Roles and Responsibilities

CONTENTS

1. Role profile: Distribution Operations Manager

🧭 Role purpose

Owns the operational integrity of distribution processes: intermediary onboarding, quote-and-bind support and the distribution control environment. First escalation point for Sales Operations and the accountable owner for the distribution control register.

> ⚠️ **Control accountability**
>
> This role owns distribution control execution integrity and is expected to escalate material control failures, SLA breaches, or unresolved remediation items through the operational governance structure.

✅ Accountabilities

1. Operationally oversee intermediary onboarding governance, including adherence to agreed cycle-time service levels and evidence retention expectations.
2. Manage the distribution control register, ensuring control attestations, remediation tracking, and monthly self-assessments are completed on schedule.
3. Monitor referred-quote operational queues and coordinate escalation handling where service-level thresholds are breached.
4. Provide transparent reporting into monthly operational governance reviews, including declaration of material process or control failures.

🏛️ Authorities

Authority	Limit
Approve intermediary activation	Within standard mandate and approved commission codes
Approve onboarding SLA exceptions	Up to 10 additional working days, with file note
Commission structure deviations	None — refer to Head of Distribution

🤝 Key interfaces

- **Sales Operations** team (direct reports)
- Channel Manager — panel decisions affecting onboarding pipeline
- Compliance — fit-and-proper escalations, screening hits
- Head of Performance and Improvement — scorecard measures and improvement actions

🧾 Records and evidence expectations

Operational evidence associated with onboarding approvals, SLA exceptions, control attestations, and remediation tracking should be retained in accordance with applicable operational retention schedules and audit requirements. Exceptions should include a documented rationale and approving authority.

📊 Performance measures

Onboarding cycle time, first-pass completeness, control self-assessment timeliness and overdue-action count, as defined in **KPIs and Performance Measures**.

2. Operating model and RACI

🧭 Purpose

Single reference for who is accountable, responsible, consulted and informed across the operational processes documented in this workspace. Process documents link here rather than restating ownership locally.

> ℹ️ **Governance scope**
>
> This reference defines formal accountability alignment across operational governance processes and is intended to support standardized escalation, assurance, and performance-management activities.

🏛️ Level 1 accountability map

Process area	Accountable	Responsible team
Intermediary onboarding	Distribution Operations Manager	Sales Operations
Channel and panel management	Head of Distribution	Channel Management
Customer onboarding and KYC	Customer Operations Manager	Customer Operations
Underwriting referrals	Underwriting Operations Manager	Underwriting Operations
Policy administration	Policy Administration Team Lead	Policy Administration
Claims operations	Claims Operations Manager	Claims Operations
Premium and commission cycles	Finance Operations Manager	Finance Operations
Control self-assessment	Distribution Operations Manager	Control owners per register
KPI dictionary and scorecards	Head of Performance and Improvement	Performance team
Continuous improvement system	Head of Performance and Improvement	All teams

📘 RACI conventions used in this workspace

1. **Single accountable owner assigned** for each operational process area to support governance clarity and escalation ownership.
2. Responsible functional teams execute day-to-day operational activities and maintain process evidence.
3. Consulted and informed stakeholders participate through monthly operational review, control forums, and remediation tracking.
4. Governance updates become effective only once this reference document is formally updated and published.

🧭 Governance application guidance

This workspace applies a single-accountability governance model to operational processes, controls, and escalation ownership. Teams should reference this document before creating local ownership statements to avoid conflicting accountability definitions across operational procedures and control documentation.

🔄 Change process

Role changes are proposed at the ops review and take effect only when this document is updated — the RACI in force is the one published here, not the one in anyone's inbox.