

Norman J Cockerell

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An internationally experienced senior executive with an outstanding record in the Health, Insurance and Financial Services sectors of leading business development, operational and cultural transformations with a passionate focus on the customer to create stakeholder value.

Work Summary

New Age HSE Services – Managing Director, Jan 2017- Present

Allianz Australia - General Manager Workers Compensation Victoria, 2011 – 2016

Greater Metropolitan Cemetery Trust – Director Client Services, 2011 (Interim)

Medibank Private - Executive General Manager (Sales and Marketing and Business Relationships), 2007 – 2011

American Insurance Group (AIG) - Head of Channel Development – Banking & Finance, 2006 - 2007

HSBC - Head of Personal Financial Services (Thailand) & Strategy, Sales and Marketing (Hong Kong), 1998 - 2005

Prior to 1998 roles with ANZ Bank and Ford Motor Company

Education

Bachelor of Business (Accountancy), Royal Melbourne Institute of Technology – Melbourne,

Graduate - Australian Institute of Company Directors (GAICD)

Member – The Australian and New Zealand Institute of Insurance and Finance (ANZIIF)

Certificates / accreditations

- HSBC Business Leadership Programme, Group Training College – Bricket Wood, England
- International Management Program, Graduate School of Management – Melbourne University, Australia

Key Business Achievements

Change Agent: Energy to drive significant change within an organisation. Proven project director with the ability to fix businesses and projects that are not achieving their goals. Able to develop project plans for large start-up business and infrastructure. Ability to improve cultures in large organisations by implementing new pragmatic concepts and targeted programs and systems.

Rebuilt Claims Management Business: Inherited a stagnant business with high staff turnover and a poor working relationship with the government regulator. Through staffing changes, strategic re-alignment, process re-engineering, networking and cultural improvements re-established Allianz as a key agent in the scheme with the fastest growing market share. This culminated in successfully being granted another 5-year contract in 2016 when other agents were not renewed.

Business Transformation: HSBC Thailand was a chronically underperforming business lacking leadership, with low morale and a shortage of skills and experience. In 10 months drove the turnaround to achieve \$7M in profitability and within two years delivered a sustainable business focused on customer service with a redefined customer proposition through a re-invigorated culture supported by re-engineered delivery channels, enhanced operational processes, sales business model and automation.

New Business Development: Following an acquisition drove the transformation of the national sales force of 45 people through structured sales processes and integrated proposition built on cross-sell and up-sell strategy that delivered double digit growth. Medibank became a best practice reference site for Huthwaite (SPIN Selling) and Salesforce.com.

Product diversification: With a large but commoditised core business of Australia's largest health insurance fund developed the business case, identified the underwriter and negotiated partnership agreements and launched Life Insurance and Pet Insurance for Medibank Private with gross written premium of \$20m and \$8m respectively in first year.

Distribution diversification: To expand distribution channel capabilities, negotiated agreements to distribute commercial insurance to their respective customers. Developed and championed this model that became global best practice for AIG SME customer segment group.

Experience & achievements

Managing Director – New Age HSE Services (Jan 2017 to Present)

New Age HSE Services. New Age HSE Services delivers unique end-to-end services that transform existing businesses and start-up companies. www.newagehse.com

Key Areas of Delivery

- Safe2Work Solutions
- Health, Safety and Environmental Services
- Occupational Violence and Aggression
- Premium Reduction
- Injury management and prevention
- Lean and Six Sigma
- Legionella Services
- Contractor and Project Management

General Manager Workers Compensation Victoria (2011 – 2016)

Allianz - The mandate was to transform the business to deliver the benchmark returns expected from such an investment and achieve the renewal of the agency with WorkSafe Victoria. As an agent for WorkSafe there are high prudential and governance standards with significant interaction with senior state government executives. Role requires balancing meeting the agenda of the government of the day with the commercial requirements of a global insurer

Achievements

- Drove transformation and rebuilt the business through revised recruitment and training practices and re-engineered operational processes. Through internal staffing changes, strategic re-alignment, networking and cultural improvements re-established Allianz as a key agent in the scheme.
- Following an extensive tender submission and negotiations with WorkSafe Victoria successfully granted a 5-year contract renewal to 2021 when other agents were not renewed.
- Using structured sales processes grew share from 19.3% to 22.5% between December 2011 and June 2016
- Increased Employee engagement from 68% to 76% and reduced staff turnover from 30% to 10%
- Full P&L responsibility, with premium of \$500M and 330 staff.

