

THE BRIDGE
INTERNATIONAL

"We're The Bridge between strategy and execution"

CREDENTIALS
2023



A nighttime photograph of a city skyline with a large steel arch bridge in the foreground. The city lights are illuminated against a dark blue sky. The bridge's structure is silhouetted against the sky, with some lights visible on its deck.

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COMPANY OVERVIEW

The Bridge International is a non-traditional management consulting practice established six years ago based in Australia, New Zealand and North America with deep client-side experience. We operate across multiple sectors from financial services, energy, retail and government including start-ups and not for profits.



We pride ourselves on being practitioners: successful executives and subject matter experts who have worked in business, rather than career consultants.



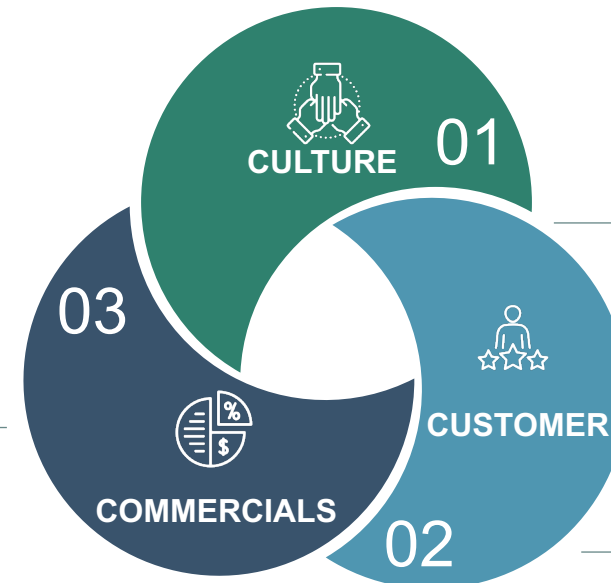
It's our experience combined with our team's varied backgrounds that brings diversity of expertise and insight, which helps us ensure our approach is always fit for purpose, agile and pragmatic, delivering real solutions that translate into action.



Our Bridge Triple Play Philosophy ensures that you always get the whole picture – culture, customer and commercials. We know the power of executional excellence and true embedment. We don't just hand over our findings and walk away, we deliver executional plans that drive sustained value.

THE BRIDGE TRIPLE PLAY PHILOSOPHY

Build enterprise value by focusing on the P&L and key priorities



Create organisational culture by design through purpose and enhancing people experience to attract, develop and retain talent

Drive growth through improved customer experiences by understanding the Moments that Matter

THE BRIDGE INTERNATIONAL TEAM



The Bridge has a large network of Associates and Consultants who have deep business experience and range from Chief Executives, Chief Operating Officers, General Managers to Specialists. We match experience and capability with the client's needs to ensure the right fit and fast-tracked outcomes.

BRANDS WE HAVE WORKED WITH AND FOR

We have worked for and consulted to iconic brands locally and internationally with a track record of long-term trusted relationships, both in the financial services industry and beyond.



OUR SERVICES

Our services and approach are designed to enable the development, creation and delivery of strategic objectives that align culture and purpose, optimising outcomes for shareholders, customers, employees and the community.



Strategic Advisory

- Strategic planning and proposition
- Organisational design
- 360-degree review
- Board and executive advisory
- White labelling and disruption
- Integration and acquisition programs
- M&A and white labelling agreements



Customer & Operations

- Operational transformation and change programs
- Digital and technology solutions
- Moments That Matter customer journey mapping
- Customer and process workflows
- Benchmark capabilities
- Channel optimisation
- Digital innovation and migration



Commercial

- P&L deep dives
- Channel economics
- Pricing and commercial recommendations
- Vendor and partner recommendations
- Cost optimisation reviews
- KPI and report hierarchy review
- Report design and implementation



Leadership, Culture & Risk

- Cultural review and change programs
- Leadership assessment and development
- First line risk programs
- Risk maturity health check
- Risk and culture alignment review
- Internal communication strategies



