infra Multi-role					

6. What **level** is the incumbent?

A Head B Sr. Function Manager C Function Manager D Manager E Sr. Professional	Division	Location	Unit	Sub Unit	Role	Level
	PC	U	- IT	- IN	A	E
	P&C - United States - Information Tech - Tech Infra - Infra Multi-role - Senior Prof					

The list of levels shown is not exhaustive.

Match Codes Property and Casualty Insurance Infrastructure

Unit	Sub Unit	Role	Level											
			Head / Lead	Senior Function Manager	Function Manager	Manager	Senior Professional	Intermediate Professional	Junior Professional	Staff	Administrative Support			
FB FINANCE & BUSINESS SERVICES	AA MANAGEMENT	A CHIEF FINANCIAL OFFICER	A											
	AU INTERNAL AUDIT	A HEAD OF INTERNAL AUDIT	A											
		B INTERNAL AUDIT MULTI-ROLE		B	C	D	E	F	G					
	CS CORPORATE / STRATEGIC PLANNING	A HEAD OF CORP / STRATEGIC PLANNING	A											
		B CORPORATE / STRATEGIC PLANNING	A	B	C	D	E	F	G					
	PC BUSINESS UNIT / PRODUCT / RISK CONTROL	A BU / PRODUCT CONTROLLER & ANALYTICS	A	B	C	D	E	F	G					
	RC FINANCIAL REPORTING & ACCOUNTING	A CONTROLLER	A											
		B FINANCIAL REPORTING MULTI-ROLE	A	B	C	D	E	F	G					
	TX CORPORATE TAX	A HEAD OF CORPORATE TAX	A											
		B TAX MULTI-ROLE	A	B	C	D	E	F	G					
	TA TREASURY & ALM	AA MANAGEMENT	A TREASURER	A										
			B CHIEF INVESTMENT OFFICER	A										
C PORTFOLIO MANAGEMENT						D	E	F						
TO TREASURY	A TREASURY MULTI-ROLE	A	B	C	D	E	F	G						
HR HUMAN RESOURCES	AA MANAGEMENT	A HEAD OF HUMAN RESOURCES	A											
	BP HR GENERALIST	A HR GENERALIST / ADVISORS	A	B	C	D	E	F	G					
	CB COMPENSATION AND BENEFITS	B COMPENSATION AND BENEFITS		B	C	D	E	F	G					
	DY DIVERSITY	A CHIEF DIVERSITY OFFICER	A											
		B DIVERSITY STAFF		B	C	D	E	F	G					
	HS HR SERVICES AND PAYROLL	B PAYROLL		B	C	D	E	F	G					
		C HRIS / REPORTING & ANALYTICS		B	C	D	E	F	G					
	RE RECRUITING	B RECRUITING MULTI-ROLE	A	B	C	D	E	F	G					
	TD TRAINING & DEVELOPMENT	A GENERAL TRAINING	A	B	C	D	E	F	G					
	LC LEGAL AND COMPLIANCE	AA MANAGEMENT	B GENERAL COUNSEL	A										
CO COMPLIANCE		A HEAD OF COMPLIANCE	A											
		B COMPLIANCE MULTI-ROLE	A	B	C	D	E	F	G					
LG LEGAL		A LAWYER / ATTORNEY	A	B	C	D	E	F						
LS LEGAL SUPPORT		A PARALEGAL			C	D	E	F	G	H				
CA COMMUNICATIONS & MARKETING	AA MANAGEMENT	A HEAD OF COMMUNICATIONS & MARKETING	A											
	AB COMMUNICATIONS & MARKETING	A COMMUNICATIONS & MARKETING		B	C	D	E	F	G					
	CO COMMUNICATIONS	A HEAD OF COMMUNICATIONS	A											
		B COMMUNICATIONS MULTI-ROLE		B	C	D	E	F	G					
		I GOVERNMENT RELATIONS / AFFAIRS		B	C	D	E	F	G					
	MK MARKETING	A HEAD OF MARKETING	A											
B MARKETING MULTI-ROLE			B	C	D	E	F	G						

