

**CICA LIFE LTD.**  
**(a direct, wholly-owned subsidiary of Citizens, Inc.)**

requires a

**GENERAL MANAGER**

Citizens, Inc. (NYSE: CIA) is searching for professionals who have had proven success during their career, are self-motivated and have a great attitude, to join our team. Citizens, Inc. is seeking a General Manager for CICA Life Ltd. ("the Company") in Bermuda to join its team. The General Manager ensures the conduct of the daily Bermuda operations is in accordance with the strategy and policies adopted by the Company's Board of Directors. This position is located in Bermuda and reports directly to the President and CEO of Citizens, Inc.

**Essential Job Duties:**

- Provides leadership over the day-to-day operations of the Company.
- Maintains, in Bermuda, all books, records and in general all documents as required by Bermuda law.
- Acts as the Company's Corporate Secretary and Registered Representative.
- Assists in the preparation of the Company Committees and Board of Director agendas and materials of its Board of Directors and its General Meetings in accordance with Bermuda laws and regulations and ensures legal formalities are fulfilled.
- Upon request, attends Committee and Board of Directors meetings and informs the Board of Directors about the daily operations of the undertaking.
- Annually reviews the Company's Terms of References.
- Oversees all financial reporting deliverables and regulatory reporting requirements, including the BSCR.
- Oversees the annual CISSA process, with assistance from an outsource provider.
- Manages the Bermuda expense budget and actual to budget expense analysis.
- Under direction from the Board of Directors and in coordination with outsourced legal and compliance providers, represents the Company on regulatory matters with the BMA.
- Provides the information required by Bermuda laws and regulations and maintains contact with the BMA under the direction of the Board of Directors.
- Advises and documents policies and principles of corporate governance and risk management which will be reviewed and updated annually. Key policy updates will be approved by the BOD.
- Advises the Board on ERM, including updating the risk register quarterly.
- Ensures that the risk management policies are in line with the agreed Risk Appetite Framework, monitors their effectiveness and reports to the Board quarterly on agreed upon governance and risk controls.
- Operates as the Company's Claims Manager with all final claims decisions made in Bermuda.
- Cross trains in underwriting and operates as the back-up Underwriting Manager.
- Reviews and approves new independent consultant ("IC") contracts and contract terminations.
- Makes final determination on Escalation cases presented by the Escalation Committee.
- Manages the Company's Human Resource activities, including payroll, benefit plans, pension plan, etc., with assistance and coordination from Citizens (service company).
- Oversees the Company's local IT environment, with assistance from an outsource provider.
- Ensures Bermuda team is cross trained on underwriting, claims processing and approving IC contracts.

**Minimum Qualifications:**

- 10+ years of recent insurance experience, preferably life insurance.
- Undergraduate college degree, with emphasis in finance, risk management or insurance.
- Experience dealing with Board of Directors.
- Finance, accounting or insurance operations background.

*Applications must include a detailed resume with references, submitted under confidential cover to the:*

Human Resources Department  
Aon Group (Bermuda) Ltd.  
P.O. Box HM 2450, Hamilton HM JX  
E-mail: aonbdahr@aon.com  
Telephone: 441-295-2220  
on behalf of CICA Life Ltd.

*Closing date for applications: August 21, 2019*