

## About the role

### Role

Insurance Risk Analyst

### Location and hours

London

35 hours per week

Hybrid working with a minimum 3 days per week in the office

### Band

Senior Specialist

### Salary

Competitive salary

### What you'll be doing

The Insurance Risk Analyst is responsible for maintaining, developing and interpreting data relating to insurance claims, vehicle risk and insurance cost performance, supporting actuarial analysis, pricing activity and active risk management across the Motability Scheme. The role holder will contribute to the development and implementation of MO's data-driven approach to allocating insurance costs to vehicle leases, ensuring pricing and risk decisions are informed by robust claims insight, emerging trends and predictive analysis.

The role is key in analysing claims frequency, severity and overall claims cost performance across the Scheme. The role holder will produce and interpret monthly claims cost analysis, support insurance costing and pricing decisions, and deliver meaningful MI and insight to senior stakeholders across Electric & Insurance, Asset Risk, Finance and wider MO, including Executive audiences.

The role will work closely with insurance partners, actuaries and underwriting specialists to improve data insight, identify emerging risk trends, monitor claims inflation, and evaluate the effectiveness of claims cost reduction initiatives. The Insurance Risk Analyst will support the development of insight-led strategies that help optimise insurance performance, improve customer outcomes and manage long-term Scheme risk.

This is a key analytical role with responsibility for supporting governance forums and strategic decision-making through high-quality analysis and clear communication of complex insurance and risk topics. The role holder will also support the monitoring of large loss activity, including serious personal injury claims, and help develop enhanced reporting and forecasting capability across the insurance portfolio.

The Motability Scheme is unique in that it provides comprehensive insurance as part of the overall lease costs. With 900k+ Scheme Customers, this is the largest motor fleet policy in the UK, with annual premiums in excess of £1.2bn.

# Motability Operations

## About you

This role is best suited to someone with strong analytical capability, commercial awareness and a genuine interest in insurance risk, pricing and claims performance. You will enjoy working with complex datasets, identifying trends and turning analysis into actionable business insight that supports strategic decision-making.

You will be organised, proactive and detail-oriented, with the ability to manage competing priorities and deliver high-quality analysis to tight deadlines. You will be comfortable communicating technical concepts clearly to a range of audiences and will enjoy collaborating with colleagues and external partners to improve processes, insight and outcomes.

The successful candidate will be interested in the general insurance market and motivated by the opportunity to apply analytical techniques, risk insight and reporting capabilities to support MO's insurance proposition and active management of claims costs and portfolio risk.

We are keen to recruit someone who has the core aptitudes required to flourish in the role and will support the successful applicant with training and development opportunities wherever feasible.

## Minimum criteria

You'll need all of these:

- Relevant experience analysing data and risk within insurance, automotive leasing or a comparable analytical environment.
- Experience producing insight that supports risk management, cost forecasting, pricing decisions or operational performance improvement.
- Degree in a numerate subject, or equivalent experience in a highly analytical or quantitative role.
- Excellent analytical and problem-solving skills, with the ability to interpret large and complex datasets and identify meaningful trends and risks.
- Strong communication skills, with the ability to present technical subjects and analytical insight clearly to non-technical audiences.
- Excellent Excel skills and previous experience using SQL or similar data analysis tools.

## Desirable experience

- Experience working with insurance claims, underwriting, actuarial or pricing data.
- Understanding of key general insurance concepts including claims frequency, severity, loss ratios and claims inflation.
- Experience building dashboards, MI packs or automated reporting solutions.
- Exposure to predictive analytics, forecasting or statistical modelling techniques.

# Motability Operations

- Knowledge of the UK motor insurance market.

## Who you'll be working with

You'll be working in the Insurance Risk team alongside actuaries, analysts and underwriting experts, supporting the management of one of the UK's largest and most unique motor insurance portfolios.

You will also work closely with colleagues across Electric & Insurance, Finance and Asset Risk, as well as external insurance partners and suppliers, helping to shape insight-led decisions around insurance cost management, pricing strategy, vehicle risk and claims performance.

## 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

We lease a wide range of tailored mobility solutions to people who receive 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, all-inclusive 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

# Motability Operations

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 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