

Motability Operations

About the role

Role

Claims Insight Lead

Location and hours

London

35 hours per week

Hybrid working with minimum 3 days per week in the office

Band

Senior Expert

Salary

Competitive salary plus benefits

What you'll be doing

We're looking for a Claims Insight Lead to join our Insurance Risk team, based in our London office, to play a pivotal role in reducing motor claims costs and improving road safety through insight-led decision making.

This is a senior analytical role with real influence. You'll take ownership of our insurance claims data, bringing clarity, structure and insight to a complex and high-value area of the business. Your work will directly inform strategy, supplier management, and operational change.

You'll be responsible for:

- Taking control of large, complex motor insurance claims datasets and turning them into clear, insightful management information (MI)
- Identifying trends, drivers and root causes of claims cost and frequency
- Producing actionable insights and recommendations that help reduce claims spend and improve outcomes
- Developing and maintaining high-quality dashboards, reports and presentations for senior stakeholders
- Working closely with colleagues across Insurance, Asset Risk, Operations, Finance and external suppliers to drive evidence-based decisions
- Raising the standard of claims insight across the organisation, moving from descriptive reporting to predictive and diagnostic analysis

This role is not about actuarial pricing work – it's about **deep claims understanding, data mining, storytelling with data and influencing change**

About you

We're looking for someone who combines motor insurance expertise with strong analytical capability.

You'll likely bring:

- Proven experience in motor insurance, ideally with a strong focus on claims (insurer, broker, MGA, TPA or large fleet environment)
- A background in analytical roles, such as claims analytics, MI, insight or performance analysis

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- Advanced skills in data analysis and reporting tools (e.g. SQL, Excel, Power BI, Tableau or similar)
- Strong data mining and problem-solving skills, with the ability and the curiosity to spot patterns others miss
- Excellent communication skills – able to translate complex analysis into clear, compelling insights for non-technical audiences
- Confidence working with senior stakeholders and influencing decisions through evidence
- A pragmatic, commercially minded approach and a desire to make a measurable impact

You do not need to be an actuary, but you do need to be comfortable working with large datasets and using data to drive better outcomes.

Minimum criteria

A relevant numerical degree and experience in producing powerful analysis in an automotive insurance environment.

Excellent PC skills including advanced Excel, and experience working with large data sets.

Who you'll be working with

The Insurance Risk team:

- Manages the financial risk around insurance in MO
- Conducts actuarial pricing analysis in support of our relationship with our insurance partner and with reinsurers
- Carries out quarterly actuarial reserving reviews as a key input to the financial and underwriting outlook for our captive reinsurance entity MORL
- Supports actuarial inputs to the MO Group capital model
- Conducts analysis of the price and performance of MO's / MORL's reinsurance programmes
- Calculates insurance costs as an input to Motability scheme lease pricing

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

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

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-  **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