Match Codes Property and Casualty Insurance Infrastructure

Unit	Sub Unit	Role	Level										
			Head / Lead	Senior Function Manager	Function Manager	Manager	Senior Professional	Intermediate Professional	Junior Professional	Staff	Administrative Support		
IT INFORMATION TECHNOLOGY	AA MANAGEMENT	A HEAD OF IT OPERATIONS	A										
		B HEAD OF IT	A										
	AB IT GENERALIST	A IT GENERALIST	A	B	C	D	E	F	G				
	AP IT PLANNING AND STRATEGY	A IT PLANNING AND STRATEGY	A	B	C	D	E	F					
	AR ARCHITECTURE	A ARCHITECTURE	A	B	C	D	E	F					
	BU BUSINESS INTELLIGENCE	A REPORTING GENERALIST		B	C	D	E	F	G				
	DB DATABASE MANAGEMENT	A DATABASE MULTI-ROLE	A	B	C	D	E	F	G				
	DV DEVELOPMENT	A APPLICATION DEVELOPMENT	A	B	C	D	E	F	G				
	EN SYSTEMS ADMIN / ENGINEERING	A SYSTEMS ADMIN / ENGINEERING	A	B	C	D	E	F	G				
	HD HELP DESK / DESKTOP SUPPORT	A HELP DESK		B	C	D	E	F	G				
		B DESKTOP SUPPORT		B	C	D	E	F	G				
	IN TECHNOLOGY INFRASTRUCTURE	A INFRASTRUCTURE MULTI-ROLE	A	B	C	D	E	F	G				
		C DATA CENTER / COMPUTER OPS		B	C	D	E	F	G				
		J EMAIL / GROUPWARE		B	C	D	E	F	G				
		K IT SECURITY MULTI-ROLE	A	B	C	D	E	F	G				
	PM PROJECT MANAGEMENT	A PROGRAM OFFICE / PROJECT MANAGERS	A	B	C	D	E	F	G				
		C BUSINESS ANALYSIS		B	C	D	E	F	G				
	RM RISK MANAGEMENT	AA MANAGEMENT	A HEAD OF RISK MANAGEMENT	A									
		RA RISK ANALYTICS / MODELING	A ANALYTICS / MODELING MULTI-ROLE		B	C	D	E	F	G			
	CB CORPORATE SERVICES	AB CORPORATE SERVICES	A CORPORATE SERVICES MULTI-ROLE		B	C	D	E	F	G			
DS DOCUMENT SERVICES		A DOCUMENT PROD / COPY CENTER			C	D	E	F	G	H			
GS GENERAL SERVICES		B FACILITIES / MAINTENANCE STAFF								G	H		
		C HOUSEHOLD STAFF				D					H		
		D MAILROOM / MESSENGER / RUNNER								G	H		
		F DINING STAFF				D				G	H		
PU PROCUREMENT		A VENDOR MANAGEMENT / PROCUREMENT	A	B	C	D	E	F	G				
PM CORPORATE PROJ MGMT		A PROJECT MANAGEMENT	A	B	C	D	E	F	G				
AD ADMINISTRATIVE SUPPORT	AS ADMINISTRATIVE SUPPORT	A CHAIRMAN / CEO / TOP EXEC ASST										M	
		B ADMIN ASST / SECRETARY - SENIOR										N	
		B ADMIN ASST / SECRETARY - JUNIOR										O	
		D RECEPTIONIST										P	
ZX SUPPORT	A SUPPORT (NON-SECRETARIAL STAFF)										H		

Definitions Property and Casualty Insurance Infrastructure

FINANCE & BUSINESS SERVICES

Management

CHIEF FINANCIAL OFFICER	Responsible for all financial aspects of the firm, typically the most senior finance professional. Liaises with senior management on strategic business planning and policy development. Oversees staff and other significant resources and exercises strategic control over planning and project management. Represents the firm in relationships with industry organizations, key competitors and other outside parties. May also represent the firm with major clients. Represents the firm on financial matters with industry, governmental and regulatory organizations as well as with rating agencies and outside investors as applicable. Scope of role may also include Treasury, Funding, Tax, Audit, Real Estate, Procurement, Risk Management and/or Investor Relations, in addition to core financial management responsibilities.
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Internal Audit

HEAD OF INTERNAL AUDIT	Incumbent directs the firm's internal audit function. Responsible for directing internal audit staff, scheduling audits, developing audit procedures, and serving as liaison with the firm's outside auditors and regulatory organizations.
INTERNAL AUDIT MULTI-ROLE	Covers staff responsible for independent, objective assurance and consulting activity designed to improve a firm's operations by evaluating and improving the effectiveness of risk management, control and governance processes. Special reviews may also be conducted as requested by senior management and incumbents may also be involved in strategic business reviews. May also be responsible for liaising with the Risk and Compliance functions.

Corporate / Strategic Planning

HEAD OF CORPORATE / STRATEGIC PLANNING	This position has responsibility for developing and coordinating the firm's strategic planning and development activities. Responsibilities typically include: leading the development of the business' long-term strategic plan; evaluating prospective merger or acquisition targets; and in some organizations, proposing and reviewing significant product/business line changes or expansions. This position may report to the firm's Chief Executive Officer, Chief Operating Officer, Chief Administrative Officer or Chief Financial Officer.
CORPORATE / STRATEGIC PLANNING	Responsible for developing and implementing high level business strategy and ensuring that results are monitored. Responsible for developing processes to create, deploy and measure corporate business strategy and ensuring that results are monitored. Includes the development and review of all strategic, growth/diversification and financial business plans including potential mergers, acquisitions and disposals. Responsible for developing high-level business strategy and coordinating business architecture as well as general assessment of new business opportunities. Responsibilities would also include analyzing trends and drivers within business areas and locations to optimize medium term strategy. In addition, they would support both regional and global management in their efforts to grow the business and would be responsible for communication of strategic business decisions. Incumbents will provide support on process re-engineering, information management, technical implementation and business strategy.

Business Unit / Product Control

BUSINESS UNIT / PRODUCT / RISK CONTROL	Responsible for financial reporting, planning and analysis for a specific business unit, division or product. Supports the business by providing financial reporting and analysis to aid business management and gives guidance and advice on accounting issues and the financial implications of business trends. Responsibilities typically include ensuring adequacy of controls, P&L and Balance Sheet reporting and reconciliations. Product Control functions will also have responsibility for inventory pricing and mark review and will liaise with other business and Infrastructure areas to resolve issues.
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Financial Reporting & Accounting

CONTROLLER	Responsible for overall direction of the accounting and budget functions for the entire firm. May also direct payroll activities and the tax function. Provides top management with financial information necessary to control the firm's operations. Through staff, responsible for financial and regulatory reporting for the firm.
FINANCIAL REPORTING MULTI-ROLE	Responsible for the development and management of the financial controlling function. At the more senior levels, this role could be referred to as the Financial Controller and will typically work strategically with the CFO. This role manages both internal and external reporting of financial information and has responsibility for regulatory reporting. Often this role is found where individuals cover a broad area of responsibilities (e.g., Financial Accounting, Management Reporting, Regulatory Reporting, etc.), rather than focusing on one specific role.

