

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 plus benefits

What you'll be doing

The Insurance Risk Analyst is responsible for maintaining and developing data around insurance claims and risks, supporting actuarial analysis and processes, and monitoring the wider motor insurance environment. The role holder can contribute to the development and implementation of MO's data-driven approach to allocating insurance costs to vehicle leases based on model's claims performance.

Reporting to the Head of Insurance Risk, the Insurance Risk Analyst is responsible for analysing monthly claims cost data, and delivering key MI metrics for senior colleagues in the Electric & Insurance division, in the Asset Risk division, and in wider MO, including for Exec audiences. The role holder also works closely with insurance partners to ensure data quality, to understand latest trends, and to track claims cost reduction initiatives. This is a key role for managing data that supports valuable processes and relationships, including for example monitoring data on large personal injury claims. The Insurance Risk Analyst also supports the governance forums where business decisions are agreed.

The Motability Scheme is unique in that it provides comprehensive insurance as part of the overall lease costs. With 870k+ Scheme Customers this is the largest motor fleet policy in the UK, with annual premiums in excess of £1bn.

About you

This role is most suited to someone who has strong analytical skills, and who actively seeks to optimise business processes, meet tight deadlines and deliver analysis that adds value. Organised, hard-working, conscientious and enthusiastic; a team player who communicates well with colleagues and with third parties. The successful candidate will be interested in the general insurance industry, and in applying analytical techniques and powerful reporting in support of MO's insurance proposition, and management of risk and claims costs.

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

Motability Operations

Minimum criteria

You'll need all of these:

- **Relevant experience** analysing and developing insights on insurance claims data or financial risk in automotive leasing.
- **Excellent Analytical Skills:** Ability to assess risks and work with large volumes of data.
- **Communication Skills:** Effective communicator with an ability to present technical subjects clearly to non-technical audiences.
- **Technical skills:** MS Office with good Excel (and VBA) aptitude. SQL experience is advantageous.

Who you'll be working with

You'll be working in the Insurance Risk team, alongside actuaries, analysts and underwriting experts. You will also work very closely with analysts and experts in comparable roles across the wider Electric & Insurance, Finance and Asset Risk divisions.

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 860,000 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, 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.

Motability Operations

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 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