

NON-EXECUTIVE DIRECTOR

Visionary Senior Executive and Board member with >25-year track record of delivering strong profitable, business growth in the Financial Services sector and 7 years' experience in Non-Executive and Chair roles for leading industry boards.

- **Sets and steers business strategy**, drawing on a wealth of experience across UK Financial Services market, policy, product development and regulatory frameworks, plus extensive understanding of distribution landscape.
- **Guides large-scale business transformation**, expert in overseeing significant change to vision, brand, proposition, technology, operations, and people.
- **Drives board effectiveness**, as an experienced Chair, Deputy Chair and Nomination Committee member, leading board restructures and appointment of new board members.

NON-EXECUTIVE EXPERIENCE

Association of British Insurers (ABI)

Jan 2020 – Present

Member of the Protection Board | Member of Retail Protection Sub Committee

Supports strategic direction of the ABI's work on protection policy, addressing potential risks, and driving improved industry standards. Key themes include future of distribution, digitalisation of patient records, and genetics moratorium.

Association of Financial Mutuals

Apr 2018 – Present

Deputy Chair of the Board | Chair of Regulatory Strategy Committee

Appointed to board of trade body that represents UK mutual and not-for-profit insurers, friendly societies and other financial mutuals, steering significant work with government and regulators on law and policy positions.

PRA Practitioner Panel and Insurance Sub-Committee

Jul 2018 – Jun 2021

Member

Provided analysis and recommendations to the Bank of England on PRA policy and practices related to insurance sector.

Investment & Life Assurance Group (ILAG)

Nov 2007 – Jul 2012 & Jul 2019 – Jul 2021

Chair | Director | Member

Former Chair of ILAG, guiding significant restructure and refocus of the board to provide active, credible voice to HM Treasury and regulators, and establish long-term strategic plans for upcoming regulatory change.

PROFESSIONAL EXPERIENCE

Holloway Friendly

Jun 2016 – Present

Chief Executive Officer | Member of the Board | Member of the Nomination Committee

Appointed CEO, ExCo Chair and Board Member to transform commercial and operational performance of Holloway Friendly, working with Non-Executive Directors and executive team to spearhead transformational long-term strategy. Led relationships with members, employees, distribution partners, regulatory authorities, and other key stakeholders.

- **Shaped vision and strategy that delivered >65% growth in Embedded Value in five years**; transformed small, moribund regional mutual insurer, increasing net membership by >100% and new business revenue by >500% at pre-COVID peak, underpinned by vision to become the UK's #1 most recommended specialist protection insurer.
- **Gained board endorsement for roots-to-branch business transformation that won multiple industry awards**; defined wide-ranging business and IT transformation programme with workstreams covering vision, mission, values, propositions and products, underwriting and claims philosophies, distribution, large-scale IT re-platforming, governance, risk, and compliance.
- **Built high-performance, inclusive culture, developing top levels of capability in core areas of strategic focus**, such as claims, IT, digital, and change management. Recruited top new talent and upskilled existing functions, driving retention and engagement.
- **Key member of Nomination Committee and standing member of Remuneration Committee**; key contributor to a number of board appointments and restructure of the board presided over by NomCo. As standing member of RemCo, provided key input into reward strategy and remuneration governance. Additionally, standing member of Audit & Risk Committee, and Investment Committee.

Equiniti Pensions Solutions | Business Development Director

Nov 2015 – Jun 2016

Headed business strategy and sales planning, including deal origination, proposals and pricing, sales development and closure in Life & Pensions insurer and reinsurer markets.

- **Won major new logo BPO deal in retirement market (£25M total contract value)**, leading end-to-end negotiations.

OneFamily | Distribution Director

Jul 2014 – Nov 2015

Developed and implemented multi-channel distribution channel (Intermediary, Partnerships and Direct) for Engage Mutual as an interim contractor, and subsequently transitioned to a permanent role with OneFamily following merger of Engage and Family Investments.

- **Delivered Engage's best year ever for sales in 2014, maintaining strong growth in 2015 at 25% above target;** re-galvanised team, developing focused distribution strategy, instituting robust quality measures, and embedding best practices in pitching.
- **Defined strategy and shape of new OneFamily business, setting clear growth trajectory and driving cost efficiencies;** developed distribution strategy and conduct risk framework, played key role in product development strategy (including launch of mortgage business), and led integration and transition work pre- and post-merger.

Jackson Lowry Consulting | Managing Director

Oct 2013 – present

Established consultancy providing clear distribution and proposition development strategy, governance and risk management advisory across UK Financial Services market, partnering client at board and executive level.

- **Advised Board and ExCo on a wide range of market and distribution development improvement programmes,** providing constructive assessment of their current strategies and delivering in-depth strategic insight into new products and markets. Key clients include Yorkshire Building Society, Engage Mutual, Triple Jump, and Key Retirement Solutions.

LV= | Corporate Partnership Director

May 2005 – Oct 2013

Promoted to Corporate Partnership Director following roles as Director of Business Development and Distribution Strategy, Director of Intermediary Business, and Head of Member Relations and Industry Affairs.

- **Key member of Life ExCo, steering strategy for Life & Pensions business;** themes included growth of new distribution channels, evolution of intermediated and D2C products, GE Life acquisition, integration and rebranding, alongside performance monitoring, risk management, and talent. Presented to the board on Life & Pensions strategic plan.
- **Launched and grew Corporate Partnerships for Life & Pensions, winning flagship industry deals** with major UK retailers and IFA panels, including ASDA, Standard Life and Sesame Bankhall Group. Led sales and marketing strategy from start-up and established full key account management framework across UK.
 - ✓ Won financial service distribution channel with major UK retailer that generated £10M profit; led business development, due diligence, onboarding, product design, branding and contract approval in nine months.
 - ✓ Retained major retail partner, securing three-year, £5M deal that involved development of new propositions and close partnering at partner and business level.
 - ✓ Secured first-ever representation on a market-leading panel for protection products in IFA environment, realising >£10M premium income, through innovative business development strategies.
- **Member of Board of Trustees for LV= Staff Pension Scheme, managing multiple hundreds of millions of assets** for thousands of members. Managed a range of liability buy-ins and member opt-outs, provided astute governance of investment management, and enhanced level of staff engagement, implementing external communications firm.

ABI | Raising Standards Director & HR Director

2001 – 2005

- **Pioneered Raising Standards scheme across life and pensions industry; gained universal agreement across industry** to commit to practices that promoted and delivered high standards, after securing competition compliance clearance from European Commission's Competition Directorate.
- **Transformed HR function to high-performing strategic unit that attracted and retained top-quality talent,** supporting ABI's ambitious public policy agenda. Designed and implemented people development and change programmes, including leadership development curriculum in conjunction with top institutions.

EARLIER CAREER

Teacher Provident Society - Sales Director

1994 – 2000

Albany Life | TSB Insurance Brokers | Skandia Life | Schroders - Various

1983 – 1994

PROFESSIONAL DEVELOPMENT

Diploma in European Employment Law | Cranfield Sales Director's Programme | Cert PFS