Corporate Tax

HEAD OF CORPORATE TAX	Incumbent directs the firm's tax function. Responsible for directing department staff, serving as liaison with the local and federal tax agencies, and managing the tax planning process which includes preparation and analysis procedures. Coordinates the development of effective tax strategies for the firm and its subsidiaries. May provide tax counsel to the insurance department on specific deals.
TAX MULTI-ROLE	Responsible for both the Tax Compliance & Audit and Tax Research & Planning roles. Often this role is found where individuals cover a broad area of responsibilities rather than focusing on one specific role.

Definitions Property and Casualty Insurance Infrastructure

TREASURY & ALM

Management

TREASURER	Responsible for the firm's global treasury/funding activities, usually including risk portfolio management. Typically, these responsibilities include planning as well as setting policies and guidelines for managing the firm's funding books, both domestic and foreign. They also include monitoring and evaluating global market conditions daily and providing overall management for risk portfolios. Advises senior management on multi-currency funding strategies, funding requirements, and credit issues as well as trading risk strategies. Develops and maintains relationships with senior management, internal users of funds, and the financial community. This position level reports to a senior executive (e.g., Chief Financial Officer, Vice Chairman).
CHIEF INVESTMENT OFFICER	The Chief Investment Officer is responsible for overseeing the Firm's investment/trading strategies and portfolios across a broad range of assets. Activities include designing an efficient investment process to maximize the level of returns for the firm, making day to day decisions about what levels of assets should be allocated to different investment vehicles and overseeing the investment research and technical analysis to assist in investment decisions. This position typically reports to the CFO or the Treasurer of the firm.
PORTFOLIO MANAGERS	Responsible for managing a general account portfolio that may span a broad range of assets or a single large asset class. Individuals in this group are responsible for selecting a combination of assets that will achieve optimal return for the company given an acceptable amount of risk. While activities are similar to investment managers, staff matched to this role are not responsible for managing portfolios for external clients.

Treasury

TREASURY MULTI-ROLE	Responsible for treasury activities including cash management, creditor relations and capital planning. Incumbents in this function may act as primary interface with the ratings agencies, investors in the firm's fixed-income bonds and notes programs, and with the firm's bank network and other liquidity providers. Treasury staff also have responsibility for managing bank lines of credit, and the control and movement of the firm's cash and cash positions.
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HUMAN RESOURCES

Management

HEAD OF HUMAN RESOURCES	This is the most senior role within the HR function with responsibility for ensuring the delivery of a professional HR service. Incumbents are responsible for all strategic and operational HR matters. Responsible for driving the human resources policies, processes and services, in line with the firm's strategic goals, across all functions in order to enhance firm profitability and achieve overall business objectives. The functions can include compensation & benefits, relocation & expat administration, employee relations, recruiting, and training & development. Incumbents typically provide counsel to the COO, CEO and members of the Executive Management team on human resources issues.
CHIEF DIVERSITY OFFICER	Responsible for leading the development and implementation of firm-wide policies and programs to promote the benefits of a diverse workforce. Incumbent is responsible for delivering a diversity and inclusion strategy that is aligned with business goals and values and integrating into the firm's business processes.

Human Resources Generalist

HR GENERALIST / ADVISORS	Responsible for supporting a business unit(s) on general HR issues such as compensation, recruitment, relocation, diversity, training and organizational development, either in conjunction with specialist HR teams or directly in smaller organizations. Incumbents are also responsible for management of employee relations issues (either directly or in conjunction with the specialist employee relations team) such as disciplinary, grievances, employee litigation, redundancy and terminations. In addition to implementing people management strategies, incumbents are also responsible for ensuring that firm policies and procedures are implemented across the business area including the annual promotion, performance review, and compensation processes.
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Diversity

DIVERSITY STAFF	This position is responsible for developing, implementing and monitoring proactive policies and programs to promote the benefits of a diverse workforce.
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Human Resources Service & Payroll

PAYROLL	Responsible for ensuring the timely and accurate delivery and accounting of salaries, wages, commission and incentive payments. Incumbents will have a good working knowledge and understanding of current payroll legislation and statutory requirements and may be required to deal with tax settlement agreements and other tax issues. Match to this role regardless of whether payroll is done "in-house" or by a third-party provider.
HR INFO SYSTEMS, REPORTING, AND ANALYTICS	Responsible for the design, modification and maintenance of the firm's HR Information Systems. Incumbents are also responsible for ensuring data integrity in the HR system, including the ongoing development and monitoring of HR data quality and confidentiality standards. They will also be responsible for extracting data from the HR systems and providing local, regional or global reporting on a regular or ad-hoc basis. A key part of this role is ensuring that: the reporting and analysis requirements of the business and other Infrastructure areas are met and the production and development of reporting are in line with these business requirements.

Recruiting

RECRUITING MULTI- ROLE	Responsible for Campus and/or Lateral / Professional Recruiting. Typically this role is found where individuals cover a broad area of responsibilities, rather than focusing on one specific role.
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Training & Development

GENERAL TRAINING	Responsible for identifying employee training needs and managing programs for all staff on an in-house and external basis. Incumbents will be responsible for developing and implementing programs to support the business needs and will also liaise with external suppliers for training courses and materials.
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Definitions Property and Casualty Insurance Infrastructure

LEGAL AND COMPLIANCE

Management

CHIEF LEGAL OFFICER / GENERAL COUNSEL	Has responsibility for advising the Chief Executive Officer and other executives on strategic initiatives. Represents the firm as the Chief Legal Officer/General Counsel in dealing with clients, external agencies and regulatory bodies. Responsible for direction of the firm's internal legal activities and for coordination of work conducted by the firm's external legal counsel on matters relating to the firm's own operations. May be responsible for the firm's compliance activities, including developing and maintaining corporate compliance policies. Management responsibility may also include involvement in tax work for the firm, advising senior managers on sensitive legal issues, and liaising with internal and external advisors. The Global Chief Legal Officer typically has overall firm-wide responsibility covering all business divisions and/or legal entities.
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Compliance

