

<b>SALARY</b>	£31,972 - £38,823
<b>LOCATION</b>	Leeds
<b>WORKING PATTERN</b>	Full time (37.5 hours per week), Hybrid
<b>DEPARTMENT</b>	Commercial Services

## PURPOSE

The Commercial Services Division is at the forefront of managing the financial risk of MPS worldwide. The Underwriting Risk Adviser will be responsible for assisting the Underwriting Risk Manager in implementing underwriting policy and ensuring correct decisions are applied across membership to ensure the delivery of excellent service for members which is trusted, valued and provides fair outcomes.

## ACCOUNTABILITIES & RESPONSIBILITIES

### Operational

- Support the implementation and delivery of the Underwriting strategy to plan, cost and quality
- Adhere to underwriting policy, appropriate delegated authority and operational procedures
- Prepare underwriting decisions on referrals and tasks from all areas of MPS and MPSUW business that fall within their delegated authority level
- Undertake detailed analyses of member profiles and case histories for members who have been identified as potential high risk to MPS and MPSUW
- 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

### Member

- Deliver excellent service to members and HCP clients by resolving queries in line with SLAs and policy/BAA
- Improving the membership risk profile to ensure a fair use of the member fund
- Ensure that underwriting decisions are correctly and appropriately communicated to members

### 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.
- Mentor and coach the Underwriting Technicians and wider UW team

### **Risk**

- Identify and report risks and issues identified within Underwriting and across MPS and MPSUW to enable resolution and mitigation of potential impact on MPS and MPSUW, members, clients and colleagues.
- Support the management of current and future risks by adhering to underwriting policy

### **Other**

- Ensuring that the MPS and MPSUW underwriting policies, delegated authorities and operating procedures are implemented correctly
- Applying underwriting decisions on referrals from all areas of MPS that fall within the Risk Advisor authority level and escalating any referrals that fall outside of this level for appropriate sign off.
- Acting as a point of escalation for the Underwriting Technicians and providing mentoring / coaching as and when required.
- 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.

## PERSON SPECIFICATION

### Knowledge & Qualifications

- Educated to Degree Level or equivalent experience.
- Progression towards CII qualification
- ACII Qualified (\*)

### Skills

- Excellent written communication skills.
- Good IT skills including a working knowledge of Word, Excel, Outlook and Powerpoint.
- Ability to communicate clearly, effectively and appropriately to different audiences.
- Attention to detail
- Ability to demonstrate technical understanding of clinical negligence underwriting/risk factors (\*)

### Experience

- Experience of working in an underwriting, risk environment or similar exposure to operating in a regulated environment
- Clinical/Professional Indemnity underwriting experience (\*)

All points marked with (\*) are desirable and are not essential to the position.

We welcome applicants from all backgrounds, and we encourage you to apply even if you feel you do not match 100% of the technical requirements. Medical Protection Society prides itself in being a collaborative, forward-thinking and inclusive employer where everyone can be themselves and embrace each other's unique individuality, background or heritage.