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| **Role Title:** | Senior Underwriter (International | **Responsible to:** | Head of Underwriting & Pricing (International) |
| **Division:** | Underwriting, Pricing & Insurance | **Department:** | Underwriting & Pricing (International) |
| **Direct reports:** | 4 (tbc) | **Scope:** | International Individual Discretionary Memberships |
| **Scale:** | N/A |
| **Regulated Function:** | No |
| **Evaluation Level:** | Tbc (Guide 2?) | **Role Family:** | Member Risk |

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| **Role Purpose** |
| The purpose of the role is to lead the commercial underwriting of individual International members at MPS. This will include managing the team responsible for the implementation of underwriting policy at MPS for International members including the operational management of member queries, referrals etc. |

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| **Accountabilities (RACI)** | **Measures of Success/KPI’s** |
| **Service Delivery/Leadership*** Planning and directing underwriting procedures for UK and Ireland individual memberships including new business, mid-term changes, renewals, adverse risk and post membership disclosure compliance (e.g. Income Audits)
* Ensuring that underwriting procedures meet the financial and auditing requirements of MPS and and that the appropriate documentation is collated, authorised and filed/archived properly.
 | * Corporate Strategic priorities Vs plan
* Percentage of underwriting procedures correctly implemented (target: zero)
* Percentage of procedures un-documented or out of data
 |
| **Financial*** Review the cost benefit of underwriting policy proposals ensuring resource deployment is cost effective and proportionate
* Review consistency of underwriting decisions and assuring that decisions are correctly recorded on memberships and applied as required to Authority to Assist decisions.
* Create a culture of continuous improvement in the team – ensuring colleagues identify opportunities to improve processes and work efficiently
 | * Operational budget Vs Plan
* Achieved COR vs Actuarial COR
 |
| **Member*** Lead the team to ensure fair treatment and outcomes for members and compliance with associated policies and standards set out by Council, its committees and delegated authorities.
* Establish a culture and capability in Lean / continuous improvement to drive operational efficiency and great member experiences and outcomes

Use Member Experience insight and MI/BI to inspire strategy and plans and ensure that teams put members at the heart of all they do.Assuring that the effect on members of underwriting decisions is considered and communications reflect thisParticipates in member queries and/or complaints to tactfully respond in a timely manner to queries | * Net promoter score
* Complaints / root cause analysis
* Member feedback
* Member Experience Scores
* Operational Metrics Vs SLAs
 |
| **People*** Provide strong leadership to ensure the training, competence, performance and engagement of the team, ensuring they have clarity on their accountabilities and comply with all governance, policy standards and processes.
* Build a strong pipeline of talent and succession across Underwriting, Pricing & Insurance for the benefit of MPS which will mitigate workforce planning risks and maximises the performance and potential of employees.

Take the lead on promoting a more inclusive environment, which aligns with our commitment to celebrate and promote diversity. | * Engagement Index
* Leadership Index
* Inclusion Index
* Strong Talent and Succession Plans
* People Metrics – attrition, absence
* Team compliance with mandatory training requirements
* Technical Development Frameworks
* Colleague feedback
 |
| **Risk**Set levels of delegated underwriting authority within MPS for InternationalCreate an environment of understanding, relating to the importance of risk identification, escalation, and management* Ensure appropriate business processes and controls are in place to manage governance and complaints within risk appetite; comply with policies and regulatory requirements (as applicable)
* Offer meaningful decision points to UP & I governance forums to ensure that MPS operates within risk appetite, and decision makers are fully informed and equipped as to where financial opportunities exist.
 | * Risk & Control Self- Assessments
* Audit Actions
* QA Outcomes
* Risk Register
* External auditing metrics
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| **Responsibilities (RACI)** |
| * Produce regular reports on reviews of member, cases and claims information for identification of potential underwriting actions
* Attend governance meetings or forums within MP&S and wider MPS, as required and maintain and develop internal and external networks.
* Seek competitive advantage through the application of underwriting expertise
* Support Head of Underwriting & Pricing (International) in wording drafting and wording reviews as well as participate in product development as required.
* Support Head of Underwriting & Pricing (International) in setting and delivering Key Performance Indicators and overseeing the delivery of company plan
* Support Head of Underwriting & Pricing (International) in delivering portfolio management, improving the performance of the International membership group
* Undertake other duties and tasks that from time to time may be required and that are appropriate to the role
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| **Key Governance Responsibilities**  |
| * N/A
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| **Leadership Framework Competencies** | **Level** |
| Fresh Thinking | Leading Others |
| Building Capability in Self and Others | Leading Others |
| Influencing Others | Leading Self |
| Collaborating for Results | Leading Others |
| Leading Self and Others | Leading Others |
| Commercial and Risk Thinking  | Leading Others |

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|  | **Knowledge and Qualifications** | **Skills** | **Experience** |
| **Essential** | * Knowledge of underwriting management and operations
 | * Excellent leadership skills – ability to engage, coach and motivate a team
* Skilled at driving and implementing change at an operational level
* Ability to understand and utilise MI and data to drive positive business outcomes
 | * Experience of leading and motivating a team
* Experience of underwriting of volume risks
* Experience of working in an underwriting, risk environment or similar exposure to operating in a regulated environment.
* Experience of cost centre / budget management
 |
| **Desirable** | * Chartered Insurance Institute (CII) qualified or progression towards
* Knowledge in risk and compliance management
 | * Ability to demonstrate technical understanding of clinical negligence underwriting/risk factors.
* Ability to conduct and hold commercial interactions with membership/ liaising with commercial marketing and sales in relation to product development and Insight
* Continuous improvement / Lean Six Sigma
 | * Experience of working in an Insurance / regulatory environment
* Setting up and maintaining policy libraries using suitable technology
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