

CONTACT

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in <https://www.linkedin.com/in/paynekris/>  
🌐 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 that has improved gross income through quicker and smarter data-led 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  
Acorn Insurance

Jan 2024 - Present

  - Reporting directly into the CEO
  - Managing a team of 5
  - 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
  - Implemented past experience to re-write the Repair/Total Loss tipping point calculation on a claim-by-claim basis to optimise retail income
- Lead Data Analytics Manager - Motor Strategy  
Direct Line Group (Insurance)

Aug 2018 - Dec 2023

  - Reported directly into the Managing Director of Motor
  - 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
  - Full ownership of the Retail subrogation model that included implementing Machine Learning models to make optimised decisions on a claim-by-claim basis which saved on OPEX costs, and improved Retail margins
  - Shaped a new market offering using Content Analysis to cluster customer

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

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 budgetting process, quantifying OPEX and CAPEX decisions to ensure they aligned to the overall Group strategy
- Migrated the Data Warehouse from SQL onto Azure Databricks for speed and ease of extracting MI
- Created and led the Quarterly Business Review (QBR) process for the Group, whilst managing the Motor branch to set, manage, and beat OKR targets
- I was the Motor SME that worked with the Insurance Governing bodies (FCA/FOS) to ensure all decision making tools were aligned to market guidelines
- 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, and discuss Group and operational performance
- 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

### Successful Creation and Implementation of First Machine Learning (ML) Models

Successfully created, tested, and rolled-out two ML models that predicted Fault and Non-Fault claims at claim notification with 84% accuracy, and the propensity for successful intervention to help route claims down the most optimal route to mitigate indemnity cost's on Fault cases, or improve Retail profit on Non-Fault cases.

### Re-Designed the Retail Subrogation Model (£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, as well as saving on OPEX costs in excess of £1m 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+.

### **Helped Win 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.

My work was highlighted as a key point in the acceptance from RSA due to my clear, concise, and excellent delivery of data analysis.