Job Description



JOB TITLE: Data Science Manager

GRADE: 2

REPORTING TO: Head of Pricing

LOCATION: London

# **ABOUT US:**

ERS is the UK's largest specialist motor insurer with an A+ rating. We recognise that for some, motor insurance is more than just a must-have; it's a way of taking care of what stands at the heart of their passion or livelihood. For those people, standard insurance isn't enough. That's why we work exclusively with motor insurance brokers to help get under the skin of the most difficult insurance risks, helping build products to meet their customer’s needs.

**THE ROLE:**

To manage the Data Science team, including providing technical and thought leadership in the use of data science, machine learning and other statistical techniques within ERS and the pricing team.

The Data Science Manager is responsible for owning the development of advanced methodologies to support business functions by drawing insights from internal and external data sources and producing predictive models which can and will be implemented in support of business front end solutions. The Data Science Team supports pricing in the first instance but will also support a variety of other functions including claims, finance, marketing, operations and counter fraud.

Success in the role requires extensive collaboration with other business functions to ensure that we leverage capabilities from across the business in delivering products and propositions which will meet or exceed our financial plans.

**KEY RESPONSIBILITIES:**

* Contributing to the development of our pricing governance framework and leading a range of data science development and maintenance activities in such a way as to adhere to the provisions of that framework
* Contributing to the development and execution of our pricing strategy and doing so in such a way that it supports the achievement of our wider business strategy and financial plans
* Leading and directing the end-to-end data science development, review and maintenance process
* Leading the design, development and maintenance of sophisticated and innovative data products that will have considerable and measurable impact; either in price determination, cost reduction, revenue increase or enable new business opportunities
* Ensuring that we have a robust testing regime and process to ensure that we have absolute confidence in the data science models which are being deployed to market
* Providing extensive input and insight to our underwriting teams using sophisticated analytics, helping them identify areas of adverse performance as well as areas of opportunity and providing extensive contribution to plans and initiatives to address those identified areas
* Ensuring that all activities are undertaken and delivered in accordance with our pricing delivery plan
* Leading and managing a team of Data Scientists, providing extensive input to their learning, broadening their horizons and development as well as enabling learning of data science techniques across the wider pricing team. Our leadership priority is in providing our teams the direction, tools and support that they need to deliver on their objectives
* Working closely with all areas of the business to ensure that we deliver a clear and seamless set of propositions to the market.
* Work closely with the BI and IT teams to ensure that the team have the required infrastructure, data storage and processes in order to the contribution of the Data Science team.
* Understanding the risk environment in which we operate. Identifying and managing the key risks which threaten the success and sustainability of our business and having accountability for mitigating actions which protect our business against those risks
* Ensuring that at all times, we operate in such a way which is consistent with all legal and regulatory provisions. We are a business which takes our stated values and behaviours seriously and are absolutely committed to acting at all times in ways which are ethical, compliant and appropriate.

**ESSENTIAL QUALIFICATIONS, SKILLS & EXPERIENCE**

##### This is a leadership and senior management role which carries strategic and financial accountability. We therefore require the role holder to demonstrate influential leadership capabilities and to possess the following skills, attributes and knowledge:

* The ability to create and lead a team of people towards the achievement of a set of challenging commercial and technical requirements
* Highly sophisticated data science skills with experience in applying data science methodologies to real-world problems within a commercial environment
* An ability to create, evangelise and implement a long term vision for data science within a general insurance company
* To demonstrate gravitas and clarity of purpose which will give confidence to senior stakeholders, both internally and externally
* Interpersonal skills which will allow you to build and maintain value adding relationships. You must be able to develop mutually beneficial relationships and able to hold difficult conversations when necessary
* Clear understanding of the principles relating to risk management: ensuring that you can identify, monitor and manage the risks that threaten the achievement of your objectives and the future success of our business
* A detailed understanding and the ability to communicate the IT requirements needed to support a highly functioning data science team.
* Non-life insurance domain knowledge, including understanding of the legal, regulatory and compliance provisions that apply to the UK motor insurance market, is preferable but not essential
* Strong academic background with a Master’s Degree or Doctorate in computer science, engineering, physics, actuarial science, or applied mathematics based equivalent preferable

Specific data science technical capabilities the candidate should demonstrate include:

* Strong grasp of statistics and experience of building predictive models using a wide variety of tools and techniques (e.g. linear or logistic regression, gradient boosted machines, random forest, regularisation, neural networks)
* Advanced data manipulation or experience of managing large-scale data sets within an analytical function (e.g. dplyr, pandas, SQL, etc.)
* Proven aptitude of continuous learning and implementation of new techniques within a commercial environment.
* Advanced experience of commercial data science or analytics software (e.g. Python, R, SAS/WPS, etc.)
* Working knowledge of relevant development environments (e.g. PyCharm, RStudio, Visual Studio Code, eclipse) and shell scripting (e.g. Bash, PowerShell), version control (e.g. git, Subversion, Mercurial) etc

**DESIRABLE BEHAVIOURAL ATTRIBUTES**

* Ability to communicate effectively at all levels and build strong relationships across the business
* Able to respond positively to change and use their initiative to find pragmatic solutions
* Focuses on and actively drives performance to deliver results
* Strong organisational and planning skills with experience managing multiple deadlines and being able to reprioritise and plan workload in line with them
* Being commercially aware and using this acumen in a way which helps enhance the businesses profitability
* Ability to think strategically and understand how their work contributes to the overall goals of the company
* Ability to provide vision and direction to own team as well technical leadership across the company

Name (PRINT): .…………………………………………………………………

Signature: …………………………………………………………………………

Date: …………………………………………………………………………………