



## **The Bridge International**

### **Management Consultants**

*'An alternative, innovative and non-traditional approach'*

The Bridge International is a non-traditional Management Consulting team operating in Australia, New Zealand, UK and North America with deep practitioner experience in Financial Services.

We pride ourselves on being practitioners having worked in large financial services organisations and disruptive start-ups. We have Executive and Senior Management experience across the end-to-end value chain from strategy to execution.



Stuart Blake  
Founder & Managing Director



David McDonald  
Founder & Managing Director

The Team

The Bridge International is led by Stuart Blake and David McDonald as founding partners. The Bridge is made up of executives and senior leaders who have specific expertise across strategy, business transformation, customer insights, operations, white labelling, partnering, commercial management, pricing, underwriting, sales, service, digital, marketing, claims, risk, compliance and quality assurance.

Our Points of Difference

**Practitioners** | Our team are experienced executives and senior leaders that have worked successfully in business rather than career consultants. The team has worked for leading organisations locally and overseas transforming and building successful businesses.

**Co-design** | We believe in working collaboratively with your teams in order to deliver optimal solutions. Our co design approach means that all aspects of delivery are seamlessly integrated into the business. We ensure your business and people are set up for success now and into the future.

**Fast Track** | Our experience allows us to rapidly determine the root causes of issues and fast track co design solutions and innovations that are fit for purpose for your organisation and culture. This fast track process results in lower consulting costs, quick wins and sustained outcomes.

**Advisory Service** | We believe in creating a partnership with our clients and through our experience can support executive leaders in all aspects of leadership which ranges from board strategy, business planning, project management and implementation.

About The Bridge International

All our management consultants have deep business experience from Chief Executives, Chief Operating Officers to General Managers.

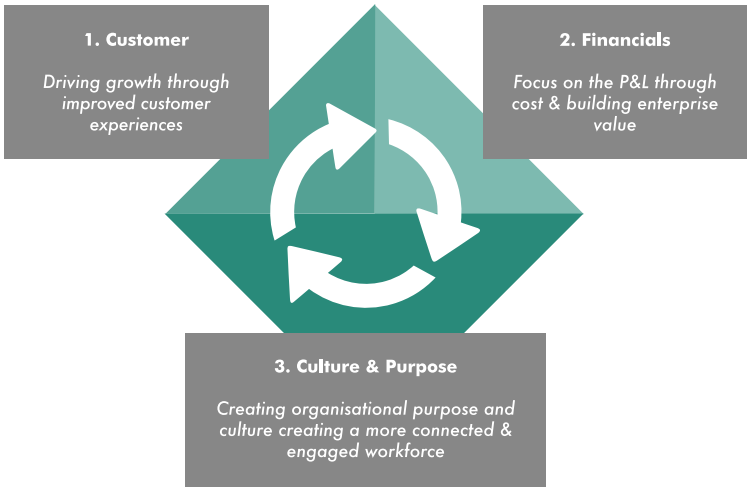
We partner with like-minded leaders and embrace innovation and disruption from start-ups to large scale mature companies, helping to transform organisations.

The Bridge has worked with local and international iconic brands including IAG, NRMA, RACV, CGU, Coles, Wesfarmers, Origin Energy, QBE, EML, icare, Alinta Energy, AIG (US), TalkTalk (UK), AXA (UK) Berkshire Hathaway (US), Westpac, RAA, Swiss Re and Commonwealth Bank.

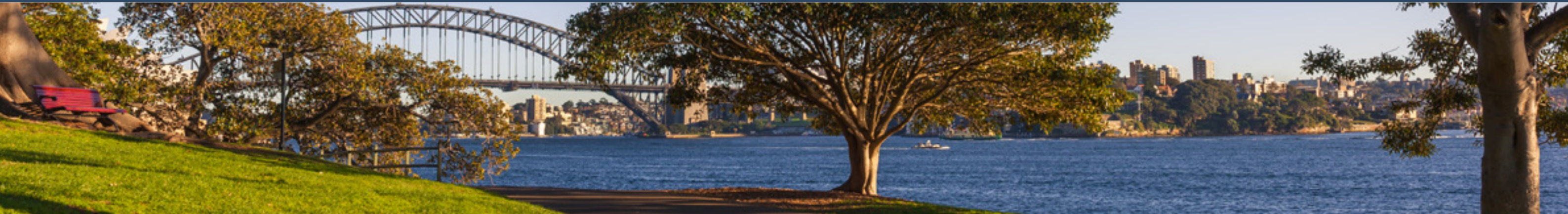
We have a track record of long-term trusted advisor relationships which support in delivery on strategic objectives.

“We don’t just hand over our findings and walk away, we deliver executorial plans that drive real value.”

The Bridge Triple Play Philosophy™



We approach our engagements with a balanced approach across the Triple Play, balancing Customer Experience, Financials, Culture & Purpose.





# Our Expertise and Capabilities

The team has expertise across General and Commercial Insurance to help build out strategy, benchmark best practice capabilities and solution design across the value chain.


The Bridge International has highly skilled and qualified executives with hands-on experience to provide advice across the value chain and support organisational transformation.