HEAD OF COMPLIANCE	Has responsibility for developing compliance strategy and directing and monitoring the firm's overall compliance program. Assists the firm and divisional management in understanding and addressing all applicable laws and regulations. Develops and maintains corporate compliance policies and establishes compliance review procedures. Directs the activities of the firm's compliance staff and acts as the liaison with regulatory agencies, internal and external advisors, and other internal control groups on compliance related issues. Incumbents in some firms may be involved in the vetting of proposed transactions, taking into account internal guidelines, as well as outside regulatory requirements to mitigate risk. Works closely with management to establish an appropriate compliance culture throughout the firm including the development of specialized training programs. Also liaises with the marketing department to ensure that the firm's printed marketing materials (e.g., advertisements, fact-sheets) comply with regulatory requirements.
COMPLIANCE MULTI-ROLE	Responsible for two or more roles in this function, inclusive of Business Unit / Product Compliance, Compliance Policy & Training, Money Laundering / Financial Crimes Prevention, Market Surveillance / Monitoring, Registration, and Regional Offices / Branch Examinations. Often this role is found where individuals cover a broad area of responsibilities rather than focusing on one specific role.

Legal

LAWYER / ATTORNEY	Responsible for providing legal advice to the firm and for ensuring the firm operates in accordance with various legal parameters. Specialists within the area provide support across the scope of the firm's activities ensuring that legal issues, contracts, disputes, complex transactions, etc., are conducted within due diligence of the legal framework.
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Legal Support

PARALEGAL	Responsible for assisting lawyers/attorneys in executing legal transactions. At the more senior level incumbents are responsible for securing, preparing, drafting and processing legal documents. This includes the research, review and interpretation of legal documents for validity. Individuals must have thorough knowledge of legal customs/practices for examining, organizing and processing legal documents.
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RISK MANAGEMENT

Management

HEAD OF RISK MANAGEMENT	Responsible for overall direction of the firm's risk management function. In conjunction with senior management and/or a Risk Management Committee, incumbent formulates the organization's risk management policies. Directs staff in establishing risk management procedures and standards, developing risk management analyses and reports, developing approval procedures and guidelines on risk limits by type of product and/or transaction, and in establishing management and administrative procedures to ensure adherence to policies. Responsible for coordination of the organization's risk management policies. Provides counsel to business unit managers on risk management issues, and evaluates significant transactions and/or capital commitments prior to execution. Involved in evaluating new products and trading/hedging strategies for their impact on the firm's risk profile.
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Risk Analytics / Modeling

ANALYTICS / MODELING MULTI-ROLE	This function covers incumbents who are responsible for developing quantitative/analytical models and applications in support of the firm's overall risk management effort. The focus of this effort is in developing analytical methods and models that assess the market, credit and / or operational risks. Staff are responsible for developing various analytic models including sensitivity analyses, stress testing, value-at-risk, scenario testing, and Monte Carlo simulations. Typically, they utilize various computer software programs and may be proficient in programming new analytic models. While these skills may suggest an overlap of responsibilities with technology staff, risk analytic staff are focused on and responsible for the development of the theory and mathematics behind various models.
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Definitions Property and Casualty Insurance Infrastructure

INFORMATION TECHNOLOGY

Management

<p>HEAD OF IT AND OPERATIONS</p>	<p>Responsible for the firm's operations and information systems & technology functions. Develops, recommends and administers firm policies and programs governing these areas. Directs the Head of Operations and Head of Information Systems & Technology in implementing these programs. The incumbent's responsibilities include: developing annual and long-term operating and strategic plans; managing all operations and systems & technology staff; establishing policies and procedures; and providing guidance on operations and technology issues to management throughout the firm. In larger firms, the incumbent may manage the Head of Information Technology and / or the Head of Operations. In smaller firms, the incumbent may work directly with group or department managers. Incumbent serves as the firm's liaison with industry groups and trade associations related to operations and systems & technology issues.</p>
<p>HEAD OF IT</p>	<p>Responsible for direction and control of all information systems and technology activities within the firm. Management responsibilities would typically include all the firm's systems design and programming activities, network planning, database management and computer operations. Develops annual budgets and plans, as well as strategic plans for the systems group. Interfaces with firm's management and business unit management on all information systems and technology related issues. Acts as the firm's liaison with peer organizations, key industry groups and associations related to systems activities. Incumbent may report to the Head of Information Technology and Operations, the Chief Administrative Officer or the Chief Operating Officer.</p>

IT Generalist

<p>IT GENERALIST</p>	<p>Responsible for a variety of technological functions that can include systems and network administration, help desk, database design and administration, market data services, installations & moves, disaster recovery, data security, and/or applications development. Often this role is found within a firm where individuals cover a broad area of technology responsibilities rather than focusing on one specific role.</p>
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IT Planning and Strategy

<p>IT PLANNING AND STRATEGY</p>	<p>Responsible for providing recommendations to management regarding the firm's short and long-term information systems and technology strategy, including cost / benefit analysis of IT technologies. Interfaces with business, information systems and technology managers on technology planning and the implementation plans for business areas.</p>
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Architecture

<p>ARCHITECTURE</p>	<p>This function covers incumbents responsible for designing and implementing system and application architecture and associated standards, and for working with developers to ensure that all technology initiatives are implemented within the existing or planned framework.</p>
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Business Intelligence

