



Head of Distribution Quality Management

Department:	Distribution
Reports to:	Distribution Director
Job Family:	
Career Family / Job Capsule:	Leadership
Key dimensions:	(£Budget, Team headcount FTE, any other relevant P&L metrics as they become available)
Direct Reports	TBC
Committee/Board membership(s)	
Approved Senior Manager Function(s), Prescribed or Other Overall Responsibilities and/or any Certification Function(s)	<p>Please tick one of the following (this is mandatory)*:</p> <ul style="list-style-type: none"> - Standard role <input type="checkbox"/> - Certified Function(s) role <input checked="" type="checkbox"/> - Senior Management Function(s) role <input type="checkbox"/> <p>*If you are unsure what category to choose, please email Risk & Compliance at senior.managers&certificationregime@onefamily.com</p> <p>In addition, please attach the Statement of Responsibilities if the role is a Certified Function(s) role or a Senior Management Function(s) role.</p>

Purpose of the role:

As a newly created role for a growing organisation, the Head of Distributor Quality Management is responsible for ensuring the profitability and sustainability of the intermediary distribution channel. This includes leading the strategy and execution of registering the right intermediary firms, conducting robust due diligence, and ensuring ongoing compliance and quality standards. By balancing revenue generation with risk management, the role ensures that distributor relationships contribute positively to the company's financial performance while safeguarding against reputational or regulatory risks.

The role is central to maximising revenue through profitable trading and supporting the long-term health of the business by registering high-quality intermediaries who meet both financial and regulatory standards.



Key accountabilities:

Distributor Strategy & Quality Management:

- Define and execute the strategy for onboarding and maintaining relationships with intermediary firms, ensuring that only high-quality firms aligned with the company's values and strategic goals are registered.
- Lead the due diligence process for onboarding new firms, ensuring thorough vetting in line with company policies and regulatory requirements.
- Monitor and evaluate the ongoing performance and quality of intermediary firms, ensuring they contribute to profitable revenue generation.
- Support the Distribution Team with external meetings where required.
- Report to Executive Team on Quality where required.

Due Diligence & Risk Mitigation:

- Develop and implement a comprehensive due diligence framework to assess potential risks, including financial stability, regulatory compliance, and business practices of intermediary firms.
- Ensure ongoing due diligence checks are conducted regularly to manage and mitigate risks associated with distributor relationships.
- Work closely with the Risk and Compliance teams to ensure all distribution activities comply with applicable regulations and internal policies, mitigating potential risks related to trading and operations.

Revenue Optimisation & Profitable Trading:

- Ensure that the firm's trading activities with intermediaries maximise revenue, focusing on profitable trading relationships.
- Develop metrics and KPIs to track the financial performance of intermediary partners, identifying opportunities to optimise revenue and profitability.
- Partner with the Pricing, Commercial and Sales teams to ensure that trading terms and conditions are aligned with profitability targets and support the broader business objectives.

Ongoing Monitoring & Compliance:

- Lead the design and implementation of processes for ongoing monitoring of registered intermediaries, ensuring their continued compliance with regulatory requirements and company standards.
- Maintain a continuous feedback loop with intermediaries to ensure any issues are addressed proactively and trading quality is maintained.
- Ensure that all intermediary firms meet the company's risk appetite and are regularly reviewed to ensure ongoing alignment with strategic goals.



Leadership & Stakeholder Engagement:

- Sit on the Distribution Leadership Team and collaborate with the Distribution Director to drive strategic growth plans.
- Lead and develop a high-performing team responsible for distributor quality and due diligence processes.
- Collaborate with senior leadership and the Distribution Leadership Team to align distributor quality initiatives with broader business goals.
- Act as the key liaison with intermediaries on quality and compliance matters, representing the company's interests and upholding high standards of engagement.

