

# ELLEN LAWRENCE

Reinsurance & Claims Data Analyst

## ■ CONTACT

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Huntersville, NC 28078  
(Authorised to work both  
in UK & US)

## ■ CORE SKILLS

- