

LAURENCE SMITH – CURRICULUM VITAE

Home Address: See contact page on my website for details

Email: ***** Website: www.laurencsmith.net

Date of Birth: ***** Nationality: British

ACADEMIC QUALIFICATIONS

Degree: Mathematics, Oxford University.
Awarded First Class Honours degree (1999)

Secondary School: The Haberdashers' Aske's School, Elstree
A levels: Further Mathematics, Mathematics, Economics, Geography. All grade A. (1996)
GCSEs: 5 grade A*, 3 grade A, 2 grade B. (1993/4)

WORK EXPERIENCE

October 2007 - Lloyds TSB (Customer Profitability Analyst)

- Promoted June 2008
- "Outperforming" rating for 1st half of 2008

Achievements

- Generation of customer level NPVs for Loan and General Insurance products. Used to evaluate effectiveness of marketing, to optimise spend of marketing budget and to optimise rewards for sellers.
- Developed tools for pricing and marketing teams to easily value customers.
- Produced a remaining value model for loans which predicts the amount each current loan customer will be worth to us over the next 5 years.
- Quickly picked up key knowledge and expertise required for the role and gained trust and respect of colleagues – demonstrated by my rapid promotion.
- Comfortable with communicating with and managing stakeholders at all levels. Able to communicate complex ideas in a simple way.
- Always asking questions and challenging others when appropriate.
- Analysis of customer level profitability data.
- Communication of new ideas and knowledge sharing with the team, e.g. insurance pricing processes, SQL knowledge, social network analysis.

March 2006 – September 2007 Norwich Union (Direct Pricing Consultant)

- "Outperforming" rating for 2006

Responsibilities

- In charge of pricing for Simple Cover (NU's aggregator product)
- Managing one other member of staff
- Leading planning process: forecasting premiums, conversion and retention
- Calculating cost-benefit analyses for new products and changes to existing processes
- Working closely with Marketing, Propositions and Finance and external third parties

- Presenting and discussing analysis and opinions to other business areas
- Writing reports for senior managers and executives, often with little notice and under tight time pressure

Analysis

- Examining profitability, loss ratios, conversion and retention rates
- Recommending price changes to optimise profitability / sales, using statistical models
- Analysing effects of our and our competitor's price changes
- Developing and updating Lifetime Value models of customer segments

2004 – 2005 Self Employed

Projects

- Consulting for an environmental software provider. Describing the process a company should implement when making an investment decision taking into account prices of emissions allowances in a market.
- Modelling the effect of social networks on uptake of consumer goods and services. Used for understanding and predicting new product penetration and the effects of targeting advertising.

1999 – 2004 Volterra Consulting Ltd

Responsibilities

- Writing proposals and persuading clients to pay for our expertise
- Making sure work is progressing in line with clients' expectations
- Presenting results to clients and discussing conclusions
- Speaking at conferences and networking
- Statistical analysis of data

Projects Included:

- Modelling consumer behaviour in telecoms' markets and assessing impacts of competition
- Use of fuzzy clustering analysis to identify key comparators and competitors for Glasgow, to assist in policy priorities and marketing
- Development of sales forecasting techniques for a mobile phone company's new product
- Analysis of predictability of crime figures and non-linear modelling of trends in crime
- Design, creation and analysis of a model to assess the impact of possible incentives for companies to sign up to an emissions trading scheme. Adapting the model to provide results for the Department of the Environment, Transport and the Regions

OTHER SKILLS AND SOCIAL INTERESTS

Computing

Advanced: MS Word, Excel, SQL, VBA, PowerPoint, S-Plus (statistical analysis package), MS Access

Travel Sports

Intermediate/ Rusty: SAS, HTML, Java, C, Visio, Visual Basic,
Backpacked round Australia and New Zealand, February till July 2005

Indoor Climbing, Surfing

Karate - Black Belt, 2nd Dan, Instructor for adults and children 94 - 03

Water Polo - Ex vice-captain Avondale Water Polo Club

- Oxford University team, awarded Half Blue