Skills / Experience / Knowledge:

- Industry Expertise: Extensive experience in a leadership role within the financial services or insurance industry, ideally within intermediary distribution channels.
- Industry knowledge: Understanding of how the UK life market operates and good relationships with key market individuals.
- Quality & Compliance: Strong background in distributor or partner management, with a focus on quality assurance, due diligence, and compliance.
- Financial Acumen: Experience in managing and optimising revenue through profitable trading relationships and ensuring financial performance aligns with strategic objectives.
- Risk Management: Demonstrated ability to assess and manage risk effectively within a regulated environment, including ongoing monitoring of third-party relationships.
- Leadership & Team Development: Proven experience in leading, developing, and motivating high-performing teams in a complex and dynamic environment.
- Analytical Skills: Strong analytical skills with the ability to evaluate data, assess performance, and make recommendations to improve profitability and compliance.
- Stakeholder Engagement: Excellent interpersonal and communication skills, with the ability to influence and engage stakeholders at all levels.
- Strong decision-making abilities, with a proactive approach to risk mitigation.
- Commercially focused with the ability to balance profitability with compliance and quality.
- Adaptable and able to thrive in a dynamic and evolving environment.

Education & Qualifications:

- Minimum CertFP.
- Relevant professional qualifications or certifications in financial services or operations management are advantageous.



Values	<p>Define who we are as OneFamily. They come from the beliefs we hold, the way we behave and how we want to work together for our customers. For OneFamily this means:</p> <ul style="list-style-type: none"> • Principled • Courageous • Effective <p>Our values are unique to our brand. They give us purpose and focus. They are vital in helping us all 'do the right thing'. If we are confident that we are true to our values, then we can be sure that we are doing the best for our customers.</p>
Adaptability	This job description is intended to provide a broad outline of the main responsibilities only. The post holder is required to be flexible in developing their role in agreement with their Line Manager. In addition, they may be required to carry out any other duties deemed appropriate within the role and expertise.
Performance Management	All employees have a responsibility to participate in regular one to ones with their manager and to identify performance standards of the post. As part of the performance management process every employee is responsible for participating in identifying their own training and development needs to meet the requirements of their role.
Health and Safety	Employees must be aware of the responsibilities placed on them under Health and Safety at Work Act 1974 and take reasonable care for the health and safety of themselves and of other people who may be affected by their acts or omissions at work.
Equality and Diversity	The Society is committed to building an environment where the diversity of its employees is valued, respected and seen as an asset to enabling delivery of the best possible service to our customers and colleagues. It is unlawful to discriminate directly or indirectly in recruitment or employment because of any of the nine 'protected characteristics' contained in the Equality Act 2010. These are age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation. Failure to comply with organisational policies on equality and diversity may result in disciplinary action.
Confidentiality	The unauthorised use or disclosure of customer or other personal information is regarded as gross misconduct and will be subject to disciplinary procedures, and could result in a prosecution for an offence or action for civil damages under the General Data Protection Regulations. (GDPR).



Regulatory

- To comply, at all times, with all regulatory, statutory and legislative requirements so far as they relate to the role
- To abide by the Rules of the Society at all times
- To understand and comply with all Group Governance Policies, as appropriate to the role
- To deliver all apportioned accountabilities and responsibilities

Individual Conduct Rules

Rule 1	You must act with integrity
Rule 2	You must act with due skill, care and diligence.
Rule 3	You must be open and cooperative with the FCA, the PRA and other regulators.
Rule 4	You must pay due regard to the interests of customers and treat them fairly.
Rule 5	You must observe proper standards of market conduct.
Rule 6	You must act to deliver good outcomes for retail customers.

Declaration

I confirm I have read and understood the content of this Job Description and I accept the content as an accurate description of the role I am required to perform.

Job holders full name:	
Job holders signature:	
Date:	

Version Control:



Amendment Summary	Date	Reviewer
Updated to be aligned with the requirements under SMCR.	24 October 2019	Lawrence Quirk
Updated to accommodate solo regulated SMCR requirements	16 December 2019	Julie Cogger
Updated to include new Rule 6 Conduct Rule.	9 Feb 2023	Lawrence Quirk
Updated to amalgamate the standard, CF & SMF job description template and new values	3 April 2024	Heather Duckett