



# Senior Product & Propositions Manager



**Money**<sup>®</sup>

# About Post Office Management Services

POMS is a customer focused organisation that relies on the Post Office Money brand, its network, customer data and marketing capabilities in order to deliver its plan objectives.

As an independent business, it was established in 2014 after the Post Office bought out the joint insurance venture between Bank of Ireland UK and Post Office. Our vision is to operate as a specialist broker. Our team has expanded significantly since then, as we continue to pursue our core visions to:

- Deliver operational efficiency, product and pricing flexibility resulting in greater control of, and access to, the value chain;
- Directly control customer management, policy conditions and retail pricing;
- Enter in to partnership agreements with Underwriters, Third Party Administrators, Software Houses and Consultancy firms to procure and develop the capabilities required in support of our chosen business model; and,
- Build a tangible asset for the Post Office.

POMS is a wholly owned subsidiary of Post Office and this means you are part of an organisation that is trusted by communities and consumers, putting its people and customers first. Together we have the opportunity to write the next chapter of an iconic organisation with over 300 years of history. We shape our future and each of us has the autonomy and responsibility to help create a business we can all be part of and proud of.

We know that the best way to provide a great service for customers is to evolve our business and adapt to their changing needs. We're improving our online and in store experience for customers because we know that our customers never stop changing, so neither will we.

We are working hard to ensure that the next chapter of the Post Office's history is a bright one. We are the current guardians of an iconic business and we want to hand over a thriving network of branches which can continue to provide essential products and services for our customers for many years to come.

This is a uniquely exciting and challenging time for the Post Office and for POMS – we're shaping the future and creating a business we can all be proud of.

We share the Post Office values of Care, Challenge, Commit.

## The basics

Job Title:	Senior Product & Propositions Manager
Post Reports to:	Head of Product
Division:	Product
Location:	London City

## The purpose of the role

- Achieve stretching sales, renewals and profit targets for the business through branch, direct and aggregator channels.
- To drive business growth through the development and management of a range of products including Car, Home and Van Insurance.
- Deliver stretching commercial and profitability targets.
- Influence sales and marketing activity through the POL branch network and online channels.

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## Principal accountabilities

### Technical capability

- Be the product owner and SME for the development of innovative technical product solutions.
- Champion the role of digital technologies to improve customer journeys and commercial performance.

### Product, Marketing and Customer Innovation

- Identify and provide direction for innovative and compelling product enhancements in support of POMS commercial objectives.
- Accountable for the integrity of the product range.
- Research, implement and report full comprehensive Product reviews.
- Instigate, analyse and interpret detailed market and customer data to support proposition and product enhancements, and tactical product initiatives.
- Ensure that the customer and Conduct Risk principles are at the heart of all business decisions.

### Develop and Manage Strong Relationships

- Develop and maintain excellent working relationships with key internal, external and third party suppliers and the respective areas in POMS.
- Work closely with the Heads of Product to develop individual product propositions in line with the overall strategy.
- As required, represent the Heads of Product in key internal/external meetings and at industry forums.

### Drive Commercial Performance and Improvement

- Support in the development, implementation and management of innovative capacity and commercial models that deliver business objectives.
- Evaluate product and business performance.
- Recommend activity to drive improvements in product and business performance.
- Support and provide direction to cross-functional, cross-company teams.
- Responsible for ensuring compliance with any specific legislative, regulatory, or contractual requirements.

## Qualifications, experience and skills

### Knowledge & Experience required

- Proven senior level experience in product management/development and P&L delivery within a financial services environment.
- Good understanding of the complete marketing mix (brand, comms, PR, etc).
- Proven project management skills to deliver complex projects on time and to budget.
- Proven ability to create and sustain positive relationships with 3<sup>rd</sup> party suppliers.
- Proven ability to manage teams/people outside of direct control.
- Experience of a significant branch network and online channels.
- High level of experience in dealing with Compliance and legal functions in a regulated environment.
- Detailed market and product knowledge and a high level of understanding of the commercial components of individual products.
- Knowledge of Conduct Risk principles.

### Qualifications required

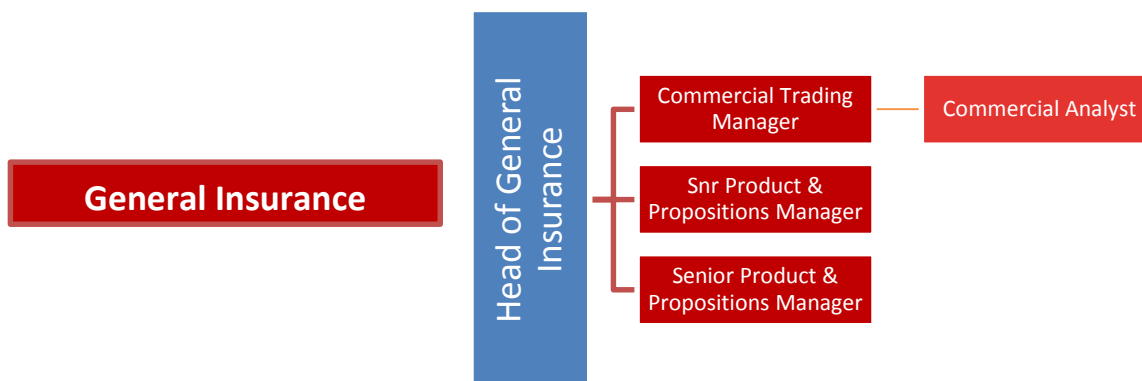
- Degree level qualification or comparable work experience

### Skills required

- Resilience & tenacity
- Strong leadership skills
- Strong numeracy skills

- Decision making
- Excellent communication, both written and oral
- Proven record of managing multiple tasks at one time
- Strong influencing skills – working with colleagues and partners to deliver joint objectives
- Strong team skills – able to work easily & naturally with colleagues across the business, and managing the different priorities of third-parties versus internal
- Capable at working at all levels and especially with third-party relationships

## Where does this role fit in with the rest of the team?



## IT permissions

Please note that the following section is to be completed by the Line Manager (*deleting any on the list that are not applicable and inserting any not already included*):

### IT permissions

Job Role	Senior Product and Propositions Manager
IT Equipment	Laptop, mobile phone; Desk top computer, Monitor, Keyboard, Mouse, desk phone
Applications	Microsoft Office 365, email account, SAP ESS; Employee Interaction Centre, Success Factors (L&D); Sharepoint, Opus Trust (payslips), Capita (travel), Reward site (benefits), Skype for Business, Lync 2013, Adobe Reader, Adobe Flash Player, Adobe Shockwave, Adobe Flash
Software Access	Duck Creek, Dalesridge
Other System/Application	HR Cascade
Approved by [System Owner]	
Job Title [System Owner]	
Date	