# Kris Payne

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**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 Board Level and C-Suite 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 Board and C-Suite Level by building packs on Group and Operational performance via advanced analytical insight, strategic review progress, and highlighting Group risks and opportunities to strategic initiatives
* Strong experience with Data Analytical solutions Tableau, SQL, Python, Qlik, and Excel;
* Experience using Anaconda (Pandas, SciPy, Numpy, MatPlotLib etc.) to cleanse, manipulate and analyse the data. Conducting A/B, Hypothesis Testing and regression analysis to further understand and predict possible outcomes
* 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%+
* Solid commercial acumen, with ownership and reporting on Profit and Losses and Budgets in excess of £1bn, from both an OPEX and CAPEX basis, that are reported both internally and externally. Managing OKR targets in excess of £300m
* Leading and facilitating Group QBR and Big Planning sessions, whilst managing and resolving conflict on multiple priorities using proven problem-solving techniques, and creating alignment between the Group strategy and underlying functional strategies
* Using advanced analytics to not only report on retrospective performance, but predict future best and worst-case scenarios of performance for more informed decision making
* Delivered cost-saving initiatives of over £4m per year by identifying leaner ways of working
* Experience working with external Governing bodies to deliver packs, insight and lead Group change in line with new regulations set
* Agile project experience within highly technical and fast-moving development teams
* Highly numerate and a proven creative problem solver with the ability to turn qualitative thinking into quantitative output for key Group decisions
* Very curios mindset with data and decision making, and will challenge the Group Think approach in the right way to ensure all opinions are voiced positively
* Confident communicator with the ability to translate highly technical aspects to non-technical stakeholders
* Positive, can-do attitude to creative problem-solving on complex data tasks

**Employment History**

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

* Consistently collaborating with C-Suite 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
* Managing and leading the Data Analytics (Managers, Engineers, Developers, Analysts, Scientists), and the Retail Modelling teams, the latter involved in owning and improving decision making on claims for improved group profit margins
* 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 Tableau (with parts in Power BI), SQL, Python, 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
* Creating, leading and facilitating the new Group QBR and Big Planning Sessions to set, review and define business strategy, whilst ensuring the underlying faculties strategy aligns to the Groups. Full understanding and usage of the Change Management framework
* Helped create and shape the new Churchill Essentials product that has increased uptake and policies by 30% on Price Comparison Websites since inception (+£10m policy benefit)
* 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
* 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 Direct Line Group Auto Service centre acquisitions
* 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 added on a UK visual map to help aid how decisions would shape to 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**

* Pioneered the ‘Effective Ordering Quantity’ tool, which saved £4m in transportation costs per year, a reduction in OPEX costs and improved the pricing for Asda customers
* Management of 10+ analysts and 1 senior analyst working on the BI platform using Tableau and SQL to create, manage and report on insight of KPI operational metrics
* Delivered insight and packs up to Board level on performance, risks and opportunities
* Led the merging of the source data onto the Walmart Global Shared Services platform
* Built and managed OKR supply chain strategy, whilst proactively creating contingency plans for possible challenges and opportunities on the road map
* Understanding and management of area financial accounts from an OPEX and CAPEX point of view of budgets up to £500m

**Further Education and Qualifications**

Data Science Infinity Advanced Qualification **(Est. Comp Dec-23)**  
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)