<p>REPORTING GENERALIST</p>	<p>Responsible for architecture, design expertise in data marts, data warehouses and business intelligence enterprise reporting. Designs end-to-end business intelligence solutions, including data models, ETL design, and BI / OLAP applications. Defines methodology, implements data marts and business intelligence solutions, and develops documentation. Assesses effectiveness of deployed solutions and identifies ways to increase the use of Business Intelligence within the organization. May have strong SQL skills and web development experience.</p>
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Database Management

<p>DATABASE MULTI-ROLE</p>	<p>This function covers incumbents responsible for database administration, analysis, maintenance, and database management activities or database architecture / design engineering.</p>
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Development

<p>APPLICATION DEVELOPMENT MULTI-ROLE</p>	<p>This function covers incumbents responsible for application development and modification and / or maintenance of applications. These individuals have in-depth knowledge of development tools and languages. Incumbents work closely with business partners in defining requirements for systems applications.</p>
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Systems Admin / Engineering

<p>SYSTEMS ADMIN / ENGINEERING</p>	<p>This function covers incumbents responsible for the planning and development of technical support surrounding operating systems capabilities, including installation and on-going administration. Designs, develops, troubleshoots, and debugs software programs for software enhancements and new products. Develops software tools including operating systems, routers, networks, utilities, databases, and Internet-related tools. Determines hardware compatibility and / or influences hardware design. Controls user access and passwords, and is responsible for security. Proposes and implements systems enhancements that will improve the reliability and performance of the systems. Monitors usage and performance. Responsible for documenting the configuration of the system and troubleshooting any reported problems. Often, this role is found where individuals cover a broad area of responsibilities, rather than focusing on one specific role. The Engineering function captures individuals responsible for providing on-going complex enterprise technical support.</p>
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Definitions Property and Casualty Insurance Infrastructure

INFORMATION TECHNOLOGY

Help Desk / Desktop Support

HELP DESK	Responsible for coordinating the activities of the help desk function with other systems areas, particularly UNIX, Windows and network systems administration.
DESKTOP SUPPORT	Responsible for installing and testing software and repairing computer hardware, as well as providing infrastructure support to business units. The primary value of the desktop support position is the ability to provide quick and efficient technical support without disruption to business flow.

Technology Infrastructure

INFRASTRUCTURE MULTI-ROLE	This function covers incumbents responsible for the Infrastructure elements of a firm's IT department. This function also pertains to individuals responsible for a 'cross-firm' Infrastructure coverage, such as Head of Infrastructure, or Infrastructure generalists, Systems and Network administrators, and other roles comprising of a variety of Infrastructure functions often found in smaller IT departments.
DATA CENTER / COMPUTER OPERATIONS	Responsible for the activities of the firm's data center. Ensures the operation is in accordance with established procedures and practices. Monitors performance of computing equipment, and coordinates equipment installation and delivery schedules. Responsible for all mainframe operations and processing functions and for ensuring maximum utilization of this equipment. Also has responsibility for central server based applications. Recommends purchase of new equipment, products, and services to ensure effective data-processing operations. Develops procedures for establishing data processing priorities and efficient scheduling of 'jobs' as well as providing report production / reproduction and delivery. Evaluates recovery systems and services to ensure timely and efficient data and information processing in case of problems or 'disasters' such as power failures. Coordinates activities with the disaster recovery function.
EMAIL / GROUPWARE	Responsible for the design, customization, installation and support of all E-mail / Groupware services (e.g., Peoplesoft, SAP, LotusNotes, MS Exchange / Outlook). Staff act as a primary liaison with service providers and vendors.
IT SECURITY MULTI-ROLE	Responsible for both Administrative and Technical IT security support. Often this role is found where individuals cover a broad area of responsibilities rather than focusing on one specific role.

Project Management

PROGRAMS OFFICE / PROJECT MANAGERS	Responsible for the management of significant projects (e.g., strategic change management, new business and product initiatives, process re-engineering, establishment of control procedures) within this infrastructure area. Sometimes referred to as the internal consultant, individuals work typically on multi-disciplinary projects and require a broad knowledge of the firm and its key functions. Within the Program Office, staff use knowledge of the development lifecycle to monitor and ensure completion of projects on schedule. These projects necessitate full time commitment and are not undertaken by incumbents whose primary role is elsewhere. Strong quantitative, analytical, and project management skills are also required. Incumbents may utilize Agile software development methodologies.
BUSINESS ANALYSIS	Responsible for acting as the primary interface between technology infrastructure and a specific business/functional area. Incumbents identify business unit requirements, create project and process specifications, coordinate with project teams and ensure that projects are on schedule and within budget. May have a dual reporting relationship to technology and to business/functional unit management.

Definitions Property and Casualty Insurance Infrastructure

COMMUNICATIONS & MARKETING

Management

HEAD OF COMMUNICATIONS & MARKETING	Responsible for the direction of all communications activities for the firm. Incumbent will set consistent communication policies, procedures and planning processes. Responsible for the communication / marketing strategy in conjunction with senior revenue management. Directs staff responsible for all communications activities (e.g., investor relations, media relations, and community relations) as well as marketing related activities. Develops the firm's infrastructure to provide timely, consistent and relevant communications. Responsibilities may include advertising, media placement and analysis of the strengths and weaknesses of existing marketing efforts. Serves as the firm spokesperson on broad policies and represents the firm with trade associations and government groups. Coordinates activities with the government affairs function, which in some firms may report to this area. Develops and maintains relationships with various outside agencies and uses these relationships, where appropriate, to ensure positive and consistent coverage of the firm's activities. Responds to major public issues which affect the organization.
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Communications & Marketing

