

Julie Davies

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Nationality: British

Current occupation: Head of Risk and Compliance and Self-Employed Business Owner

Achievements:

Chartered Insurance Institute	- Dip CII
Interior Design	- City and Guilds Diploma with merit
Fitness Instructing	- ETM Level 2
Aerial Dance Instructing	- ETM Level 2
Sports Massage Therapist	- OFQUAL Level 3 Practitioner
Nutrition Adviser	- AFN Level 3 Practitioner
Spanish Oral and Grammar	- Conversational Level

Attributes: Very responsible having worked with people and animals most of my life be it voluntarily, in the private sector and insurance industry or in health and fitness whilst working in my own business built from scratch.

Current situation: An accident has forced me to take a step back from being hands on within my fitness studio so I am looking for a different opportunity which will utilise my skills.

Voluntary Experience: Animal Sanctuary, Ollerton, Cheshire
Withington Hedgehog Care Trust RSPCA
Trustee – Leeds and Wakefield

CAREER HISTORY

SEP Insurance Service Limited

Jul 23 – To Date

Head of Risk and Compliance

As Head of Risk and Compliance my role comprises of complete authority and responsibility for Risk, Compliance, Audit, HR and Training. I assess and identify potential risks within the company, develop proposals for dealing with and avoiding compliance risks, optimise existing processes and procedures and, if necessary, identify areas where the departments need to be strengthened. Key Functions include

- Taking risk-based approach to compliance within the business
- Keep up to date with and implement FCA/ Legal requirements and regulations.
- Implement, and monitor FCA compliance manuals, policies and procedures.
- Support Data Protection requirements including data protection regulation/UK GDPR
- Reviewing and answering AML verification related queries.
- Maintenance and creation of Compliance Monitoring Programs to ensure compliance oversight has a clear and concise objective.
- Develop, Implement and manage training programmes for all staff#
- Ensure compliance with the FCA Senior Managers and Certification Regime
- Develop and implement robust audit programmes across all areas.

City Broker Ltd

July 2023 – To Date

Director of Risk and Compliance

As Risk and Compliance Director of The City Broker Ltd I held CF10 with FCA and had complete responsibility for compliance with all legal and regulatory requirements. Additionally I was responsible for developing robust training, audit and HR policies.

Soul Expression Ltd**March 2004-To Date**
Owner /Director

In 2004 I decided to set up my own company offering a diverse range of services that encompassed my extensive insurance experience and my passions in life, namely fitness and interior design. The company operates three separate and distinct areas –

1. The Insurance Consultancy aspect of the company provides expert guidance and assistance in relation to the servicing and administration of claims. I provide an out-sourced claims handling facility for all complex EL, PL and TP Injury claims.
2. The Interior Design aspect of the company provides total project management facilities for both new and existing properties. This involves the planning and design of premises, and the preparation of costs and schedules.
3. The Aerial Dance School specialises in hoops, silks, trapeze and pole dance. I have now progressed to providing a whole-body approach to health and fitness and following intensive study and gaining the relevant qualifications I have expanded and incorporated and provide both Nutrition Coaching and Sports Massage Therapy.

**NHS Test & Trace
Homework****2020-2021**
Call Assistant

Working from home during covid. Ensuring that members of the public were safe in their homes. I would call them and speak with them and spend a lot of time collecting information over the telephone. Those that were vulnerable I would arrange for volunteers to aid and assist them in their local area.

**Blue Sky Group Winckley Square,
Preston****Jan 2003 – March 2004**
Chief Operating Officer

I was responsible for all insurance activity within the Blue Sky Group. together with sales, planning, forecasting and budgeting for both current and future activities. The department headcount was increased from 4 to 27 people and my achievements include:

- Preparing, presenting and winning a prestigious insurance contract worth £1.3 million over a three-year period
- Renegotiating a current contract and successfully negotiating a price increase of £850,000.
- Negotiating with leading underwriters and successfully being awarded service contracts with the same.
- Successfully compiling service standards which led to us being awarded GISC membership.
- Developing systems, processes and procedures that reduced cost and increased efficiency.
- Managing the claims team to ensure claims were handled correctly and taking overall responsibility for handling all liability claims of a complex nature.
- Compiling the company business plan and developing autonomous cost centres within each business discipline.
- Negotiating with Banks and Underwriters to secure new service contracts.

**Centrus Ltd
Victoria House, Salford Quays****July 2001–October 2002**
Claims Manager

I was recruited to create an ABI compliant Claims Call Centre to facilitate cash collection and claims handling procedures for TP motor claims. My achievements included-

- Leading the project which developed systems processes and procedures that allowed for recovery of £14 million of outstanding debt.
- Increasing the department headcount from 11 to 73 and developing the induction, training and mentoring programmes required.
- Producing the claims department 5-year business plan as well as being the GISC Compliance Officer responsible for all associated issues.

**White Horse Insurance Ireland Ltd
Talbot St, Dublin****Nov 1999 – Sep 2000**
Company Claims Manager

I was one of four senior managers responsible for the formation and development of the company that commenced trading on 31st December 1999.

WHIL is a captive insurer of Airtours PLC and responsible for providing all insurance-related products to the Group. The business equated to approximately 15 % of the insurance travel industry globally. I had complete authority and responsibility for all the claims activity within the business, which equated to approximately £17 million in written premiums.

The operational responsibilities of my position are detailed as follows:

- Management and motivation of both UK and World-wide service providers.
- Monitoring claims and call centre statistics to identify changing trends.
- Producing and implementing the Companies training and audit projects.
- Management, control and audit of overseas clinics, medical assistance providers.
- Management of internal team to achieve these objectives.
- Handling all Group Liability claims

The managerial responsibilities can be summarised as follows:

- Key member in formulating our Five-Year business plan.
- Developing the Corporate Strategy of the company
- Planning and implementation of our operational approach.
- Agreeing improvement plans with our service providers.
- Planning and implementing specific claims projects at all our resorts worldwide.
- Planning and developing the growth of the company.

Richard Bolton Insurance Group,
Grafton St, Hyde

April 1995 – Nov 1999
Group Claims Manager

I was employed as Group Claims Manager and had overall responsibility and accountability for all Motor, Liability and other claims and related issues generated by their five offices.

At the time of my appointment I was assigned to develop a fully autonomous claims department to meet the needs of the business.

- I developed both an internal and external audit trail to monitor performance.
I compiled an Operations Manual that included all the processes and procedures of the Claims Department.
- I was responsible for the management of clients with a non-conventional employers' liability scheme whereby I handled the claims in their entirety and worked with them to improve their health and safety programmes.
- I was jointly responsible for Health, Safety and Risk Management and regularly presented seminars to the Health and Safety Officers of the major clients.

Crawford THG Chartered Loss Adjusters
St Ann's Square, Manchester

Sep 1990 – April 1995 20
Loss Adjuster

Manage a caseload of household and commercial claims including external visits and liaison with all interested parties. I was also the specialist Adjuster for all public and employer liability claims received and responsible for the investigation and settlement from inception to completion.

Zurich Insurance Company
John Dalton House Manchester

Oct 1985 – Sep 1990
Claims Negotiator

Manage a caseload of all types of claims covering household, motor, TP EL, PL and product liability cases, household and commercial claims including external visits and liaison with all interested parties.