

Compliance Oversight (SMF16) – Insurance

Description

Location: Central London (near Liverpool Street)

Salary: £90,000–£160,000 base

Type: Full-time, Permanent

Role

We are recruiting a Compliance Oversight (SMF16) holder for a newly authorising international insurtech establishing a UK branch of its European-authorised insurance carrier, currently going through PRA authorisation and FCA regulation. This appointment must be named in that application and sits on the critical path to submission.

As with every named individual in a de novo authorisation, the FCA will scrutinise this appointment's own regulatory track record closely — there is no firm-level history to draw on, so the individual's proven experience carries the weight the entity itself cannot yet demonstrate. Day-to-day compliance monitoring is outsourced, so this is a role built on informed oversight and challenge, but it requires someone who has genuinely done this before.

Responsibilities

- Hold oversight of the branch's compliance with FCA-side rules
- Report to the governing body on the branch's compliance position
- Critically review and challenge the output of the outsourced compliance monitoring provider
- Act as the board's independent voice on compliance matters, rather than performing line management of a compliance team
- Escalate emerging compliance risk as the branch's regulatory perimeter develops over time

Qualifications

- A proven track record of having personally held SMF16, CF10 or an equivalent compliance oversight controlled function at an FCA-regulated firm
- Demonstrable prior experience overseeing an outsourced or third-party compliance monitoring arrangement, with evidence of having challenged rather than simply accepted its output
- A track record the individual can substantiate directly to the FCA as part of the authorisation process
- Insurance-sector experience is preferred but not essential, provided the controlled-function track record itself is directly comparable

Hiring organization

Exec Capital

Employment Type

Full-time

Beginning of employment

1st November 2026

Duration of employment

Perm

Industry

Insuretech

Job Location

London, South East, United Kingdom

Working Hours

9-5

Base Salary

£ 90,000 - £ 160,000

Date posted

September 19, 2026

Valid through

31.10.2026

Job Benefits

- Competitive salary, full-time
- A natural next step for an established SMF16/17 holder, at a business building its UK compliance function from the ground up
- Real scope to shape the compliance function as it develops alongside the business
- Central London base, close to Liverpool Street

Contacts

Exec Capital is a specialist executive search practice led personally by Adrian Lawrence FCA, focused on C-suite, board-level and senior manager function appointments for FCA and PRA-regulated firms. This search is being run on a confidential basis; the client will not be named at this stage. All enquiries are handled in strict confidence.

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