COMMUNICATIONS & MARKETING	This function covers incumbents responsible for promoting the firm's image internally (e.g., through newsletters and other communications) and / or externally (e.g., through print and broadcast media, special events, and / or analyst briefings) and those incumbents responsible for the firm's marketing and advertising activities.
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Communications

HEAD OF COMMUNICATIONS	Responsible for the direction of all communications activities for the company. Incumbents will set consistent communications policies, procedures and planning processes. Will be the main focus of issues management in the firm and provide advice to more senior management as appropriate. Directs staff responsible for all communications activities (e.g., investor relations, media relations and community relations). Develops the firm's infrastructure to provide timely, consistent and relevant communications. Serves as the firm spokesperson on broad policy and represents the firm with trade associations and government groups. Coordinates activities with the government affairs function, which in some companies may report to this area. Develops and maintains relationships with various outside agencies and uses these relationships where appropriate to ensure positive and consistent coverage of the firm's activities. Responds to major public issues which affect the firm.
COMMUNICATIONS MULTI-ROLE	Responsible for two or more of the roles in the Communications function which could include Media Relations, Internal Communications, Community Relations, Corporate Responsibility, Philanthropy, Investor Relations and Government Relations. Typically this role is found where individuals cover a broad area of responsibilities, rather than focusing on one specific role.
GOVERNMENT RELATIONS / AFFAIRS	Responsible for coordinating the company's relationship with government officials. Prepares memos on briefings for company's senior management advising on pending legislation and issues that may affect the company. May also be the company's lobbyist.

Marketing

HEAD OF MARKETING	Responsible for the direction of all marketing activities for the firm. Specific responsibilities typically encompass management of the following functions: business intelligence and strategy, creative services, corporate marketing, and product development / management. Ensures close working relationships with business lines in order to meet their needs. Develops strategies to help gauge perception of the firm and increase awareness where necessary. Directs activities of marketing staff in analyzing the firm's market position, as well as the strengths and weaknesses of existing marketing efforts. Also assists staff responsible for monitoring client demands and new market opportunities. Works closely with the other managers in preparing marketing strategies and business plans for new and existing products. Develops strategies designed to increase the strength of the firm's brand.
MARKETING MULTI-ROLE	Responsible for two or more of the roles in this function, inclusive of Creative Services / Graphic Arts, Market Research / Business Intelligence, Product Management and Branding / Design. Typically this role is found where individuals cover a broad area of responsibilities, rather than focusing on one specific role.

Definitions Property and Casualty Insurance Infrastructure

ADMINISTRATIVE SUPPORT

Administrative Support

CHAIRMAN / CEO / TOP EXEC ASST.	Responsible for providing administrative and secretarial support to senior executives. Duties include scheduling of appointments, preparation of external / internal correspondence, telephone and visitor screening, travel arrangements, coordination of meetings and receptions, preparation of presentation materials, and maintenance / filing of documents. Individuals are typically involved in the coordination of sensitive reports and analysis (e.g. budgets). Incumbents have the proven ability to make sound judgments on a day-to-day basis regarding assigned and ad hoc duties. Due to the nature of their role, individuals in this position have regular contact with important clients, industry and government officials, and senior management in other firms.
ADMINISTRATIVE ASST. / SECRETARY - SENIOR	Responsible for providing administrative and secretarial support for a department or group of individuals. Responsibilities may include, but are not limited to: coordination of meetings, ordering of supplies and equipment, coordination of other assistants, payroll for staff eligible for overtime, and overtime reports. While some of the focus of this job is on the coordination and execution of administrative tasks, incumbents also spend substantial time performing secretarial duties.
ADMINISTRATIVE ASST.. / SECRETARY - JUNIOR	Responsible for providing administrative and secretarial support for a department or group of individuals. Responsibilities may include, but are not limited to: coordination of meetings, ordering of supplies and equipment, coordination of other assistants, payroll for staff eligible for overtime, and overtime reports. While some of the focus of this job is on the coordination and execution of administrative tasks, incumbents also spend substantial time performing secretarial duties. Due to their more limited experience, incumbents typically receive guidance and/or direction from more senior administrative staff.
RECEPTIONIST	Responsible for working at the main and secondary reception desks. Incumbents greet, screen and direct all visitors. May be responsible for assigning conference rooms and performing basic clerical duties. Staff may also be responsible for operating the central console or switchboard.
SUPPORT (NON-SECRETARIAL STAFF)	Incumbents are responsible for providing clerical support such as filing and data entry. Incumbents in this role act as a clerical support resource which can be utilized across any of the Administrative functional areas at any time. Typically, they would perform non-secretarial administrative tasks.

CORPORATE SERVICES

Corporate Services

CORPORATE SERVICES MULTI-ROLE	Responsible for two or more of the roles in this function, inclusive of both Corporate Services functions (e.g. business continuity, real estate / property management, security, and project management) and General Services functions (e.g. procurement, dining room, travel, mailroom, and library / business information services). Typically this role is found where individuals cover a broad area of responsibilities rather than focusing on one specific role.
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Document Production / Copy Center

DOCUMENT PRODUCTION / COPY CENTER	This role may have management and administrative levels. Responsible for editing and correcting documents for form, style, consistency, grammar usage, and other quality standards. Knowledgeable of the firm's approved document formats. Staff do not edit documents for content. May also be responsible for electronic document support.
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General Services

FACILITIES / MAINTENANCE STAFF	Responsible for performing light maintenance work/repairs.
HOUSEHOLD STAFF	Responsible for office cleaning work.
MAILROOM / MESSENGER / RUNNER	Responsible for the distribution of mail and delivery of material, either internally or externally, potentially via other sources (e.g., overnight express). May work with courier services and maintain office supplies. May also work with the regional regulated postal service in keeping abreast of current requirements.
DINING STAFF	Responsible for several or all services relating to executive dining rooms and company cafeterias. Staff include wait staff, chefs, hosts, and dining services supervisors / managers.

