Role Description

Role Title: Pricing Analyst

Department: Pricing and Underwriting

Reports to: Senior Pricing Manager

About Pikl

Pikl is on a mission to enable the growth of digital marketplaces, starting with vacation rentals. We design and deliver insurance-enabled solutions that help platforms, property managers and owners unlock new revenue and deliver better customer experiences.

Founded in 2016, we began by protecting individual hosts and homeowners with specialist holiday-let cover. That experience now powers our insurance-enabled products, which increase participation, lift conversion and drive revenue across the marketplace value chain: platforms, homeowners and guests.

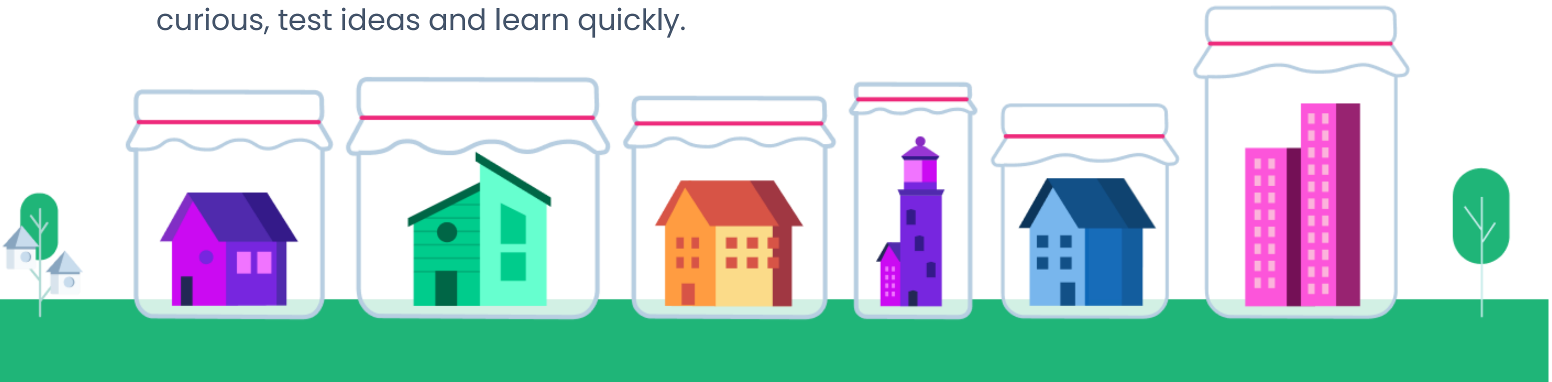
With offices in Norwich and London, and plans for international expansion, we work with some of the most recognised brands in travel as well as major insurance aggregators.

Our Values

At Pikl, our values are the foundation on which our success is built. They guide how we work together, how we make decisions for customers and colleagues, and what we recognise and reward.

Possibility

We think big and are fearless in turning challenges into opportunities. We stay curious, test ideas and learn quickly.



People

We put people first, building relationships rooted in empathy and trust. We respect, include, and learn from one another. We celebrate progress.

Progress

We unlock growth opportunities for our customers and each other yet make it our personal responsibility to own actions and see them through.

About the role

Supporting the Pricing and Underwriting team in the delivery of pricing activity across Pikl's insurance products and partnerships. The role is responsible for pricing analysis, portfolio monitoring and supporting the development of pricing models to ensure sustainable and profitable growth.

Working collaboratively with Underwriting, Product, Claims and Partnership teams to understand performance drivers, identify opportunities and support pricing decision making. Supporting the pricing of new schemes and products, ongoing portfolio management and the continued development of pricing capability across the business.

Key Responsibilities

- Support the development, maintenance and enhancement of pricing models across Pikl products.
- Conduct pricing and portfolio analysis to identify trends, opportunities and areas of concern.
- Monitor product and portfolio performance, including premium adequacy, loss ratios, rating performance and profitability.
- Support the pricing of new products, schemes and partnership opportunities.
- Produce pricing analyses, reports and recommendations to support business decision making.
- Work closely with Underwriting, Claims, Product and Partnerships teams to understand portfolio performance and drivers of risk.

- Support the ongoing monitoring and validation of pricing models and rating structures.
- Contribute to the assessment and integration of internal and external data sources.
- Undertake competitor and market analysis to support pricing recommendations.
- Support the development of pricing processes, tools and reporting capabilities.
- Ensure pricing activity complies with regulatory requirements and fair value principles.
- Be a source of pricing and pricing delivery support within the business.

About you

- Experience in an insurance pricing, pricing support, actuarial or pricing-related analytical role.
- Experience using data to support pricing decisions and business recommendations.
- Strong Excel skills.
- Experience of analysing large datasets and identifying trends and insights.
- Ability to interpret data and translate findings into practical recommendations.
- Good communication skills with the ability to explain technical concepts to non-technical audiences.
- Ability to manage competing priorities and work effectively within a fast-paced environment.
- Collaborative approach with the ability to build relationships across teams.
- Progress towards a professional qualification (e.g. IFoA) or interest in pursuing further professional development.
- Experience within General Insurance pricing.
- Experience using SQL for data extraction and analysis.
- Experience using Python, R or similar analytical tools.
- Experience using pricing software such as Radar or Emblem.

- Understanding of insurance pricing concepts and portfolio performance metrics.
- Exposure to predictive modelling, machine learning or statistical modelling techniques.
- Experience working within an MGA, delegated authority or capacity-backed environment is desirable.

Why work at Pikl

- Hybrid & Flexible working set up
- Access to an incredible working space in Norwich and London
- Annual leave entitlement of 28 days, plus bank holidays
- 35 hour working week
- Employee Assistant Program with 24/7 GP support and wellbeing services for you and your immediate family
- 10% discount with Sykes Cottages
- Training and development opportunities
- Social events
- Support from an awarding-winning CEO & Founder