Brand & Marketing

- Brand & marketing health check
- Brand blueprint & customer insights review
- Segmentation, CVP development & go-to-market strategies
- Loyalty review & strategy
- Integrated communication & media strategies
- Marketing operations, partnering, automation, AI, and martech
- Performance marketing
- Marketing analytics & reporting
- Future state operating model design & capability uplift



Program Delivery & Embedment

- End to end program delivery
- Agile program management disciplines
- Program health check
- Operational Embedment
- Program governance
- ePMO development

OUR DIFFERENCE AND FAIRER VALUE MODEL



The Bridge has disrupted the market by consistently providing leading industry talent at more competitive rates compared to traditional firms. We have deliberately structured our low-cost model to add greater value to clients.



Experienced Executives and senior subject matter experts - not Career consultants



Presence in 4 states working with local brands (SA, NSW, VIC, QLD)



Insights from Start-ups, Mutuals to Corporates, across different industries and markets



We are the bridge between strategy and execution



Lower cost, more value than the traditional consulting model



BETTER QUALITY, BETTER OUTCOMES, FASTER RESULTS

RELEVANT ENGAGEMENTS

The Bridge has delivered sustained change across culture, customer and commercials. We have a track record of co-designing and embedding strategy, operating models, and customer value propositions that help transform and embed long term change for our partners.





THANK YOU

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Appendix

LEADERSHIP TEAM BIOS



TEAM BIOS



STUART BLAKE

Managing Director &
Co Founder

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

Stuart has led start-ups and large mature businesses with revenue in excess of \$4B, market shares of over 40%, delivered significant growth and profit outcomes through market leading products, pricing, customer and staff advocacy. Stuart was the Executive General Manager Product and Pricing and responsible office running IMA the joint venture for RACV and IAG.

Growing businesses

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

Boards and Chairs

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.

Leading business and cultural transformation

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, strategy, risk and compliance and distribution experience including call centres, 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.

TEAM BIOS



DAVID MCDONALD

Managing Director &
Co Founder

David co-founded The Bridge to bring non-traditional ways of working to consulting and deliver the best value for money for our clients.

David brings over 25 years of experience as Chief Operating Officer working within business and consulting to many industries including Healthcare, Insurance, Financial Services, Energy and Retail.

Chief Operation Officer Roles

David performed COO level roles with some of Australia's iconic brands as is a successful leader demonstrating a capacity to run complex businesses within highly regulated and competitive markets.

Passion for customer led business transformation

He is passionate about both setting up new and transforming existing businesses to be customer led, simple and to be fit to deliver the right commercial returns.

He has worked in Australia and internationally, which has given him invaluable insights on driving operational performance excellence today, as well as the emerging trends which will drive world class customer experience in the future. His curiosity for customer and operations has led to extensive subject matter expertise.

Omnichannel customer experience and Operational design expertise

David specialises in operational design, customer/client led journeys, business transformation and embedment of change initiatives to fully realise benefits from a culture, client and commercial perspective.

David also has a wealth of experience in running best in class omni channel businesses, with many in the transformation of offline operations and sales to digital channels.

Finding simple and practical solutions

David is known to provide a distinctive, no-nonsense voice within organisations, breaking down complex issues and finding simple and practical solutions. He likes to de-mystify over engineered business strategy and brings a voice of calm.

TEAM BIOS



SARA ELMSTROM

Partner & Chief
Customer Officer

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

Leading large scale operations

Sara has worked internationally, leading large scale operations within organisation and for BPO's. She has specialised in insurance, travel, telco and energy with brands including Wesfarmers, IAG, NRMA, SGIO, SGIC, Coles, AXA, AIG, Virgin, American Express, TalkTalk and EDF.

Offshore and onshore partnering

Sara has established large partnering businesses in Europe, Africa and Australia and established offshore partnerships into the Philippines, India and South Africa.

