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| **Role title:** | Operational Underwriter | **Responsible to:** | Senior Underwriter (UK & IRE/International) |
| **Division:** | Underwriting, Pricing & Insurance (UPI) | **Department:** | Underwriting & Pricing (UK & IRE/International) |
| **Direct Reports and Level:** | Approx. 7 direct reports at Core level | **Scope:** | Individual Discretionary membership |
| **Scale:** | UK & Ireland/International |
| **Regulated Function(s) Held:** | No |
| **Evaluation Level** | Implement 2 | **Role Family** | Member Risk & Exposure |

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| **Overall role Purpose** |
| The purpose of the role is to provide leadership to a team of Underwriting Technicians ensuring delivery of excellent Underwriting services for members which is trusted and valued, provides fair treatment and outcomes whilst optimising the performance against service levels, efficiencies, quality, and effectiveness of the team.  There is also a requirement to lead continuous improvement activity and manage/implement change. With UW technical knowledge support the team while conducting regular reviews and reporting on the compliance of underwriting guidelines, delegated authority as well as standards of practice with support via the internal audits from OQA and Policy and Governance. |

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| **Accountabilities (RACI)** | **Measures of Success/KPI’s** |
| **Operational Leadership**   * Lead the Underwriting Technician team to support the delivery of the Underwriting strategy and priorities, divisional performance, leadership of employees to reinforce the desired culture * Lead the performance of the team against required key performance targets, quality standards, financial and risk targets * Collaborate cross-functionally to support BD&E growth initiatives * Establish escalation routes for technical matters ensuring timely and quality outcome; use such opportunities to coach and develop our people to deliver in accordance with governance, policy, and process, delivering positive outcomes for the member and membership fund * Manage the impact of change initiatives, leading implementation projects, communicating and championing change to the department, and ensuring effective transitions to new ways of working | • Division Plan delivery Vs plan • Operational performance Vs plan |
| **Financial**   * Contribute to the setting of team budgets, and deliver to budget through spend governance and ensuring the effective and efficient performance of the team * Contribute to the setting of overall department resource models and plans through forecasting and trend analysis of the key drivers to optimise productivity, service KPI’s and quality standards. * Ensure that operational effectiveness and efficiencies are maintained. * Support the delivery of loss ratio and profitability objectives as set out in the Underwriting Strategy | * Operational budget Vs Plan * Productivity measures Vs Plan * Performance against Underwriting Strategy objectives |
| **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 * Analyse member feedback, complaints, outcome, and quality assurance and other operational performance metrics to inform plans to improve the service we provide for members * Lead the team to continuously improve ways of working and contribute to divisional / MPS-wide continuous improvement projects aimed to drive operational efficiency and great member experiences and outcomes * Manage informal complaints escalated within the team in accordance with policy standards ensuring fair outcomes for members, the membership fund and use all learning as coaching opportunities for team members. * Provide comprehensive and knowledgeable information and service to internal departments and external members regarding Underwriting as appropriate. * Manage and resolve relevant operational member service interactions and complex queries | • Member/stakeholder experience scores  • Outcome testing scores / compliance testing and internal audit scores  • Net promoter score  • Member/stakeholder feedback |
| **People**   * Lead the team to ensure the training, competence, performance, and engagement of the team ensuring all employees have clarity of their accountabilities, comply with relevant governance, policies, and processes, and embrace the MPS values. * Build a strong pipeline of talent and succession across the underwriting team * Service, and Underwriting for the benefit of MPS which will mitigate workforce planning risks and maximises the performance and potential of employees. * Coach and mentor colleagues both within own team and support companywide learning interventions to maximise the potential of all colleagues and the quality of our service to members * Lead, coach and develop the team, with clear development plans to ensure they are supported and developed effectively. Share UW technical knowledge to enhance skills within the team * Hold monthly 1 to 1s with the underwriting associates to ensure that each team member is aware of their current performance delivery and where necessary agree and support individuals to achieve performance improvement objectives. * Undertake regular reviews of team performance to be accountable for the delivery of departmental KPI’s, recognising performance gaps and developing and implementing action plans for recovery * Take the lead on promoting a more inclusive environment, which aligns with our commitment to celebrate and promote diversity | * One to one / performance review meetings Vs Plan * Engagement Index Vs MPS * Leadership Index Vs MPS * Inclusion Index Vs MPS * Delivery of Personal Development Plan to plan * Achieve/Exceed all operational KPIs and Behaviour requirements |
| **Risk**   * Create an environment where all colleagues in the team recognise the importance of risk identification and management * Manage the team adherence to appropriate business processes and controls to manage Underwriting within risk appetite; comply with policies and regulatory requirements (as applicable) utilising your own UW technical skills * Identify and report risks and issues identified within Underwriting and across MPS to enable resolution and mitigation of potential impact on MPS, members and colleagues. * In accordance with the Training and Competence Schemes, undertake first line of defence quality monitoring of team members to ensure compliance with governance, process, and fair outcomes for members; use results to coach for improved performance * Comply with applicable professional ethical guidance and all relevant internal policy and procedures, including those relating to health and safety, data protection, IT security and all those contained within the staff handbook. Adhere to the business rules relevant to the role, which are subject to change from time to time. * Conducting regular reviews and reporting on the compliance of underwriting guidelines, delegated authority as well as set standards of practice with support via the internal audits from OQA and P&G. | * Risk & Control Self- Assessments * Audit Actions * QA Outcomes * Risk register * External audit outcomes * Compliance to Training and Competence Scheme |

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| **Responsibilities (RACI)** |
| * Create an operating climate that is shaped by and consistently lives our Values * Build relationships with key stakeholders internally and externally to maximise operational effectiveness * Proactively identify and recognise/reward success that promotes positive member outcomes across the department. * Monitor, provide and report on different performance management metrics * Accountability for adherence to authority framework, policies, and administrative processes * Participation in the implementation of process review changes for positive outcomes * Be responsible for own development and encouraging others to take accountability for their own development * Provide subject matter expertise to business programmes/projects, ensuring member interactions are considered and outcomes protected. * Develop and maintain up to date technical MPS and departmental operating knowledge and ensure underwriting associates are fully up to date. * Undertaking other duties and tasks that from time to time may be allocated to the role holder that are appropriate to the level or role |

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| **Key Governance Responsibilities** |
| None |

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| **Leadership Framework Competencies** | **Level** |
| Fresh Thinking | Leading Others |
| Building Capability in Self and Others | Leading Others |
| Influencing Others | Leading Others |
| 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** | * Understanding of the division and stakeholder requirements * Knowledge of underwriting operations and management | * Managing internal and external stakeholders * Resource planning and productivity management * Change management and continuous improvement * Coaching * Ability to develop and utilize MI and data for positive business outcomes | * Leadership and people management experience * Strong operational management experience preferably in a progressive medical malpractice and /or insurance or another regulatory environment * Strong customer service / member management background * Experience of working in an underwriting, risk environment * Experience of change management * Experience of balancing conflicting business priorities to achieve sustainable growth |
| **Desirable** | * Knowledge of current advances and developments in medicine and relevant law, regulations, policies and procedures. | • Third Party service delivery | * Insurance / regulatory environment * Experience of working on a P&L account |