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| Role | Risk & Compliance Officer (US) |
| Manager | Group Director of Risk & Compliance |
| Team | Group Risk & Compliance |
| Location | Atlanta (+ hybrid homeworking) |
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#### The Opportunity

As our business grows, diversifies and operates in multiple jurisdictions (including the UK, Sweden and the USA) we in turn need a Risk and Compliance officer to help us effectively manage risk and compliance activities in a multi-faceted environment for our business in the US. Risk and Compliance will play a key part in helping us achieve our strategic and commercial objectives, while placing the customer at the forefront of all we do and the decisions we make.

In this role you will have the opportunity to work as part of a global team that are currently based in the UK, Sweden and US. Reporting into the Group Risk and Compliance Director, you’ll be on hand to provide advice to our business in the US, in addition to providing second-line assurance and challenge to the local leadership teams as well as the Group Chief International Officer and US CEO (when hired) where required.

We’re looking for someone with a good understanding of enterprise risk management frameworks and how they operate. Experience within a highly regulated insurance environment would be a pre-requisite, as you will be working closely with state insurance regulators as well as providing advice on broader (Federal) regulation where applicable. Flexibility and a 'hands-on' approach will be critical to your success along with exemplary stakeholder engagement and management skills. You will be operating in an environment that is relatively flat in structure and where “getting things done” is paramount.

Articulate and credible, you will build strong relationships across our business in the US to provide second-line advice, guidance and oversight. You'll work closely with the Group Risk & Compliance Director and the business in both an advisory and governance capacity whilst taking actions and/or challenging where appropriate, in order to maintain the requisite balance between our commercial, regulatory and risk appetite drivers.

#### Your Focus

As the part of the Group Risk and Compliance team that is responsible for our business in the US, your accountabilities will encompass:

* Compliance Advisory
* Compliance Monitoring
* Regulatory Horizon Scanning
* Oversight, Governance & Reporting
* State & Federal Compliance Regulatory Relations
* Fraud Management & Controls Oversight, Data Protection & Security Oversight, including compliance with Privacy Regulations
* Enterprise Risk Management Framework Oversight
* Governance & Reporting
* Regulatory Reporting
* Complaint handling oversight
* Sanctions scanning review and advisory
* Administer annual compliance program for relevant Regulatory Policies
* Oversee and/or assist in the production of Carrier in Annual Fraud reporting requirements
* Provide input and guidance into Carrier Market Conduct matters

#### What Leads to Success

Here are a few of the skills and the knowledge we are looking for in this position. Don’t worry if you don’t tick every box as it’s important for us to support you in your role and help you to develop along the way.

* Confident and credible with all levels of internal and external stakeholders including the ability to effectively challenge where required.
* Pragmatic and collaborative – able to work with the business to deliver solutions.
* Good interpersonal skills with the ability to maintain relationships with stakeholders in all jurisdictions.
* Confident and concise in both written and verbal communications including report-writing.
* Strong influencing skills to achieve the desired outcome.
* Ability to work well under pressure including multiple activities with both internal and external drivers across the Group.
* Able to interpret data or Management Information (MI) and make it relevant to others including outputs from risk reviews and opining on the same.
* Develop a matrix of Regulation across states to simplify the regulatory landscape and ensure consistency of approach whilst meeting all state requirements as appropriate

#### What's Important

* Demonstrable understanding of risk and controls management including enterprise risk management frameworks.
* Extensive regulatory knowledge in General Insurance would be our preference, as well as a good working knowledge of regulation per-se and how that applies at state and federal levels in the US including third party introducers
* Ability to interpret regulations and provide concise advice relevant to the business to maintain regulatory risk within appetite.
* Good understanding of third-party supplier/outsourcing arrangements including oversight and governance requirements.
* Good understanding of Data Protection and privacy regulations and application across all states.
* Good understanding of Financial Crime including Anti-Money Laundering (AML) and Sanctions.

#### Our Culture

Some travel to our NYC office will be required, however, we operate flexibly with a hybrid model of remote and office working, and all roles require the ability to work from home effectively. We provide practical support coupled with amazing kit for homeworking. The balance of home and office working varies according to the role and we will need you to have a reliable internet connection with a minimum download speed of 50 Mbps and at least 10 Mbps upload speed. If you have any questions or concerns about this, please [get in touch with us](mailto:jobs@boughtbymany.com).

#### About Us

ManyPets is the brand name for Bought By Many in the US and together, we are making the world a better place for pet parents. Award-winning innovative technology and exceptional customer service are at the heart of our offer.

We’re proud to be driving unprecedented change in insurance and have doubled our revenues annually for the last 4 years with more ambitious growth still to come.  Our latest Series D funding round was $350m and valued us at over $2bn. All this was made possible by the hard work from our incredible colleagues around the world - and we’re excited to embark on the next stage in our journey as we expand across the US.