Our co-founders have worked in financial services for over 50 years, including Insurance. This is complemented by the deep capabilities and expertise of the broader management consulting team, who have experience across most industries.

We will share our learnings of what has worked and what hasn't and help you in the heavy lifting of operationalising the solutions. We have international case studies from start-ups to large organisational change programs.


# Our Team has Proven Capabilities

### General Advisory Services




- Business strategy
- Organisational design
- 360 degree review assessments
- Benchmark operational capabilities
- Agile program management and delivery
- Business and executive advisory
- White labeling and disruption

### Customer and Operations




- Operations transformation and change programs
- Operational review and co design solutions
- Digital and technology solutions
- Customer service benchmarking and measurement
- Customer and process workflows
- Productivity and cost out programs

### Commercial and Risk



- Portfolio and Insurance P&L deep dives
- Channel economics
- Remediation and risk review programs
- Regulatory and risk reviews
- Pricing and Commercial recommendations
- Cost and claims optimisation reviews
- Vendor and partner recommendations

### Culture



- Cultural change programs
- Leadership coaching and advisory
- eNPS and cultural review
- Leadership teams workshop facilitation
- Benchmark cultural engagement

# Partners and Leadership Team



## Stuart Blake – Founder and Managing Director

Stuart has over 30 years' experience in Financial Services and has been a Chief Executive at IAG Australia's largest insurer and Chief Executive at Wesfarmers Insurance accountable for brands including NRMA, RACV, SGIO, SGIC, Berkshire Hathaway, Myer, Steadfast, CGU, Bing Lee, JB-HIFI, Myer, WFI and Coles Insurance.

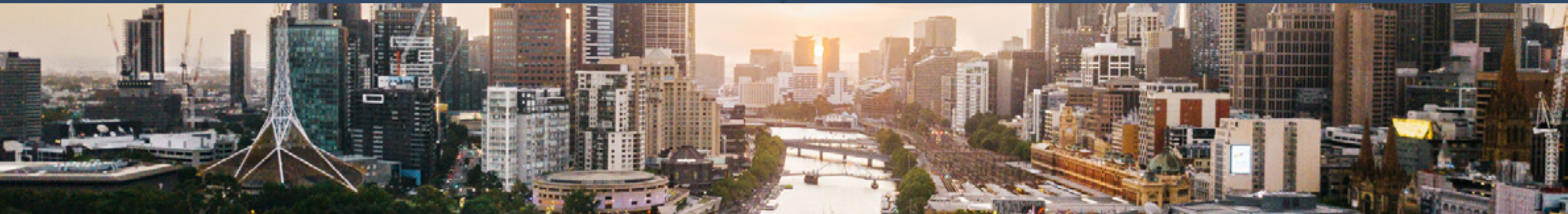
He has led start-ups and large mature business's with revenue in excess of \$4B, market shares of over 40%, delivered significant growth and profit outcomes through market leading customer and staff advocacy.

At Wesfarmers, Australia's largest conglomerate with 200,000 employees, Stuart was Chief Executive of Coles Insurance the quickest international insurance start-up from 200,000 to 400,000 customers. This InsurTech disruptor was ground-breaking and is the most successful non-traditional insurance brand in Australia.

Stuart has transformed large scale operations with over 2,000 employees, been accountable for 4 start-ups totalling \$1B in revenue and has extensive P&L, pricing and underwriting, distribution, strategic, risk and compliance and distribution experience including Call Centre's, BPO, digital, branches and agencies.

Stuart specialises in cultural and business transformation, turnarounds, start-ups and low-cost value based disruptive business models. As well as evolving large incumbent organisations by driving purpose driven cultures that need to compete harder in an increasingly competitive environment.

Stuart has also completed an Executive Leadership Program at Harvard Business School and has been a board member on numerous Financial Services businesses. He Chairs an Australian owned fintech operating in North America.





# Partners and Leadership Team



## David McDonald – Founder and Managing Director

David brings experience in delivery of true omni channel strategies as well as success in mass conversion to digital channels.

David has over 20 years of experience in the Insurance and Energy sectors across a variety of key Chief Operating and General Manager level strategic and leadership roles.

David has held the roles of Head of Customer Delivery Satellite (IAG), Head of Sales and Service (Wesfarmers Insurance), Head of Retail Customers (Origin Energy) and National Manager High Performance Unit (IAG). David has also performed consulting assignments with QBE and ING Direct.

David believes strongly in the “partner rather than build”, philosophy in today’s business landscape. When managed effectively this gives growing organisations access to the “best of breed” partners and superior skills diversity including sourcing of elite talent.

David has pioneered BPO partnering initiatives in Australia with geographies including South Africa, Philippines and India. He has an extensive knowledge on how to achieve the best results for client and supplier relationships while delivering market leading NPS.



## Sara Elmstrom – Partner and Chief Customer Officer

Sara is an experienced executive and senior leader with 20 years of international experience spanning multiple industries.

