

Insurance Solutions

Role

Product Owner – Insurance

Location and hours

Bristol or London
35 hours per week.
3 days in the office / 2 days remote

Band

Expert

Salary

Competitive salary plus benefits

Motability Operations is the UK's largest leasing company, supporting over 800,000 customers with worry-free mobility solutions. Insurance plays a critical role in the Motability Scheme, and we're evolving our proposition to deliver even better outcomes for our customers while remaining commercially and operationally efficient.

As part of this journey, we're expanding our Insurance Solutions product team and are looking for a talented Product Owner to help shape what comes next.

This is a unique opportunity to play a key role in the future of our Insurance team. You'll be at the heart of delivering outstanding customer outcomes, enhancing operational delivery, evolving our end-to-end repair and claims journey.

You'll take ideas from early concept through to solution design and delivery, turning ambition into tangible results. Your focus will balance driving operational efficiencies with delivering commercial value and driving down insurance costs

Working closely with a wide range of stakeholders, from internal teams to external partners, you'll lead conversations, challenge thinking, and coordinate delivery to drive meaningful impact. You'll use data and insight to track performance, inform decisions, and continuously improve how we operate.

Collaboration is central to this role. You'll partner with other Product Owners to share ideas, build consistency, and contribute to a strong, forward-thinking product culture. You'll also have the opportunity to support wider cross-functional initiatives, bringing your expertise to where it can add the most value.

This role is a blend of product ownership. Alongside product development, you'll play an active role in ensuring our day-to-day insurance operations run smoothly which includes operational reporting and cost management processes.

We're looking for someone with a passion for problem-solving, a strong commercial mindset, and the ability to adapt quickly in a fast-paced environment. You'll be comfortable balancing strategic thinking with hands-on delivery and bring experience of working in agile ways.

Above all, you'll thrive in a collaborative, high-energy team where ownership, flexibility, and initiative are key. If you enjoy working at pace, influencing change, and shaping innovative insurance solutions, this is your chance to make a real impact.

Motability Operations

About you

- Be an advocate for MO customers, understanding friction points in the insurance journey and seeking good customer outcomes.
- Have in-depth knowledge of motor insurance or how the Motability Scheme insurance proposition works
- You will be motivated to achieve excellent outcomes in all you do
- Be agile and adaptable with strong agile ways of working experience
- Technical experience in product delivery and implementation or have worked within a project setting in an equivalent role.
- Excellent analytical skills – with proficiency in the use of analytic tools to make data and insight driven decisions to prioritise effectively
- Outstanding communication and presentation skills and able to articulate goals, priorities and requirements clearly and in compelling manner
- Be a good role model for the purpose and values of Motability Operations
- Foster a culture of collaboration and continuous improvement – be understanding of other opinions and demonstrate pragmatism in your approach

Minimum criteria

You'll need all of these:

- Experience working in the Insurance industry, preferably Motor Insurance or a strong knowledge and interest in the Motor Insurance Industry.
- Minimum of one year experience as a Product Owner, or equivalent role experience
- Advanced skills in prioritizing features, managing backlogs and balancing short term demands with long term vision
- In-depth knowledge of agile processes and principles and familiar with development lifecycle
- Have experience of managing processes or performance of teams to delivery
- Experience of stakeholder management at all levels

Who you'll be working with

You will be working for the Insurance Repair and Claims Product Manager

We're Motability Operations

About us

We're the company behind the Motability Scheme. We exist to deliver smart, sustainable solutions that improve our customers' mobility in a fast-changing world. We're the UK's largest car leasing company and we help over 800,000 people get on the road.

We employ over 1800 people, across London, Bristol, Edinburgh, and Coalville. We know our people are key to our success, so we aim to create an environment that allows our employees to flourish. We look for highly motivated people with a combination of commercial sense and real enthusiasm to meet our customers' needs.

What we do

Motability Operations

We lease a wide range of tailored mobility solutions to people who receive of one of the Government's qualifying mobility allowances. Our customers choose a car, Wheelchair Accessible Vehicle (WAV), scooter or powered wheelchair that best suits their needs. We take care of their insurance, breakdown, servicing and more, as part of our worry-free package.

At the end of the lease, our customers can exchange their vehicle for a brand-new model. Each year we sell and move around 200,000 cars. This makes us the largest supplier of single-source vehicles back into the used car market.

The Scheme has been providing affordable, worry-free motoring for over 45 years. We pride ourselves on delivering outstanding customer service, with an independent customer satisfaction rating of 9.6 out of 10.

How we work

We work in a hybrid way. That means remotely for up to two days each week and in our great office spaces the rest of the time. This gives us a good work/life balance and lets us collaborate and deliver for our customers. [Visit our website](#) to find out more.

We do our best to accommodate part-time and flexible working requests, where possible, to build on our culture of trust, empowerment, and flexibility.

Our beliefs and values

We believe in building a diverse workforce, where our people are empowered to attend work as their true selves. We encourage people from all backgrounds to apply.

We want to sustain a nurturing culture. And our people to be rewarded equally, regardless of race, national or ethnic origin, sexual orientation, age, disability, or gender.

Our values are at the heart of everything we do:

- We believe no one should be left behind → We find solutions
- We believe we must take the lead → We drive change
- We believe everything starts with the customer → We care

What we can offer you



Pay: competitive salary, with a yearly discretionary bonus, based on your performance



Holiday: 28 days, and you can buy and sell days



Pension: 15% non-contributory pension (9% during probation)



Health and wellbeing: Private Medical Insurance cover available for all employees and free health screenings for over 50s. Life assurance at four times your basic salary, to give you peace of mind. Free access to healthcare apps like Peppy, Unmind, and Aviva Digital GP. Mental Health Allies and an Employee Assistance Programme



Development: A library of internal training on our myLearn platform



Family friendly: We have competitive family leave policies



Diversity and inclusion: We embrace the diversity of our people and empower them to come to work as their true selves. We want them to flourish and be

Motability Operations

rewarded equally. We have Employee Network Groups, and we pride ourselves on being inclusive and all our offices have first-rate disability access



Helping our community: One volunteering day each year, and access to volunteering platform Neighbourly



Schemes: Car Benefit Scheme for electric and hybrid cars. This means you can lease a brand-new electric or plug-in hybrid car, with insurance and more, for a fixed monthly amount. Cycle to Work Scheme. Employee Discount Scheme, to save money across lots of retailers



Other, voluntary benefits: charitable giving, critical illness insurance, dental insurance, health and cancer screenings for you and your partner, discounted gym memberships and season ticket loans, free fresh fruit and snacks in the office