

CONTACT

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🌐 Kris Payne
(krispayne01.github.io)

KEY SKILLS

- Complex Insurance Laws, Markets, and Process Knowledge
- Collaborating and Influencing at C-Suite and Board Level
- Advanced Data Analytics
- SQL, Python, Excel, Tableau
- KPI and OKR Metric Creation and Tracking
- Group and Operational Strategy
- Owning and Managing Profit and Loss Budgets of c£1bn (both CAPEX and OPEX, and Retail Subrogation Models)
- Interpersonal Skills and Cross Functional Team Work
- People Leadership/Driving Personal Development for Self and Others
- Decision Making and Critical Thinking

QUALIFICATIONS

Data Science Infinity
Advanced Qualification
2024-02-01
DSI

Kris Payne

SENIOR STRATEGIC AND ANALYTICS LEADER



SUMMARY

Vastly experienced and skilled senior strategic and analytics leader, displaying high levels of self-drive, dependability, and adaptability, whilst also possessing excellent interpersonal, people leadership, and numerical skills.

Proven experience of collaborating and influencing C-Suite and Board level members on Group strategic decisions.

This has been done using an advanced analytical skillset to help set, manage, and beat targets to drive operational efficiencies, improve understanding of performance, whilst maximising profit margins and growth opportunities.

EXPERIENCE

- Group Head of Data Analytics** Jan 2024 - Present
Acorn Insurance
 - Managing a team of 5; made-up of a Senior, Engineer, Developer and analysts
 - Led the Group change in vehicle valuations when policyholders suffer a write-off or theft for an improved customer outcome in line with new Consumer Duty Guidelines
 - Re-wrote the logic to group and split out each Peril for greater accuracy when building triangulation models and development curves for Reserving patterns
 - Created, tested, and put live two Machine Learning models that work together to predict Fault and Non-Fault claims at the point of policyholders reporting an accident, and the likelihood of intervention on Third Party claims that will help prioritise claims and lower any associated costs
 - Working with and optimising Pricing Models for stronger Loss Ratios on certain Vehicle makes and models prone to theft
- Lead Data Analytics Manager - Motor Strategy** Aug 2018 - Dec 2023
Direct Line Group (Insurance)
 - Managed a team of 22; made up of Managers, Seniors, and Data Scientists, Engineers, Developers, and Analysts
 - Consistently collaborated at Board and C-Suite Level to aid Group strategy using advanced analytics
 - Worked alongside and used data from departments such as Pricing and Underwriting, Reserving, Actuarials, Finance, and Supply Chain to improve operational effectiveness and performance of each area
 - Shaped a new market offering using Content Analysis to cluster customer feedback from over 10,000 surveys sent, which exceeded policy uptake targets by +30%/+£8m GWP, and would save AD Repair costs by £5m
 - Owned and managed the yearly c£1bn Motor P+L budgeting process, quantifying OPEX and CAPEX decisions to ensure they aligned to the overall Group strategy
 - Created and led the Quarterly Business Review (QBR) process for the Group, whilst managing the Motor branch to set, manage, and beat OKR

Chartered Insurance
Institute Certification
2020-03-02
CII

BA Business and
Management
2013-06-01
Leeds Beckett University

LANGUAGES

English



INTERESTS

- Brazilian Jiu Jitsu
- American Football
- Cooking
- Podcasts
- Reading
- Poker
- Travelling

targets

- 2x Chief Exec Awards winner for my contributions using analytics and Machine Learning to drive Group strategy, and improve retail margins and operational effectiveness

Business Intelligence Delivery Manager Lowell Financial Group (Financial Services)

Jan 2016 - Jul 2018

- Managed a team of 10; made up of Seniors, Developers and Analysts
- Collaborated at C-Suite level to define Group Data strategy
- Managed and reviewed Portfolio Value Management on purchases to ensure greater diversification and Return on Investment, to improve profit margins in the short, mid and long-term. This led to more informed decisions being made that increased profit margins by over £2m per year
- Worked with a Data Architect to re-design the data storage to a Dimensionally Modelled Data Warehouse using SSIS for the Extract Transact Load (ETL) pipelines and framework. Finished the project 4 months ahead of schedule

Business Intelligence Manager - Supply Chain Strategy Asda Head Office

Mar 2014 - Dec 2015

KEY ACHIEVEMENTS

Improved Retail Profit Margins (£4m+)

Owned and re-wrote the logic, using Machine Learning, to improve the retail subrogation model by routing claims down the most optimal journey, which improved income by over £4m per year.

Increased Site Acquisitions & Retail Income (£2m+)

Created a realtime interactive dashboard that showed ROI calculations by every postcode across the UK, which sped up the process of purchasing sites from one every two years, to three per year, improving retail income by £2m+.

Won the Motability RFP Contract (700k+ Policy Improvement)

Led on the analytics for the project to deliver all data required costs, targets, and projections that helped beat rival companies also bidding for the contract.

Winning the book improved policy numbers by 700k+ and secured long-term work.

Quarterly Business Review Creation & Implementation

Successfully created, rolled-out, and owned the first Group QBR Process to help drive efficiencies across underlying functional departments to achieve targets.

This helped achieve and beat the annual OKR target by c£2m.