Prior to joining The Bridge she held senior roles from start-ups to established blue chip companies. Sara has been accountable for large scale operations >500 FTE, leading functions such as claims, sales, service, underwriting, risk, assurance, training, HR & culture, workforce planning, customer insights and continuous improvement.

Passion for building purpose led, connected teams.

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.

Sophisticated Stakeholder management, including Regulators

Sara 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.

CEO of Contact Centre Solutions International (CCSI)

Sara is also CEO of CCSI, a specialist consulting practice and subsidiary of The Bridge focused on optimising contact centre performance both on and offshore.

TEAM BIOS



DAVID RUSSELL

Chairman

David has over 25 years executive leadership experience. For the past 12 years David has been Chief Executive of RAA Insurance, South Australia's largest Personal Lines insurer. Prior to RAA Insurance, David held senior executive positions at IAG, accountable for the SGIC (SA) and SGIO (WA) brands.

David is a graduate of the Australian Institute of Company Directors (GAICD), completed his MBA and attended Executive Management programs at Columbia Business School New York and the London Business School. David is passionate about developing people, building a strong inclusive team culture, and driving sustainable profitable growth by executing well defined strategies and embedding change across the organisation.

Leadership that drives sustainable growth

Under David's leadership, RAA Insurance has grown significantly to be the dominant personal lines insurer in South Australia with market shares of 35% Motor & 25% Home – achieved by year on year double digit customer growth.

Outstanding Customer Experience

RAA Insurance has been recognised numerous times by consumer groups as providing outstanding products, Customer / Member satisfaction and being awarded the Small / Medium General Insurance Company of the year three times.

Board Director and strategic advisory

He has been a Director on the Insurance Council of Australia (ICA) Board and is currently a Director on the South Australian Government Financing Authority (SAFA) Advisory Board.

Operational Excellence

David is a humble, inspiring and personable leader who provides clarity to complex business challenges. He steers teams to achieve clearly defined outcomes and supports teams to achieve their goals.

TEAM BIOS



CHLOÉ JAMES

Non-Executive Director

Chloé James has almost 20 years' experience in business, media, banking & traditional financial services, fintech, technology and entrepreneurship; spanning APAC, the UK, Europe, and North America.

She is the Group Director of Media and Communications for leading, data-driven strategic insights provider RFI Global, and an experienced broadcast television presenter, event MC, podcast host and facilitator.

International journalist & speaker

In 2016 Chloé joined Sky News Business Australia as an evening anchor and works extensively in the international corporate speaking arena. She is passionate about inclusion, diversity and progress in business, and uncovering the 'behind-the-scenes' stories of some of the world's most successful individuals. If they've done something game-changing in business, chances are Chloé has spoken to them about it.

Women's Ambassador

She is a known advocate and ambassador for women in business and leadership – a subject very close to her heart – and has been a judge of numerous business, FinTech and entrepreneurship awards. Chloé is a regular host and guest on media channels around the world (Bloomberg, Rare Birds, Breaking Banks, Sky News, FinTech Insider, SWIFT, Fintech5, Humaniq Faces).

Purpose driven

Chloé is a dynamic individual who seeks passion, progress, enjoyment and fulfillment in all that she does.

TEAM BIOS



LEWIS PULLEN

Partner Brand, Marketing and Digital

Lewis is a C-Suite brand, marketing and digital executive who has managed and consulted to iconic brands across different categories and markets, including the UK, Europe, US, Middle East, Asia, New Zealand and Australia. He has an MBA and is a Graduate of the Australian Institute of Company Directors.

Lewis has held some of the highest profile chief marketing officer roles, including Air New Zealand, Qantas, NRL and IAG and therefore has deep subject matter expertise across brand, marketing, digital, PR and media, sales, customer and loyalty disciplines. He has been recognised by CMO Magazine in the top 50 most innovative and effective marketers and has received many campaign awards during his corporate career.