Sara has worked across insurance, travel, telco and energy with brands including Wesfarmers, IAG, NRMA, SGIO, SGIC, Coles, AXA, AIG, Virgin, American Express, TalkTalk and EDF in Europe, Africa and Australia as well as set up and managed offshore partnerships into The Philippines, India and South Africa.

From start-ups to established blue chip companies, Sara was accountable for large scale operations >500 FTE, leading functions such as sales, service, claims, underwriting, risk, assurance, training, HR & culture, workforce planning, customer insights and continuous improvement.

Passionate about building teams and helping individuals connect to strategy and creating genuine purpose across the organisation. Committed to taking the lead at both an operational and strategic level turning around or boosting performance across financials, culture and customer experience.

She builds relationships quickly and effectively both internally and externally with a proven ability to influence, align and engage. Has led key engagements with regulators, strategic partners and distribution partners building confidence and win-win outcomes.

As part of the executive team, Sara was instrumental in building the fastest growing general insurance start- up, delivering a portfolio turnaround of \$45m, >100pt employee net promoter score and market leading customer advocacy scores.





## Partners and Leadership Team



### **Ben Coleman – Partner and Strategy and Program Director**

Ben is an accomplished professional with over 20 years' experience in the financial services sector, holding both executive and consulting roles with some of Australia's leading ASX top 25 companies, including Westpac, IAG, Wesfarmers, Accenture, Colonial and MLC.

With a proven track record in building competitive advantage, leading change, and delivering strong financial returns, through the design and execution of comprehensive growth strategies and disruptor platforms. Has been the strategic lead on large-scale multi-million-dollar business transformation programs across established and start-up/challenger businesses.

A strategic innovator who can influence at the highest level, Ben has led the design and execution of market changing growth strategies enabling profitable growth and cost optimisation for brands such as NRMA, Coles Insurance, SGIO, SGIC and OAMPS. Ben is a leader focused on removing complex barriers to execution, with an ability to adapt quickly when environments change.

Ben has vast experience in the delivery of large-scale programs, including operational remediation, customer innovation, and low-cost operating model design, the application of agile project methodologies, has enabled the successful execution of major transformational programs for leading brands across the Finance and Insurance verticals.

Ben has a commercially savvy leadership style, that embraces collaboration, trust, integrity and accountability.



### **Stuart Brown – Partner and Chief Financial Officer**

Stuart is an experienced senior leader with over 10 years' experience within the Australian Insurance industry across General and Commercial lines, with broad and deep expertise in pricing and product design, portfolio management, analytics, sales, claims, marketing and strategy.

Over this time, Stuart has held number of key roles across some of Australia's leading insurance brands such as Coles Insurance, SGIO, SGIC and Apia where he has specialised in commercial and profit and loss management, business planning, process reengineering, operational delivery, technology and project management and strategy design.

Stuart has led a number of commercial transformation programs which involved turnarounds of \$50m+ which involved leading new pricing strategies and expense management controls to improve long term performance issues.

Stuart also has experience in pricing optimisation and technical pricing start-up. Stuart is experienced in working with operational teams to improve margins and revenue and Lead virtual teams from call centre, marketing, claims and worked with national and state-based brands.

Stuart is a leader who thrives on working with businesses who are looking to transform, grow or optimise their profitability and processes.



# Partners and Leadership Team



## Dan Bentley - Senior Operations Consultant

Dan is an experienced leader with a strong track record of results working across industries such as financial services, telecommunications and the not for profit sector.

He has held senior roles at Telstra such as national sales and relationship manager, working with outsourced partners to deliver on Telstra’s strategic objectives. At IAG with brands like CGU, Coles Insurance, SGIO and SGIC, in management positions leading operational teams and shared services such as training, project management and IT.

He also worked in customer experience strategy and operational design.

As a consultant Dan has delivered projects in financial services, creating customer experience strategies for product launches, worked with government to improve operational performance and with numerous not for profit organisations to help them to co-design new services with the people they serve, to increase the impact they have on their cause.

Dan has also served for several years as a director on the board of a not for profit organisation.

He is a specialist in customer experience, strategy design, service co-design and operational improvement.



## Danny Camerotto - Senior Risk and Operations Consultant

Danny is a Senior General and Medical Indemnity Insurance leader with over 20 years’ experience within the Australian insurance sector, with key roles within intermediated and direct markets. Roles have spanned across sales and distribution, project and change management, risk management and regulatory compliance.

Danny has strong business and commercial acumen and proven ability to facilitate and execute corporate strategies through strong relationships with expertise in regulatory change and growth. More recently, Danny was the Australian Division lead within IAG’s team responding to the Financial Services Royal Commission.

Viewed as a trusted advisor, Danny has proven success engaging with multiple stakeholders to solve complex problems by challenging assumptions and encouraging thinking outside the box, developing and executing strategies in-line with corporate plans.

This has been achieved through an understanding of varying stakeholder needs, managing competing priorities (with win/win outcomes for stakeholders), clear communication strategies, working collaboratively in highly proactive and autonomous environments, delivering strong customer outcomes, business improvements and stakeholder value.

Danny is a leader who is passionate about working with businesses who are driven to achieve successful outcomes for customers and partners enhancing organisational reputation.





## Contact Us Today



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