

Job Profile for Health Risk Management Analyst

Responsible for supporting the implementation and strengthening of the company's Health risk management framework and policies. Also support a consistent framework to systematically identify, monitor and manage the most significant Health risks and support daily processes and activities that alert management about new issues and risks evolution..

Role Qualification:

- **Academic/Professional:** Bachelor's degree from a reputable University, actuarial or other insurance certification is an advantage. Risk Management professional certification CERA/PRM/IRM/FRM. 1 or 2 actuarial exams passed will be an added advantage.
- **Work Experience:** 5+ years of applicable experience in related job role

Key Responsibilities:

- Develop models that estimate:
 - Technical Reserves for products, ensuring that all cashflows are accurately modelled (Gross and Net)
 - Stress test scenarios in line with AXA Group assumptions
 - Short Term Economic Capital (STEC)
 - Economic Capital Ratio (ECR)
- Implement, quantify and review of assumptions changes and model updates.
- Analyse and summarise the results of these models
- Develop insurance risks mapping and indicators' monitoring.
- Analyse and report AXA Mansard's risk exposures.
- Provide second opinion of the efficiency and completeness of the underwriting and reinsurance programs of AXA Mansard (FAC and treaties)
- Assist the Chief Risk Officer in analysing, classifying risks (frequency / potential severity) and measuring financial impact of risks on the company.
- Assist the Chief Risk Officer in the formulation of policies and implementation of better controls of the 1st line of defense
- Provide second opinion on Portfolio reviews (New Business/Renewals/Referrals)
- Provide second opinion on Health actuarial liabilities and AXA Mansard's reinsurance structure, challenge and justify the choices to AXA Group.
- Provide second opinion on Catastrophe and Atypical Non-CAT processes
- Develop policies and implement better controls of the 1st line of defense.
- Provide second opinion on products (new and reviews) features, pricing, renewal, Volume risk, anti-selection.
- Develop Operational, Internal Control, Emerging, Reputation risk management and operational resilience frameworks for AXA Mansard Health – risk identification, qualitative and quantitative assessment, mitigation, and monitoring of action plans.
- Ensure regulatory accomplishment in terms of operational and emerging risks requirements.

- Work with applicable stakeholders to complete Operational, Internal Control and Emerging risk projects.
- Proactively support the identification of main operational, emerging and business continuity risks on regular basis
- Develop relationship with local risk correspondents.
- Interact and collaborate with risk-related functions in the 2nd line of defense: Compliance, Legal, Tax, Data Privacy, Information Security, Business Continuity, etc.
- Support the Chief Risk Officer in key risk reporting as well as other risk related matters, both technically and logistically
- Work closely and collectively with functional units to support management in ensuring their risks are identified, assessed, reported, and managed.
- Support the Chief Risk Officer in the execution of special projects relevant to the Risk Management team

Required Skills and Competencies

- Good knowledge of insurance products offerings (development, dependencies, features etc.) financial markets and instrument valuation.
- Office suite: Excel (VBA), Access and Powerpoint.
- Strong attention to detail
- Desire to learn and take on responsibility.
- Strong networking capability and influence
- Ability to handle deadline-oriented work.
- Highly motivated
- Strong verbal and written communication skills
- Good “timekeeper”
- Team player
- Strategic, critical, and analytical thinking and pragmatic problem solving
- Good communication, negotiation, and presentation skills
- Good organizational, analytical and research skills

Interested Applicants should send their CVs to **jobtalentrecruit@gmail.com** stating the role applied for as subject of mail. e.g., “Health Risk Management Analyst”.