Passionate about building brand from the inside out

He is passionate about building great brands from the inside out, focused on embedding the brand values into the organisation.

Experience across multiple industries

Lewis has worked with The Bridge since its inception in 2018, helping develop the consulting brand and differentiated value proposition. Since then, he has worked as the brand, marketing and corporate comms subject matter expert on many clients in the Financial Services, Health, Event Management, Media Services, FMCG, Recruitment and Retail sectors, from start up to large corporates.

Fresh ideas sourced from other industries and markets

He always draws on his practical experience client side, which enables him to identify issues and develop solutions at pace, often bringing fresh ideas from one industry into another.

Collaborative Style

Lewis has a highly consultative and collaborative style, key to success in his Corporate marketing roles. He applies this in his Bridge engagements, always ensuring that all stakeholders are engaged in the process.

Creative and innovative solutions

Lewis is always looking for creative and innovative solutions that can drive brand distinctiveness, value proposition and positioning differentiation. He has a passion for digital technology as an enabler of great customer experience.

However, he also considers the fact base and customer data insights when developing strategy.

TEAM BIOS



STUART BROWN

Partner & Chief
Commercial Officer

Stuart is an experienced executive within the Australian financial services and professional services industry, with significant expertise across commercial leadership, data, reporting and insights, digital and process design and strategy.

As the Bridge Partner leading the commercial services practice, Stuart has played an integral role in establishing commercial insights to improve profitability outcomes across many clients including being the lead partner with Alinta Energy and RAA.

Financial Data insight led commercial strategies

Stuart's expertise extends into the broader industry sectors. He can understand client performance improvement pathways through data insights as well as he has knowledge of all the commercial levers that can be pulled across the value chain.

Commercial and Pricing transformation

Stuart has led a number of commercial transformation programs with a turnaround of \$150m+, which involved driving new pricing strategies and expense management control to improve long term performance issues. Stuart has experience in pricing optimisation and standing up technical pricing operations.

Thrives in a change environment

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

Experience across multiple industries & markets

Stuart has extensive experience in supporting CFO and Commercial executives in identifying and supporting the development of commercial strategies, regulatory, Brand/PR, Culture, customer growth and cost out initiative and identification of root cause issues across the business.

Experience extends across multiple industries and markets including Financial Services, Utilities, Government, Insurance and Retail.

Prior to The Bridge Stuart held a number of key roles across some of Australia's leading retail brands such as Coles, Insurance Australia Group including SGIO, SGIC and Suncorp where he has specialised in commercial and profit and loss management, business planning, process reengineering, operational delivery, technology and project management and strategy design.

TEAM BIOS



MARIA STAVRINIDES

People & Culture, Leadership and HR

Maria is a leading HR executive and registered psychologist with a career spanning corporate change including people and culture, organisational design, training and leadership program. She has consulted to CEO's and group executives including Qantas, Westpac and IAG

Maria is passionate about people and performance and strives to bring about behaviour change that translates into performance outcomes. She has extensive experience in organisational consulting specialising in People and Culture, Coaching and Leadership Development.

Driving people engagement and high-performance cultures

For over 20 years, Maria has worked as a consultant, manager and an executive team member. She has worked alongside organisations, utilising assessment methods and delivering development solutions which drive a positive and productive work culture and people engagement.

Organisational structure design and coaching

Her areas of expertise are in organisational structure design as well as executive coaching and facilitation.

Experience across multiple industries

She has worked with organisations spanning a number of different industries including finance, airlines, transport, manufacturing and sport to name a few, and has worked across all organisational levels including executive leadership.

TEAM BIOS



BEN COLEMAN

Partner Chief Strategy & Transformation
Officer

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

Ben has been the strategic lead on large-scale go-to-market strategies. 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.

Strategy Innovation

A strategic innovator and advisor who can influence at the highest level, Ben has led the design and execution of market changing strategies enabling profitable growth and cost optimisation for brands, operating across Banking, Insurance, Health and Property, including Westpac, Accenture, IAG, NRMA, RACV, RAA, RACQ, SGIO, SGIC, OAMPS, Coles Insurance & Wesfarmers Insurance.

