



## Role Profile

**Role Title:** Underwriting Manager

**Department:** New Business

**Reports to:** Director of Lending Services

**Purpose of Role:** To manage and motivate a team of Underwriters to deliver great outcomes for our customers, while providing a first class broker and customer experience. A strong leader who can inspire consistently top-class results from their team, whilst contributing to the management team and development of the department through propositional growth and process improvements while nurturing a culture that meets our values- Fair, Accountable, Customer First, and Transparent.

### Key Accountabilities:

- Putting the customer first by supporting the execution in the delivery of exceptional customer service that builds trust through responsive, accurate, consistent, knowledgeable and available services and support
- Lead, manage and motivate teams to ensure SLA's, KPI's and NPS are achieved on a daily, weekly and monthly basis
- To deliver effective performance management across the team alongside development of our people through motivating and building their skill sets through coaching, training and mentoring to drive results
- Involvement in complex cases and/or escalated cases which could otherwise lead to service complaints to ensure that these are resolved in a timely fashion and communicated appropriately to customers
- Hold an underwriting mandate to support decision making on cases which involve management intervention
- Ensure all work carried out within the department is compliant to all relevant regulations and legislation including TCF, FCA, MCOB, MMR and Consumer Duty
- Ensure all mortgage applications have been underwritten in accordance with lending policy, TCF and responsible lending principles through regular audits and reviews
- To continually evaluate the Company's policies and procedures and ensure your team are adhering to these
- Generate proactive business and process changes to implement more effective or compliant working procedures across the department
- Contribute to the strategy and direction of the wider management team
- Build strong and mutually productive relationships with our Sales Team, and directly with brokers and customers where required

### Performance Behaviours:

- Relevant business and corporate experience
- Focuses on customer and quality delivery
- Influencing others, organisation and planning

UW Manager – December 2024



- Team working
- Ethical and compliant behaviour
- Be a role model for our Company values with clear demonstrable behaviour which reflect these daily

#### **Essential Skills/Qualifications:**

- Experience of working in a regulated financial services environment, specifically mortgage lending (ideally 2-3 years within a centralised mortgage lender).
- Mortgage processing knowledge and experience
- Proven track record with mortgage underwriting, specifically with intermediary based lenders
- Senior level mandate holder with experience in underwriting complex residential, Buy to Let Individual and Buy to Let Limited Company mortgages
- Deep understanding of the Mortgage Market
- Credit risk awareness
- Honesty and Integrity
- Ability to analyse and interpret data, business requirements, regulatory guidelines
- Strong communication skills both written and verbal as well as the ability to negotiate with internal and external providers at all levels
- Excellent organisational and time management skills
- Excellent stakeholder management skills
- Previous experience of involvement in managing change
- Accustomed to using own initiative/being proactive
- Negotiation and Influence
- Self-motivated, flexible with drive and enthusiasm
- Continuous improvement mind-set
- Maintain an awareness of regulatory responsibilities including Consumer Duty, Treating Customers Fairly (TCF), Anti-Money Laundering (AML) and Data Protection Act (DPA)
- Strong people management skills with exposure to performance management
- Previous managerial experience required

#### **Our people embrace our values:**

**Fair** - We are open minded and make unbiased, consistent decisions.

**Accountable** - We take ownership of situations so that our customers experience efficiency.

**Customer first** - We understand what our customers want and build strong relationships.

**Transparent** - We communicate clearly and concisely, ensuring that we are open with information.