Director Client Services (2011 to 2011) (Executive Interim assignment.)

Greater Metropolitan Cemetery Trust - Reporting to the CEO, the assignment required the rapid acceleration of the integration of disparate sales, marketing and customer service processes internally and with business partners.

Achievements

- Developed a new Brand plan, a review of Marketing Strategy and a staff capability profile of the senior team.
- A clear roadmap to deliver a consistent high quality service.
- GMCT is the amalgamation of 8 individual Trusts in the West, North and East of Melbourne. Turnover \$45M and 170 staff.

Executive General Manager (2009 to 2011)

Medibank Private - Australia's largest private health insurer, previously owned by Federal Government now publicly listed. 30% market share of local market and over 50% of the overseas student and visitor health insurance market. Strategy development and operational management of B2B relationships consistent with Medibank's brand, segmentation and channel marketing strategies. Responsible for the Medibank Health Solutions brand and marketing activities covering health programs, injury treatment and rehabilitation services, and workplace health and safety programs. Gross revenue \$60M and 45 staff.

Achievements:

- Developed sales and marketing strategy and structured sales processes that delivered 12% growth in year 1.
- Launched Medibank Health Solutions brand integrating Health For Industry, Work Solutions into a single brand.
- Member of due diligence and steering committee overseeing acquisition of McKesson into Medibank Health Solutions.

General Manager (2007 – 2009)

Medibank Private - Australia's largest private health insurer, previously owned by Federal Government now publicly listed. 30% market share of local market and over 50% of the overseas student and visitor health insurance market. Responsible for all sales, segmentation and channel marketing strategies for Corporate, Overseas Student and Overseas Visitor Health Insurance and Diversified Insurances division. Lead the sourcing, negotiation and management of third party provider agreements for Travel, Life and Pet Insurance. Gross revenue \$400M and 50 staff.

Achievements:

- Initiated, negotiated and managed third party provider alliances to launch Medibank Life and Medibank Pet Insurance.
- Developed disruptive distribution strategy to disintermediate Universities and TAFE's by going to China and India and negotiating directly with student and visitor migration agents
- Delivered double-digit growth for Travel Insurance and Student Insurance portfolios

Head of Channel Development (2006 – 2007)

American Insurance Group (AIG) - American Insurance Group was the world's largest insurer operating in 130 countries with 55 million customers and 800 billion in assets. AIG Australia provided commercial insurance to over 50% of ASX 300. Responsible for the development of new distribution channels for commercial insurance through banks and financial institutions. Negotiated strategic alliances, product features and benefits, service standards and fulfilment processes and relationship management with all stakeholders. Responsible for sales targets and driving sales growth through programmed product sequencing, incentive programs and innovative marketing initiatives.

Achievements:

- In 6 months negotiated a distribution agreement via Memorandum of Understanding with ANZ Bank.
- Developed the proposition, negotiated and gained Board approval for a distribution agreement with the REST Superannuation Fund.
- Established a global discussion group of strategic alliance executives to accelerate learning and sharing of best practice on alliances.

Head of Personal Financial Services (2004 – 2005)

HSBC (Thailand) - Full P&L responsibility for a full service retail banking operation. HSBC Thailand was a chronically underperforming business in a highly regulated marketplace that lacked leadership and vision, low morale with a shortage of skills and experience.

Achievements:

- In 10 months drove the turnaround to achieve \$7M in profitability and within two years delivered a sustainable business. Income \$40M, 850 staff
- Redefined customer proposition, sales business model, operational processes and automation which increased customer acquisition volumes by 20%, reduced the turnaround time on credit card applications from 7 days to 4 days with a 25% reduction in errors.
- Grew credit cards in circulation at twice market growth rate from 320,000 to 405,000 and concurrently increased spending per card.

Interests

Keen cyclist with regular activity on both road and mountain bikes

Golfer with aspirations of reaching a single figure handicap

Gardening both as the labourer to my wife's creativity and also as the master of the veggie patch