

## SUE BALCOMBE

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### PERSONAL DETAILS

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### SUMMARY PROFILE

Sue has over 25 years' experience in leading and driving business and technology changes across a number of industries, with a successful track record of delivering business transformation changes.

A highly motivated professional who can and has operated at all levels. With a range of extensive business analysis, facilitation, consultancy, dispute resolution and programme management skills, gained through hands on experience, having worked on all stages of problem analysis through to strategy and programme delivery.

Sue currently practices as an IT consultant, programme Manager, expert witness and neutral advisor in IT and outsource services.

#### Key skills

- Fitness for purpose in application, infrastructure, project and service management
- Full life cycle experience in complex, multi workstream, integrated large-scale delivery and multi-vendor services
- Managing people through IT-supported change and transformation
- IT and outsource procurement / sourcing. Requirements definition, governance, product selection, agile methods and professional competence
- Significant knowledge of the Insurance Industry, (Companies, products, processes, applications and data migration/integration tools and techniques).
- Planning, reporting, risk and issue management, problem solving and troubleshooting.
- Ability to translate the benefits of the latest technologies including Open APIs, microservices, AI, machine learning to deliver business value and optimisation and ensure clients stay ahead of the game

### EDUCATION/PROFESSIONAL QUALIFICATIONS

Associate of the Chartered Institute of Insurance (ACII)

Chartered Insurance Practitioner

BA Hons Insurance and Financial Management

Associate British Computer Society - The Chartered Institute for IT

Member of Project Management Institute

TAE Expert witness Foundation course

## SUE BALCOMBE

**Career History****Enzyme Consulting Services 06/2023 – to date *Director / Principal Consultant***

IT consultant, programme Manager and expert witness

**lotatech 10/2018 – May 2023 *Chief Delivery Officer and Board member***

In October 2018 Sue joined lotatech, a pioneering pay-per-use SaaS insurance platform for risk carriers, third party administrators and other related businesses, as a member of the Strategic Advisory Council. In November 2020, Sue took on the role of Chief Delivery Officer with responsibility for successful delivery of all projects.

**IBM 10/2018 – 11/2020 - *Senior Managing Consultant***

Sue played a pivotal role in assembling the case to support a legal IT dispute, providing analysis and documentation on all aspects of the project from initial scope and project initiation to project planning, requirements definition, IT development and agile processes, testing and fitness for purpose.

**Enzyme Consulting Services (and Associate of Enzyme International Aus) – 03/2008 – 10/2018 - *Director / Principal Consultant***

Independent new start up consulting company building upon the customer 'discovery' techniques developed within Enzyme International. Sue had responsibility for all engagement delivery from initial problem diagnosis through to solution design and implementation.

**Also, from 07/ 2010 - Associate Consultant at CWMC Ltd** – one of the leading general insurance, claims compliance and audit specialists where Sue undertook several comprehensive due diligence reviews on behalf of IDSL (MIB).

Key engagements include:

**CISGIL**

- Contracted to IBM as Insurance IT Consultant in a complex, systems integration programme for transformation of General insurance business, reporting directly to the IBM Executive Partner, supporting Programme Managers across both releases of the programme with hands on, daily support and management of IT supplier both on and offshore.

**International Standards Organisation (ISO)**

- Dramatically improved the efficiency and effectiveness of the international standards development cycle, reporting directly to the Secretary General and supporting him in the ISO General Assembly in Oslo, resulting in a 25% productivity improvement.

**Innovation Group**

- Delivery Manager for Claims Operations Transformation programme, including the introduction of new operating model and technology enhancements which delivered significant cost savings and improved customer experience for clients and consumers

**POFS**

- Provided consultancy and programme management to identify, develop and launch a successful new product with supporting processes, for a specific target market - Over 50's

**RSA**

## SUE BALCOMBE

- Led development of claims strategy and customer experience transformation for HNW customers resulting in an increase in HNW business, reduction in expenses, increased service levels from 60s to 80%+ and retention of 'at risk' account (£40m GWP / 5years)

### **Enzyme International - 02/2002 – 03/2008**

#### ***Director***

One of the founders of a new start up consulting company, specialising in customer 'discovery' techniques to address complex challenges of sustainable quality service and productivity, assisting with business problems ranging from major project design and implementation, claims transformation, customer retention and acquisition.

Sue had responsibility for all engagement delivery from initial problem diagnosis through to solution design and implementation (including all aspects of business readiness and IT developments)

Key engagements included:

#### **LTSB**

- Principal Consultant for a 'Retention' project from issue diagnostic through to implementation of short and medium-term wins, to significantly reduce customer attrition.

### **Liverpool Victoria (LV) 2002 - 2005**

- Lead Consultant and Programme Manager for a Claims Transformation programme, delivering the transformation of the claims service to reflect improved use of technology. This resulted in reduced claims costs, a move from 10th to 1st in GIMRA table for Claims Service and significant reduction in operating costs.

### **The Innovation Group (formerly HUON Corporation) – 10/1993 – 12/2001 - *Industry Consultant Manager (and member of European Executive)***

Sue was initially recruited as a Lead consultant based at various client engagements, where role included management of, and responsibility for, the activities of a team of IT/business professionals working at the client site

Promoted to Industry Consulting Manager, responsible for recruitment and growth of the business and technical consulting team, accountable for all HUON engagements in the UK, Europe and South Africa, ensuring successful delivery across all projects. Additionally, a member of the European Executive team with business management and financial responsibilities

### **Insurance Professional (Iron Trades Insurance Company Ltd) – 1988 – 1993 *Business Consultant***

Sue was seconded into a business consultant role representing the Personal Lines Division for the selection and implementation of a new computer package to support all products.

#### ***Senior Claims Technician / Section Leader***

Based within the Head Office of the Personal Lines Division, she was responsible for handling complex injury and technical claims and acting as referral point on indemnity issues for processing centres. Prior to this Sue was responsible for teams of underwriting / claims clerks within the processing centre.