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| **ROLE Title:** | **Senior Product & commercial Manager** | | **DAte:** | | **Feb 2024** | |
| **GRADE:** |  | | **Business AREA:** | | **Consumer Roadside** | |
|  |  | | **BUSINESS DEPARTMENT:** | | **Product & Governance** | |
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| **Role** | | **Key Responsibilities:** | | **Skills / Knowledge / Experience:** | | **Competencies / Values** |
| **Role Purpose**:  To be accountable for the commercial numbers for the Breakdown Extras and European product. Managing 3rd parties and driving product efficiencies whilst balancing good customer outcomes across all products.  **Financial:**  Supporting CR on the targets for EDITBA £216.4M  Achieve the BE cost for 2024 of BE’s £4.5M costs  **Non-Financial:**  Subject Matter expert for breakdown products across UK & European products  **Reports to:**  Head of Product, SME and Consumer Duty  **Stakeholder Management:**  **Internal**  Group Marketing  Consumer  Operations  Finance  Business Roadside  **External**  3rd Party teams relevant to business area | | ***Scope of role and responsibilities***  **Market awareness**   * Ensuring RAC product are market leading and scanning the market trends and forecasts for main competitors to keep abreast of any new product development   **Commercial**   * Drive cost efficiencies to ensure we delivered against our budgets cost numbers for Breakdown Extras * Seek ways to improve commercial positions with 3rd parties and deliver benefits   **Product development & Oversight**   * Drive continuous improvement in the products, customer outcomes and commercial efficiencies. * Manage the delivery of changes through prioritisation with relevant 3rd party stakeholders. * Expert in competitive landscape and market * Identify commercial risk and drive through steps to mitigate to ensure good customer outcomes * Seek ways to enhance the member base and support the delivery of market leading products * Creates product proof points and marketable claims based on technical / operational inputs   **Wider CR**   * Use expertise to support wider Product, SME & CDuty team with opportunities to achieve business targets – such as Response product, managing 3rd party contractual obligations and other strategic changes.   **Team oversight**   * Share knowledge and learning across team to cover R&R areas and remove the risk of single point of knowledge * Support the Product managers to achieve business targets and compliance objectives | | Proactive, tenacious, team player to support business with a can do attitude to get this done  Sounds commercial background to assess opportunities and risk and applying strong judgement  Forecast and voiceover projected performance each month of costs, based on performance trends and upcoming changes.  Able to effectively work across a range of short- and longer-term initiatives across multiple facets  Ability to think strategically, identify opportunities, roll up their sleeves and deliver immediate requirements, and work across a wide matrix team to deliver change.  Ability to understand a regulatory environment and able to ensure this is factored in with all aspects of their role.  **Qualifications/FCA:**  None mandatory  Commercial acumen critical | | **Values**  **Handle it Together**  Cares about impact on others, shares ideas and positively challenges others  **Exceptional Service**  Has best interests of colleagues and customers at heart, goes the extra mile to enhance customer experience, understands business strategy  **Raise the Bar**  Driven and ambitious, challenges self and others, continually learning  **Own It**  Leads by example, trusted to achieve right outcome, passionate  **Core competencies:**   * Achievement Drive – L4 * Building relationships – L4 * Commercial Awareness – L5 * Continuous Improvements – L5 * Customer Focus – L4 * Interpersonal & Influencing skills – L4 * Judgement & Decision Making – L4 * Team Working – L4   Able to travel and work across various locations, particularly Bristol, Birmingham & Manchester |