Procurement

VENDOR MANAGEMENT / PROCUREMENT	Responsible for either purchasing and supply chain activities, or the negotiating and relationship management associated with outsourced services. May work with external agents. Responsibilities may include maintaining documentation relating to procurement (purchase orders, invoices, etc.), and may be responsible for a specific area, such as utilities, insurance or office equipment. May also conduct feasibility studies and detailed analyses of business unit requirements. Can also be involved in outsourcing evaluation and implementation and contract standards. Could work with other business areas on strategy to determine firm functions that could be outsourced.
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Corporate Project Management

PROJECT MANAGEMENT	Responsible for the management of significant projects (e.g., strategic change management, new business and product initiatives, process re-engineering, establishment of control procedures) on a firm-wide scale. Sometimes referred to as internal consultants, individuals work typically on multi-disciplinary projects and require a broad knowledge of the firm and its key functions. This incumbent may also be responsible for the tools and methods of six sigma, including DMAIC (Define, Measure, Analyze, Improve, Control), DFSS (Design for Six Sigma), Process Management, Lean and Project Selection. Could also be responsible for quality management.
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Levels

Levels

	A — Head / Lead	B — Senior Function Manager	C — Function Manager / Sr. Technical Expert	D — Manager / Technical Expert
Core Functional Responsibilities	Directs and controls strategy and execution of the firm's activities within a major infrastructure area. Recommends objectives, policies, and plans for these areas with the most senior executives of the firm. Partners with the revenue areas to improve efficiency, effectiveness, productivity and / or control. Typically a key member of the firm's management team who represents the firm in dealings with clients and external bodies.	Responsibilities are similar to those of Level A, but limited in scope within the defined infrastructure area. Incumbent has strategic responsibilities and strong leadership skills to ensure appropriate staffing and organizational structures are in place for their area. This individual will also partner with the revenue areas to improve efficiency, effectiveness, productivity and / or control. May form part of the management team for product or business area. In smaller locations or organizations, may be the most senior executive covering the area.	Incumbents at this level may manage a department, product or process with a large amount of independence. Typically referred to as technical expert and known internally and externally as reliable, knowledgeable resource. Develops and exercises business plans, policies and procedures and may also be responsible for various projects to improve efficiencies. Individual at this level has a clear understanding of the firm's different businesses and the related economics.	Incumbent at this level is fully knowledgeable on the day-to-day activities of a product or process however will require input on more complex issues. This individual may have oversight of a small team of junior staff to ensure all daily responsibilities are completed. Individual at this level has some understanding of the firm's different businesses and the related economics.
Supervisory	Through management team, oversees all staff within the relevant infrastructure area.	Manages and directs individuals within the infrastructure area, usually through relevant direct reports.	Typically manages a specific department, product or process within a specific infrastructure area. Technical expert without management responsibilities would be seen as key advisor on significant business / product decisions.	May have management responsibilities for a small team, or may be a single incumbent with manager responsibilities for a product or process.
Experience Guideline	Seasoned leader with extensive business experience, broad and deep functional expertise and significant product knowledge. Will have considerable external exposure as a representative of the firm or as an industry expert. Minimum years of experience: Typically 15 years	Seasoned manager with extensive product knowledge and expertise, likely to have a more narrow scope than at Level A. Minimum years of experience: Typically 12 years	Role at this level typically requires significant industry experience. Individual is expected to be subject area expert in multiple or specific skill sets, business areas or products. Minimum years of experience: Typically 10 years	Role at this level typically requires some industry experience. Individual is expected to be subject area expert in one (or more) specific skill sets, business areas or products. Minimum years of experience: Typically 7 years
Title Guideline	MD or EVP level; Top level of small firms; Top one to two levels of large firms (depending on organizational structure) Sample Positions: Chief Financial Officer, Firm Controller, Head of HR, Head of Compensation & Benefits, Head of Strategic Planning, Head of Technology, Head of Ops, CLO	Director / FVP or equivalent level; Direct reports to Level A in smaller firms; head of small product at large firms Sample Positions: Cash Equity Product Controller, Compensation Director, Head of Home & Auto IT, Managing Lawyer/Attorney	VP or equivalent level (could be a small number of Directors) Sample Positions: Manager of Regulatory Reporting, Audit Manager, Recruiting Manager, Brand Marketing Expert	AVP or equivalent level (could be a small number of VPs) Sample Positions: Senior Specialist in Corporate Strategy, Jr. Business Partner/Generalist HR, Manager of a small Financial Reporting Team
Key Distinctions	80% Strategic / 20% Tactical Primary focus of role is on proactive strategic leadership rather than day-to-day operational execution, although roles will include significant operational responsibilities. Typically this individual will be a member of the firm's management team.	40% Strategic / 40% Tactical / 20% Transactional Role is balanced between day-to-day high level operational execution and development of the strategic direction of the relevant Infrastructure area.	20% Strategic / 40% Tactical / 40% Transactional Primary focus of role is on day-to-day operational execution, although roles will also include contributing to strategic planning within area of expertise.	40% Tactical / 60% Transactional Primary focus of role is on day-to-day operational execution, with occasional contribution to broader planning within area of expertise.

