# Kris Payne

# 11 Stainbeck Gardens, Leeds, LS7 2EY

# [krispayne@live.co.uk](mailto:krispayne@live.co.uk)

# +447805 061 950

# Git Hub Website: [Kris Payne (krispayne01.github.io)](https://krispayne01.github.io/)

**Tableau Website:** [Profile - kris.payne | Tableau Public](https://public.tableau.com/app/profile/kris.payne/vizzes)

# Email: [krispayne@live.co.uk](mailto:krispayne@live.co.uk)

**Personal Statement**

Highly skilled analytical leader, displaying high levels of self-drive, dependability and adaptability, whilst also possessing excellent interpersonal, people leadership and numerical skills.  
Vast experience collaborating and influencing C-Suite and Board level members on critical strategic decisions by displaying a curious mindset using analytics to bring data to life to tell a story that has improved a business’ understanding of performance, profit margins, and opportunities for growth.

**Key Skills**

* Collaborating at C-Suite and Board Level through building packs on Group and Operational performance using advanced analytical techniques, as well as updating on strategic review progress, and highlighting Group risks and opportunities for these strategic initiatives
* Vast experience working with data analytical visualisations to provide insight; Tableau, SQL, Python, Qlik, and Excel to report on retrospective, predictive, and prescriptive performance
* Hands-on experience using advanced analytics within Python; Anaconda/Spyder (Pandas, SciPy, Numpy, MatPlotLib etc.) and Machine Learning (ML) to cleanse, model, analyse, and visualise the data. Conducted A/B, Hypothesis Testing and regression analysis to further understand and predict future possible outcomes for informed decision-making regarding Group strategy. Used Linear, Decision Trees, Random Forests, Logistic etc. for regression
* Full ownership of the Retail Subrogation model that has improved benefit by over £2m per year through optimal decision making. I have re-built this tool using Machine Learning models to make the optimal decision on a claim-by-claim basis using historical data
* Solid commercial acumen from both an OPEX and CAPEX basis, with ownership and reporting on Retail and Wholesale Profit and Losses, and owning Budgets and OKR’s in excess of £1bn and £300m, respectively, that are reported both internally and externally
* Leading big data team transformations onto new BI visualisations (Tableau/Power BI), cloud platform migration (Azure Databricks) and creating/scaling new team structures (Agile)
* Extensive people leadership experience of technical teams (Managers, BI Developer’s, Analysts, and Data Scientists) with record high engagement scores for my team’s at 86%+
* Delivered cost-saving initiatives of over £4m per year by identifying leaner ways of working
* Shaped a new market product offering using Content Analysis to cluster key customer feedback analysis that has helped exceed targets by 30% in written policies (+£8m GWP)
* Experience working with external Governing bodies – FCA - to deliver packs, insight, and lead Group change in line with new market regulations set (Consumer Duty, and Total Loss settlements)
* Highly numerate, curious, and a proven creative problem solver with the ability to turn qualitative thinking into quantitative output for Group and Operational decisions

**Employment History**

**Direct Line Group 08/2018 - Current  
Lead Data Analytics Manager – Motor Claims, Sales, and Customer Service**

* Consistently collaborating with C-Suite and Board level members to prepare and deliver papers, insight and strategy review on performance, whilst calling out any risks and opportunities that may require course correction. This requires Horizon Scanning and Stress Test Scenario modelling using complex mathematical solutions
* Creating and delivering insight on KPI and OKR performance operationally and at Group level
* Ownership, management and tracking of the c£1bn Indemnity budget. A firm grasp of both OPEX and CAPEX spends and how to improve management of these, which has seen cost savings of over 40% delivered through optimal claim routing
* Managing and leading the Data Analytics (Managers, Engineers, Developers, Analysts, Scientists), and owning the Retail Subrogation model. The latter involved in owning and improving decision making on claims for improved outcomes and group profit margins by over £2m per year
* Analysing all data, strategic decisions and insight from such areas as Pricing and Underwriting, Claims, Repair, Actuarial, Finance and Supply Chain and Procurement to understand Group performance and where the push-pull levers can be used for improved performance, whilst utilising horizon scanning for proactive strategic planning
* Using advanced analytics tools in Python, SQL, Tableau, and Excel to help the Group understand current performance, whilst also creating predictive and prescriptive analytics to inform of best and worst-case scenarios for future performance
* Preparing external reports for regulatory bodies e.g. the FCA to evidence and highlight process changes or outcomes in line with new market regulations
* Shaped a new market product offering using Content Analysis to cluster key customer feedback analysis that has helped exceed targets by 30% in written policies (+£8m GWP)
* My analytical work on setting targets aided Direct Line Group in securing the Motability contract, ensuring guaranteed work will flow through the Motor world to protect profit (+700k new policies to the book/+£20m yearly profit improvement)
* Built a new interactive dashboard that helped a number of areas work more efficiently together to understand Return on Investment in real time for new Auto Service centre acquisitions. Improved the speed of acquisitions from 1 every 2 years to 3 a year (+£5m profit). I won a Chief Exec award for this piece
* Streamlining the yearly Budgeting process by creating a stress test scenario dashboard that gives you quick outputs based upon inputs decided in real time, where I also added on a UK visual map to help aid how decisions would shape the Motor Network set-up. I was nominated for a Chief Exec award for this piece

**Lowell Financial Group 01/2016 – 07/2018  
Business Intelligence Delivery Manager**

* Collaborated with C-Suite members to define and set data strategy at a Group level for Data Analytics
* Worked with a Data Architect where we re-designed the data storage to a Dimensionally Modelled Data Warehouse using SSIS for the Extract Transact Load (ETL) pipelines and framework, that benefitted how the Group stores, analyses and uses the data. This improved time saving on the ETL process daily by over 2 hours. We beat the project by 6 weeks, saving £150k in the budget
* Managed the Business Intelligence team which had a mixture of Senior and Junior members that were in charge of running BI reports that reported on operational and Group performance, whilst also performing ad-hoc hypothesis analysis
* Used QlikView and SQL to deliver insight and analysis on performance at Group level through creating, defining and monitoring Key Performance Indicators (KPI’s)
* Worked in an Agile way to set, monitor and track milestones vs the data road map
* Managed and reviewed Portfolio Value Management on portfolio purchases to ensure diversification, Return on Investment and Push/Pull levers to maximise 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
* Led the Group data transformation project by on-boarding a subsidiary’s operational reporting system onto the main Lowell system
* Delivered the GDPR change across the data platform, whilst managing the Governance and Audit compliance for the Group
* Led the project on implementing voice biometrics into the call centre that saved over £1m in costs and improved customer satisfaction by 47%

**Asda Head Office 03/2014 – 12/2015  
Business Intelligence Manager**

**Further Education and Qualifications**

Data Science Infinity Advanced Qualification **2023**  
Gracie Barra Brazilian Jiu-Jitsu ICP Coach Certification **2022**Chartered Insurance Institute Certification **2019**  
Cisco IT Essentials **2008**

**Leeds Beckett University 2010 – 2013**  
Business and Management BA (Hons) 2:1

A-Levels 3 A\*-C’s Double ICT and Geography  
GCSE 9 A\*/A’s including A\* in Maths and Applied Maths, English Lit and Language, and Science (Double)