

**Role Profile**

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| **NAME:** |  |
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| **JOB TITLE:** | **PVU Validation Technician** |
| **GRADE:** | **5** |
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| **REPORTS TO:** | **Team Leader** |
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| **LOCATION:** | **Swansea** |

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| **Purpose:**  The job holder is responsible for supporting the Policy Validation team in data validation/fraud detection and its resolution or escalation. The primary focus is on protecting the organisation against the risks and costs associated with all forms of underwriting fraud through the use of tools, techniques, processes and own judgement to identify cases of underwriting fraud and to take the appropriate action. The role involves being able to identify various forms of fraud and to carry out appropriate decisions/actions/suggestions based on guidelines and individual circumstances. |

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| **Key Responsibilities**   * Executing our underwriting validation and Fraud strategy so as to ensure that the organization is protected against the risks and costs associated with all forms of underwriting fraud * Adhere to our established underwriting data validation and fraud prevention processes and procedures. * Review cases of suspected underwriting fraud, collate all necessary information and then determine the appropriate course of action using your own judgment as well as adherence to our overall position in relation to underwriting fraud * Work with our key brokers to ensure that they understand and support our approach to underwriting fraud and validation of data * Understand and adopt a Treating Customers Fairly approach to all aspects of day-to-day work and develop a team culture that reflects TCF principles * Driving culture change throughout team and peer groups to ensure alignment with the organisations desired culture through adopting appropriate behaviours * Having significant awareness of and ensuring adherence of team members to all regulatory requirements, guidelines and working practices – both internally and externally  Product & Technical Knowledge  * Understand and apply all legal, regulatory, information security and compliance requirements and develop a team culture of compliance * Knowledge of ERS’s product and those of our major competitors. Understanding of the coverage provisions, exclusions and conditions of your product wording * Underwriting background and experience enabling you to make informed and well considered decisions * Knowledge and experience in our methods of trading and internal processes so as to understand how and where the organization is exposed to underwriting fraud * Knowledge of the legal, regulatory and compliance provisions that apply to your activities, distribution channels and market in which you operate * Knowledge of the distribution environment, customer behaviors, trading methods and other factors which influence our exposure to underwriting fraud * Desired knowledge of the Claims and Underwriting Exchange (CUE). * Administration background is desirable   **Skills & Competencies**   * Logical thinker, who is able to contribute to the commercial management of a complex business. * Clear decision making skills * Strong interpersonal and relationship building skills * Highly articulate and numerate * A team player * Highly organised |

**Role holder Name (PRINT)…………………………………………………………..**

**Role holder Signature....................................................................**

**Date:……………….**

**Manager Name (PRINT)…………………………………………………………..**

**Manager Signature....................................................................**

**Date:……………….**