Levels

	E — Senior Professional	F — Intermediate Professional	G — Junior Professional	H — Staff
Core Functional Responsibilities	Day-to-day focus is on resolution of complex problems or transactions, where expertise is required to interpret against policies, guidelines or processes. Role at this level usually has full ownership for one or more processes, reports, procedures or products, and may also be considered analytical or procedural experts representing a unit or team on cross-function process or project deliverables.	Responsible for following established guidelines and identifying and resolving problems. Individual at this level is expected to use some independence of thought but to refer more complex problems to supervisors or other experts. Individual would be expected to contribute to work flow or process change and redesign, and to form a strong basic understanding of the specific product or process. May also be accountable for regular reporting or process administration as owner.	Roles at this level are responsible for routine operational or administrative work. Day-to-day actions are focused on administering defined procedures, analyses and report preparation. Individuals will have their work thoroughly reviewed and checked by more senior incumbents and will have limited contact outside their immediate area.	Responsibilities at this level are similar to those of Level G. However, staff at this level work under direct supervision within a specific area and generally perform only moderately complex processing work, with little discretion or decision-making capability. May also be responsible for dining services (e.g., chef) or driving (e.g., chauffeur).
Supervisory	May supervise day-to-day work of junior level employees, but will not typically have formal management role.	May direct day-to-day work of junior level employees, but will not typically have formal management role.	n/a	May supervise staff performing routine clerical or administrative work.
Experience Guideline	Roles at this level typically require an individual emerging as an expert in a specific skill set, business area or product but who remain focused primarily on daily execution. Minimum years of experience: Typically 5 years	Roles at this level are typically for those exhibiting strong basic executional skills and who are beginning to take on more responsibility. However, there is not significant independence at this level. The level may include individuals in the final stages of College training program or those studying for a professional qualification or accreditation. Minimum years of experience: Typically 3 years	Roles at this level are often filled by recent University / College graduates with little or no professional experience, but with relevant skills. This level includes individuals joining the firm on a University / College graduate training program.	Roles at this level can include recent University/ college graduates who are not part of a firm's training program. Incumbents without a degree may require related experience or product knowledge to accomplish primary duties.
Title Guideline	Generally has no officer title (could be a small number of AVPs) Sample Positions: Senior Accountant, Senior HR Specialist, Senior Programmer	No officer title Sample Positions: Intermediate Accountant, Intermediate Risk Analyst, Intermediate Programmer	No officer title Sample Positions: Junior Accountant, Operations Analyst, Junior Programmer	No officer title Sample Positions: Finance Staff, Operations Staff, Paralegal
Key Distinctions	Primary focus of role is on day-to-day deliverables, developing solutions based upon subject expertise, and occasionally representing the department at a broader level.	Primary focus is on execution within defined parameters, with some expansion based on developing capabilities and or experiences, in partnership with more experienced staff.	Primary focus is on daily deliverable of routine and defined outputs, while at the same time developing knowledge of the broader context in which the work is being performed.	Primary focus is on daily deliverable of routine and defined outputs under direct supervision with little operating discretion. May be responsible for directing Junior Staff.

Levels

	M — Executive Administrator / Support	N — Senior Administrator / Support	O — Intermediate Executive Administrator / Support	P — Junior Executive Administrator / Support
Core Functional Responsibilities	Roles at this level typically provide administrative or secretarial support to the CEO, COO or other top executives, working with limited direction from the executive and executing significant discretion and judgment. At this level, support staff are typically responsible for implementing defined processes within a specific area and providing oversight and guidance to less seasoned staff.	Responsible for providing administrative, secretarial and / or clerical / technical support typically for a department or group of individuals. Responsibilities may include: meeting coordination, coordination of department scheduling, transaction processing and associated data entry and / or filing. Individuals generally require some expertise as more complex administrative tasks are likely to be assigned to those at this level.	Responsible for providing administrative, secretarial and / or clerical support under some supervision and direction. Generally does not have administrative responsibility for an entire department, and may work for only one or two individuals. Support responsibilities may include data input, data processing and / or data verification for routine processes, with associated filing and / or distribution of related materials. NOTE: In markets with only one admin / support level, use this level for matching.	Responsible for providing basic secretarial, administrative or clerical support. Execute routine tasks, such as filing, answering phones, making photocopies or providing basic, narrowly defined services. Roles at this level operate under direct supervision with narrow independence of action. NOTE: In markets that do not use the intermediate admin / support level, use this level for all Non-Senior roles.
Supervisory	May supervise staff performing routine clerical or administrative work.	May direct the work of less experienced staff performing routine clerical or administrative work.	n/a	n/a
Experience Guideline	Roles at this level require significant prior product knowledge and experience to accomplish primary duties. Individuals often represent the firm, interfacing with clients and other outside parties.	Roles at this level require strong product knowledge and significant prior experience within the area of expertise.	Roles at this level require some prior experience within the area of expertise, but little knowledge of the financial services industry.	Roles at this level require little or no prior work experience.
Title Guideline	n/a Sample Positions: Executive Secretary, Office Manager	n/a Sample Position: Senior Administrative Assistant	n/a Sample Positions: Intermediate Administrative Assistant, Legal Secretary	n/a Sample Positions: Receptionist, Junior Administrative Assistant
Key Distinctions	Most senior level of administrative and support responsibilities which requires significant transaction-level knowledge and presence.	n/a	n/a	n/a

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Ward Group® is the leading provider of benchmarking and best practices studies for insurance companies. We analyze staff levels, compensation, business practices and expenses for all areas of insurance company operations to help companies measure results, optimize performance and improve profitability. We have worked with over 400 companies and performed over 2,000 benchmarking exercises since 1991. Our in-depth, apples-to-apples benchmarking and accumulated data serve as the lifeblood of every project we undertake.

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