Removing complex barriers to execute strategy

Ben is a leader focused on removing complex barriers to enable seamless execution, with an ability to adapt quickly when environments change.

Program Management and Delivery

Ben has deep experience in the delivery of large-scale transformation programs, including operational remediation, customer innovation, low-cost operating model design and the application of Agile project methodologies. This has enabled the successful execution of major programs for leading brands across the Finance and Insurance verticals. Ben has a commercially savvy leadership style, that embraces collaboration, trust, integrity and accountability.

TEAM BIOS



DAVID VINCENT

Partner - Operations, Sales & Transformation

David is an experienced senior leader, non-Executive director and business coach with over 25 years' experience leading operations, sales, business transformation, leadership, HR and community-based organisations.

With a track record that includes working in sectors as diverse as Private Banking, General Insurance, Crisis Support, Local Government, and Food Relief, he has a genuine lived experience of working on the front line and as a successful leader in complex and challenging businesses.

He has worked with a range of companies - large and small - including NRMA, CGU, Coutts & Co (UK), AAA (Vietnam), Lifeline, Project Displaced and Yarra Ranges Council, and is currently on the board and committee of charities that support causes he is passionate about – helping people achieve their career and education goals.

The whole picture

David's experience working across large and complex organisations is backed up with compassion and empathy for the teams and individuals who make up those organisations. He takes the time to understand the context for the business, as well as all the people in the business - he knows this is the way sustainable changes are built.

Bias for action

A background that covers General Insurance, Banking, Non-Profit, Community and Local Government means David can apply thinking and frameworks from multiple disciplines to solve complex problems. It doesn't start and stop with a framework or a model, he brings a rigorous bias for action to translate this thinking into tangible business outcomes.

Capacity and reach

David brings both knowledge and practical support when he works alongside client teams, getting directly involved in supporting implementation as well as providing tailored advice and guidance. It's not only the immediate support he brings, but a longer-term uplift in capacity for the future.

Making the complex simple

In a changing world, where client demands overlay employee expectations and stakeholder requirements, every business is faced with increasing complexity. David has the skill for unpicking the threads of complex challenges to identify the core issues and coaching business leaders to focus on the crucial actions that will support success.

CLIENT TESTIMONIALS



David Russell
Ex-CEO RAA Insurance



Beth Uehling
Ex-Group Executive
Personal Injury icare



Gary Dransfield
Ex-CEO Suncorp Insurance
Board Member
– Hollard Insurance



Mark Coyne
CEO EML



Jane Mills
General Manager, Sales &
Marketing Alinta Energy

“We work with numerous firms, but I like that The Bridge International have been there, done that. They have industry experience in the sector. They have worked in successful large-scale businesses.”

“They are pragmatic and able to engage with our leadership team and staff due to their ability to tell real industry practitioner stories. This supports the creation of practical plans that work.”

Ex-CEO RAA Insurance David Russell

“I’ve worked with a number of consulting firms in my career and what stands out about The Bridge team is their ability to quickly get to the core of the challenge and not only design practical solutions that work, but take strategy to execution and embed sustained partner, cultural, customer and commercial benefits.

They were nimble and flexible to our needs engaging on a personal level, but also able to scale to our needs of a large-scale program.

Being a long tail business, it takes time to improve the bottom line, but with the program of work led by The Bridge we saw immediate improvements in key lead indicators including NPS and eNPS, which flowed through to our financials improving the group’s valuation materially. The Bridge’s ability to quickly form part of our extended team and their industry experience helped bring people on the journey and accelerate change.”

Ex-Group Executive icare Beth Uehling

References available on request:

David Russell (RAA Insurance), Beth Uehling (icare), Mark Coyne (EML), Gary Dransfield (Suncorp and Hollard) and Jane Mills (Alinta Energy)