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THE INSIDERS

WITH JAMES BURWOOD

Episode 4: Intermediary Sales

Throughout the first series of *The Insiders with James Burwood*, we've spoken to senior colleagues from across the business about the different ways we support you and help keep your cases progressing smoothly. For the final episode of this series, I was joined by our Head of Intermediary Sales, Jane Atkins, to discuss one of the most valuable relationships in the mortgage process: your relationship with your Business Development Manager (BDM).

Having spent more than 15 years at Kensington and decades working alongside brokers across the industry, Jane has seen first-hand how the role of the BDM has evolved. While many people may think of a BDM as someone who provides product updates or answers criteria questions, the reality is that a great BDM can bring far more value to your business.

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More than just a point of contact

One of the key messages from our conversation was that BDMs shouldn’t be viewed simply as lender representatives. Instead, they should be seen as trusted partners who help you navigate complex cases, identify solutions and deliver better outcomes for your customers.

At Kensington, brokers benefit from support both before and after application. Alongside a dedicated field-based BDM, brokers also have access to a dedicated telephone BDM who can assist with enquiries, discuss criteria, sense-check scenarios and provide support before a case is submitted. Once an application is underway, New Business Assistants help keep things moving by managing documentation, valuations and progress updates before cases move into underwriting.

This joined-up support structure is designed to make doing business with us as straightforward as possible and ensure you always have access to the right expertise at the right time.

Why early conversations matter

One theme that has come up repeatedly throughout this series is the importance of early engagement, and that was no different in this discussion.

Today’s mortgage market is increasingly complex. Whether you’re helping a self-employed applicant, navigating variable income, assessing adverse credit histories or structuring limited company Buy to Let applications, specialist lending often requires a more tailored approach.

Jane’s advice was simple: **engage with your BDM early**.

Having those conversations before an application is submitted can help position a case correctly, identify the evidence an underwriter is likely to need and avoid unnecessary delays later in the process. The earlier we understand the scenario, the better we can support you in finding a solution and moving the application from submission to offer as smoothly as possible.

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Supporting brokers beyond individual cases

A BDM relationship should not begin and end with a mortgage application. Another important area we discussed was the role our sales teams play in supporting brokers through education and market insight.

The mortgage market continues to evolve at pace, with changes to regulation, tax rules and lending appetite creating new challenges and opportunities. Helping brokers stay up to date is an important part of our role.

Recent examples include training sessions on topics such as Making Tax Digital, understanding limited company structures and learning how to understand credit reports more effectively. These sessions are designed not only for advisers new to the industry but also for experienced brokers looking to refresh their knowledge in specialist areas.

By sharing insight, experience and practical guidance, our teams aim to help brokers build confidence and better support their customers in an increasingly complex market.

The Voice of the Broker

As Head of Intermediary Sales, Jane's responsibilities extend beyond managing sales teams. She also leads our engagement with mortgage networks, clubs and broker firms across the market. A key part of her role is active listening.

Through focus groups, research projects and initiatives such as our Dine & Debate events, we're creating more opportunities than ever to gather feedback and better understand the challenges facing brokers and their clients.

Importantly, that feedback doesn't just get collected. It helps shape tangible business decisions. During our discussion, Jane highlighted the recent reduction of our Buy to Let minimum property valuation to £75,000 as one example of how broker feedback can influence change.

It's a reminder that collaboration between lenders and brokers delivers benefits for everyone, helping us improve our proposition while creating better outcomes for customers.

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The key takeaway:
Think partnership

To close the episode, I asked Jane for her single biggest piece of advice. Her answer perfectly summed up the conversation.

"A great BDM relationship should feel like an extension of your own business."

Whether you're discussing a complex case, seeking guidance on criteria, exploring training opportunities or sharing feedback about the broker journey, your BDM is there to support you. By engaging early, making the most of the expertise available and viewing your BDM as a genuine business partner, you can unlock more value for your business and help your clients navigate the mortgage process with confidence.

FIND YOUR BDM

FOR INTERMEDIARIES ONLY

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