Job Description



JOB TITLE: Data Scientist

GRADE: 4

REPORTING TO: Pricing Manager

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 develop and apply data science, machine learning and other statistical techniques to draw insights on insurance products, customers and operational processes and shape the strategic direction of data usage within the business.

The role holder will develop and use advanced techniques to provide valuable insight and analytical services over diverse large scale datasets. The role holder supports pricing in the first instance, but also a variety of other functions including: marketing, operations and counter fraud.

Working closely with technical pricing analysts and other data analysts elsewhere in the business, you will be responsible for expanding our data processing and technical modelling framework; establishing efficient ways of implementing segmentation and predictive models; and ensuring that our reusable data assets build smoothly on a regular basis.

You will have exceptionally strong academic background combined with a passion for innovation, outstanding technical skills in a variety of programming languages and modern statistical analytics tools, and exceptional statistical expertise. A technically focussed person who learns new programming languages for fun and can deliver robust solutions.

**KEY RESPONSIBILITIES:**

* Develop, operate, support and continually optimise a common data analytical platform that can support rapid discovery and deployment of data products and enables a community of any data scientists and actuaries to easily obtain insight
* Take responsibility for the delivery of specific pieces of Data Science work, managing the overall process of delivery and taking responsibility for data, modelling and communication of analysis to stakeholders; including clear and actionable insight through advanced analysis and interpretation of multiple complex data sets
* Develop 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
* Work closely with the product deployment teams to enable the smooth and rapid transitioning of prototype data products and predictive models into robust product assets to be deployed into the business or market
* Establish credibility and thought leadership in the area of data science and to engage with the business intelligence and MI teams to ensure best practice, influence and contribute to the development of strategic vision for data usage within the company
* Embody and amplify the ERS values in all aspects of day to day activity ensuring that all interactions and engagements are carried out with the highest ethical and professional standards and that all work is accomplished with quality and in accordance with ERS values
* Carry out other reasonable tasks as required by line management

*The above duties and responsibilities are not an exhaustive list and you may be required to undertake any other reasonable duties compatible with your experience and competencies. This description may be varied from time to time to reflect changing business requirements.*

**KEY DESIRABLE ATTRIBUTES:**

* Exceptional statistical skills, 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)
* Strong academic background, e.g. expect a Masters Degree or Doctorate in computer science, engineering, physics, actuarial science, statistics or maths based equivalent
* Advanced data manipulation or experience of managing large-scale data sets within an analytical function (e.g. dplyr, pandas, SQL, etc.)
* Advanced experience of commercial data science or analytics software (e.g. Python, R, SAS/WPS, MATLAB etc.)
* Knowledge or advanced experience in another coding languages, such as C, C++, C#/.NET and/or Java would be considered
* 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

**KEY PERSONAL DESIRABLES:**

* Strong analytical, quantitative, problem-solving, and critical thinking skills
* Good written, verbal and presentation communication skills
* Ability to work collaboratively with other business units in order to achieve common objectives
* Organised self-starter, with drive and commitment; able to finish work with little supervision
* Excellent interpersonal skills and the ability to maintain effective working relationships

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

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

Date: …………………………………………………………………………………