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| **Role title:** | Data Science Analyst / Junior Data Scientist | **Responsible to:** | Data Science and Analytics Manager |
| **Division:** | Commercial Services | **Department:** | Product & Pricing |
| **Direct Reports and Level:** | N/A | **Scope:** | Global – all products, all territories |
| **Scale:** | £0 budget£0 Income  |
| **Regulated Function(s) Held:** | None |
| **Evaluation Level** | Core 1 | **Role Family** | Member Risk and Exposure |

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| **Overall Role Purpose** |
| The Data Science Analyst will be a technical analyst responsible for assisting the Data Scientist in maintaining and running data science models to enhance MPS’s ability to price competitively, underwrite effectively, acquire and retain members efficiently and design and develop products that meet and exceed the needs of members.  |

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| **Accountabilities (RACI)** | **Measures of Success/KPIs** |
| **Strategic Leadership** * Provide matrix support to analysts (in Product and Pricing) to reinforce MPS’s strategic data pillar
 | * Corporate Strategic priorities Vs plan
* Stakeholder feedback
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| **Financial*** Assist the Data Scientist in ensuring the sustainability of MPS through producing models that aid with robust actuarial and technical pricing which is then informed by market and competitive insight to result in the final retail price (subscriptions) taken to market
 | * Member numbers Vs plan (retention, acquisition and win-back activity)
* Income Vs plan (retention, acquisition and win-back activity)
* MPS Combined Operating Ratios
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| **Member*** Understand the effects of data science models on MPS’s membership and broaden understanding of data science techniques and their impacts within stakeholder groups
 | * Net Promoter Score
* Member Satisfaction Survey
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| **People*** Be a champion of data science across Commercial Services, showcasing what it is and how it can be used to support
 | * Stakeholder feedback
* Evidence of upskilling within the division
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| **Risk*** Ensuring that data science is cognisant of the risks involved in clinical negligence and indemnity (both claims and ‘non-claims’) particularly regarding long-tail exposure to birth injury risks and periodontal disease
 | * Risk & Control Self-assessments and Audit Actions
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| **Responsibilities (RACI)** |
| * Extract, mine and understand MPS’s data by exploring further areas by which MPS can price as well as looking at further measures, such as lapse rates, lifetime value and contribution.
* Work with the Pricing Analyst to support pricing and reserving work by using advanced statistical multivariate techniques where appropriate.
* Work with the MI and Data Analyst to ‘productionise’ existing and future models to ensure that there is a strict model governance, change process as well as agility to make any adjustments.
* Monitor the performance of existing models and ‘iterate’, where required, by considering new data and new modelling techniques.
* Assist the MI and Data Analyst with the maintenance and development of Product & Pricing’s databases and subsidiary analytical systems, by identifying areas for data cleansing and improvement.
* ’Speculate’ on what existing, but unused, data can be considered during modelling processes, identifying data quality issues.
* Assist the Data Scientist in areas where data science techniques can be utilised to enhance decisions and provide real business benefit.
* Undertake 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 although may attend governance committees such as PPUC (Product, Pricing and Underwriting Committee) or pricing sub-committees as required
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| **Leadership Framework Competencies** | **Level** |
| Fresh Thinking | Leading Others |
| 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 |

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|  | **Knowledge and Qualifications** | **Skills** | **Experience** |
| **Essential** | * Numerical first degree
* Knowledge of predictive modelling and machine learning techniques
 | * Ability to communicate complex issues in a clear manner.
* Stakeholder management skills
* Strong MS Excel (VBA and pivots) and Word skills
 | * Experience in development and maintenance of statistical models
* Relevant analytical experience
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| **Desirable** | * MSc/PhD in Data Science or related field (Maths, Statistics, Computer Science)
* Associate level actuarial, CII exam experience, data science certification or equivalent on the job learning
* Knowledge of clinical negligence indemnity
* Knowledge of general insurance market
 | * Keen analytical, project management and problem-solving skills
* Pragmatic business sense including understanding of finance, accounting, economics
* Working knowledge of Python/R
* Familiarity with SQL
 | * Experience of using pricing software
* Experience of working in regulated environment
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