



Position Description New Zealand

<u>Position Title</u>	LEGAL COUNSEL Legal, Risk and Governance (Band 3)
<u>Direct Reports</u>	0

Job Purpose/Objective

Reporting to the General Counsel & Chief Risk Officer, the purpose of the Legal Counsel is to:

- provide both proactive and reactive legal services to Cigna Life Insurance New Zealand Limited (Cigna), in order to minimise legal and regulatory risk and liability, and increase the potential for profitable operations in a complex legal environment.

Critical Priorities & Responsibilities

- Provide high quality legal advice and counsel on a broad range of insurance, compliance, regulatory and commercial law issues
- Review upcoming law reform and support Cigna's response to it
- Liaise with business units to support them to manage legal risk including:
 - marketing and proposition teams on insurance product distribution for both Cigna and Affinity partner products, and review advertising and marketing material. Advise on issues relating to policy wording development and interpretation and claims advice, and underwriting issues. In conjunction with the Customer Resolution Manager, advise on escalated complaints and related customer matters, including advising the Claims Review Committee and resolving disputes or claims brought to the Insurance & Financial Services Ombudsman Advise on general business law, including commercial contracts and reinsurance matters. In conjunction with the Risk Team, advise the business on compliance issues, including those related to financial advisers, prudential supervision, product disclosure and the Privacy Act.
- Support the Associate General Counsel to manage litigation disputes (e.g, policy pay out decisions and contentious claims). Provide strategic advice to the business on litigation disputes with a view to resolving them in a timely and cost effective manner
- Develop and maintain a knowledge management system to capture Cigna's legal reporting.
- Develop and present training to business areas on legal issues
- Develop and maintain documents and processes to support effective legal risk management, including templates, precedents etc

Health & Safety obligations

All of our people have a responsibility for their own and others safety and wellbeing. This includes following all safety and wellbeing procedures and instructions, including reporting hazards, incidents, and accidents. Our people must participate in safety and wellbeing initiatives and programmes as required.

You will always work in a safe manner and encourage others to do the same. Avoid placing yourself or others at risk. Actively support and participate in rehabilitation programmes as necessary.

Confidential, unpublished property of Cigna. Do not duplicate or distribute. Use and distribution limited solely to authorized personnel. (c) Copyright 2022 (Cigna Corporation).

Initials.....

Relationships

WHO	WHY	FREQUENCY
General Counsel and Chief Risk Officer	To agree objectives and keep them informed of progress, including any issues. To act on and prioritise tasks as required, often at short notice. To share in knowledge and to develop skills and experience.	Daily
Associate General Counsel	Support the Associate General Counsel to provide timely and effective legal services and improve legal risk management maturity	Daily
Legal, Risk and Governance Team	To work together to achieve agreed priorities, including both team and individual objectives. To share in knowledge and to develop skills and experience. To query and liaise on any matters of mutual relevance.	Daily
Cigna Board/Committees	Key external customer for governance	As required
Other Management	To keep them informed of any significant activities as required. To share in knowledge and to develop experience.	As required
Other Staff	To work together with other staff to ensure cross functional objectives are met.	As required
Insurance & Financial Services Ombudsman	Resolution of complaints and disputes.	As required
External Regulators	Respond to enquiries as needed.	As required
Asia Pacific Region	To support and implement global initiatives and policies.	As required
Peers in the Industry	To obtain market intelligence and information on leading practices. To keep up to date with industry developments and relevant changes in legislation.	As required

Freedom to Act and Decision Making

- The Legal Counsel is able to act freely within approved and established guidelines whilst keeping management appropriately informed of significant issues which impact Cigna.
- Matters which fall outside the established guidelines are referred to the General Counsel & Chief Risk Officer consistent with our “no surprises” philosophy.
- The Legal Counsel is expected to review existing team processes and where necessary, develop and implement improvements.

Experience/ Education /Knowledge Requirements

- 1-3 years post qualifying experience.
- Current Practising Certificate from the New Zealand Law Society.
- Working knowledge of relevant legislation including the Companies Act, Fair Trading Act, Financial Markets Conduct Act, Commerce Act, Consumer Guarantees Act, Insurance (Prudential Supervision) Act and Privacy Act.
- Experience in Insurance Law or Financial Services Law highly desirable, but not essential.
- Ability to provide substantive legal counsel to Senior Management and effectively interact with external stakeholders.
- Strong analytical, advisory, writing and communication skills.
- A pragmatic and collaborative approach with the ability to work closely and effectively with others.

Role Competency Requirements

Align

Collaborates

Building partnerships and working collaboratively with others to meet shared objectives.

- Shares information with others so there are no surprises.
- Involves others as appropriate to accomplish individual and group goals.
- Encourages unity rather than “us vs. them” thinking.
- Welcomes and acknowledges the ideas and input of others.

Align/Leadership

Manages Complexity

Making sense of complex, high quantity, and sometimes contradictory information to effectively solve problems.

- Assesses complex issues from multiple angles in order to get the complete picture.
- Evaluates the potential consequences and implications of different options.
- Identifies the underlying issues and root causes of problems.
- Incorporates new information and concepts when solving problems.

Inspire

Communicates Effectively

Developing and delivering multi-mode communications that convey a clear understanding of the unique needs of different audiences.

- Clear, concise, and professional in communication.
- Listens with interest to what others have to say.
- Shares information and updates with others as needed.
- Is clear and thorough in reports, documentation, and other written information.

Deliver**Resourcefulness**

Securing and deploying resources effectively and efficiently.

- Minimizes the waste of available resources.
- Coordinates multiple priorities and activities to accomplish goals.
- Identifies and obtains the resources (e.g., funding, equipment, support) needed to accomplish assignments.
- Finds ways to get work done within limited resources.