|  |  |  |  |
| --- | --- | --- | --- |
| **Role title:** | Underwriting Technician | **Responsible to:** | Team Leader - Underwriting |
| **Division:** | Business Development and Engagement | **Department:** | Direct Sales and Service |
| **Direct Reports and Level:** | No direct reports | **Scope:** | MPS UK & Ireland |
| **Scale:** | N/A People  N/A Budget  N/A income |
| **Regulated Function(s) Held:** | No |
| **Evaluation Level** | Core 1 | **Role Family** | Member Risk & Exposure |

|  |
| --- |
| **Overall Role Purpose** |
| The Underwriting Technician will be responsible for implementing and adhering to underwriting policy to provide excellent Underwriting service for members which is trusted and valued and provides fair treatment and outcomes. |

|  |  |
| --- | --- |
| **Accountabilities (RACI)** | **Measures of Success/KPI’s** |
| **Operational**   * Apply underwriting decisions on referrals and tasks from all areas of MPS business that fall within the Underwriting Technician delegated authority level. * Conduct a detailed analysis of member profiles and case histories for members who have been identified as potential high risk to MPS. * Support the implementation and delivery of the Underwriting strategy to plan, cost and quality * Adhere to underwriting policy, appropriate delegated authority and operational procedures | * Division Plan delivery Vs plan * Delivery of projects to plan * Achievement of Underwriting Operations Service Level Agreements (SLAs) * Achievement of Underwriting Operations team quality assessment requirements |
| **Financial**   * Manage all transactions and tasks requested by the Underwriting department in accordance with policy and ensure those which incur costs comply with all financial controls | * Operational budget Vs Plan |
| **Member**   * Deliver excellent service to members by resolving queries in line with SLAs * Improve the membership risk profile to ensure a fair use of the member fund * Ensure that underwriting decisions are correctly and appropriately communicated to members | * Net promoter score * Member feedback * Achievement of Underwriting Operations Service Level Agreements (SLAs) * Achievement of Underwriting Operations team quality assessment requirements |
| **People**   * Take personal accountability for own training, competence, performance and engagement of self and colleagues ensuring clarity on own accountabilities and comply with all governance, policy standards and processes. | * Delivery of Personal Development Plan to plan * One to one / performance review meetings Vs Plan |
| **Risk**   * 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. * Support the management of current and future risks by adhering to underwriting policy | * Risk & Control Self- Assessments * Audit Actions * Risk monitoring for underwriting decisions and tracking of these |

|  |
| --- |
| **Responsibilities (RACI)** |
| * Ensuring that the MPS underwriting policies, delegated authorities and operating procedures are implemented correctly * Applying underwriting decisions on referrals from all areas of MPS that fall within the Underwriting Technician authority level and escalating any referrals that fall outside of this level for appropriate sign off. * Analysing member profiles and identifying high risk members using appropriate tools / techniques. * Communicating with members who have challenged applied underwriting decisions and escalating where appropriate. * 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. |

|  |
| --- |
| **Key Governance Responsibilities** |
| N/A |

|  |  |
| --- | --- |
| **Leadership Framework Competencies** | **Level** |
| Fresh Thinking | Leading Self |
| Building Capability in Self and Others | Leading Self |
| Influencing Others | Leading Self |
| Collaborating for Results | Leading Self |
| Leading Self and Others | Leading Self |
| Commercial and Risk Thinking | Leading Self |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Knowledge and Qualifications** | **Skills** | **Experience** |
| **Essential** |  | * Strong investigatory skills with a keen eye for detail. * Asses information from multiple sources to deliver a fair outcome with a Member First approach, whilst balancing the needs of the membership as a whole. * Excellent written communication skills with ability to clearly articulate complex issues and present this information to others. * Awareness of how decisions will affect the membership fund. * Problem solving skills. * Taking ownership of own workload and working to agreed SLAs. * Customer Service skills. * Ability to adapt to quickly changing environment. * Good IT skills including a working knowledge of Word, Excel, Outlook and Powerpoint. * Ability to communicate clearly, effectively and appropriately to different audiences. | * Experience of working in an underwriting, risk environment or similar. * Experience of working in a team to achieve agreed SLAs. |
| **Desirable** | * Knowledge of member segment risk. * Knowledge of country specific risk. * Knowledge of case information and the impacts on member risk. * Knowledge of Medical/Dental clinical procedures. | * Ability to demonstrate technical understanding of clinical negligence underwriting/risk factors. | * Clinical/ Professional Indemnity underwriting experience |