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THE INSIDERS

WITH JAMES BURWOOD

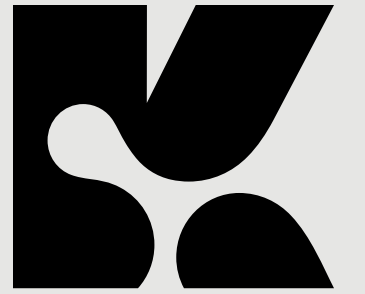
Episode 1: Lending Operations

Welcome to the first episode of The Insiders with James Burwood, my new webinar series designed to give you a behind-the-scenes look at how different areas of the business put brokers at the heart of everything we do.

In each episode, I'll be sitting down with internal experts to explore what we're doing, why we're doing it, and most importantly, how it helps you place your clients cases with confidence.

For this first episode, I was joined by Michael Clarke, our Head of Lending Operations. With over 20 years' experience in mortgage lending, Michael brings a fresh, informed perspective to how we continuously evolve and refine the way cases move through the underwriting process. Since joining, his focus has been clear: how do we make the process faster, simpler and more consistent?

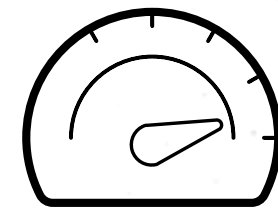
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Driving faster decisions through smarter processes



A big focus of our conversation was on speed and efficiency, two areas that we know matter hugely to both you and your clients. One of the most impactful changes Michael has introduced is reordering the valuation process for Buy to Let cases, bringing valuation instruction forward to the point of application.

While it may sound like a small operational tweak, the impact has been significant. By allowing valuation and underwriting to run in parallel, we're removing unnecessary downtime and accelerating the journey to offer. This not only improves turnaround times but creates a more consistent and reliable process, giving you greater confidence when setting expectations with your clients in what can often be a time-sensitive environment.

Why communication matters more than ever



We also discussed the critical role communication plays in keeping cases moving. We've always believed in the value of direct, human conversations, and that hasn't changed. Underwriters picking up the phone to speak directly with brokers remains a key part of how we operate.

Recent enhancements, such as clearly identifying outbound calls as 'Kensington Mortgages', mean you're aware of who's calling and therefore more likely to engage with us early in the process. These conversations help quickly clarify queries, avoid unnecessary back-and-forth, and keep cases progressing at pace. In many instances, the ability to speak directly with the decision-maker can be the difference between a delay and a swift path to offer.

The Kensington Difference



Another key theme was what sets us apart. Our approach to manual underwriting allows us to go beyond credit scores and truly understand the full story behind each case. This flexibility means we can support a broader range of customers, including those who may not fit a traditional high street lending model.

Combined with our accessibility – across BDMs, live chat, underwriters and support teams – it ensures you have multiple touchpoints to get answers, sense-check cases and move forward with clarity. It's this combination of expertise, accessibility and flexibility that underpins the Kensington experience.

What's next for Lending Operations?



Looking ahead, Michael shared that the focus remains firmly on continuous improvement. This includes exploring how better use of data and evolving valuation approaches could further reduce processing times, as well as developing more specialised expertise across the business to better reflect regional differences and customer needs.

The ambition for his department is clear: to create a faster, more seamless journey where your cases can move from application to offer in increasingly shorter timeframes, without compromising on quality or support.



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Key takeaways

1. BTL valuations are instructed at point of application.

- a. Michael hit the ground running with implementing immediate improvements, including this one. It means the valuation runs in parallel to the underwriting, reducing delays and improving speed to offer.

2. We've made it easier to speak to your dedicated case underwriter.

- a. By adding caller ID, you can know that it's us calling you – and by answering the call can minimise any potential issues, and improve your app to offer time by up to 25%.

3. We can support your complex cases by applying the 'head and the heart'.

- a. Some of your clients may fall out of the traditional model, and because we don't rely on the credit score we can really delve into and understand the circumstances behind each case to help more of your clients.

4. Michael's got even more planned.

- a. I really got the feeling that Michael is passionate about lending and has great plans for the whole Operations department. He talked about better use of data and the evolving valuation approaches, and how specialised, regional expertise can help more of you – all areas he's looking into.

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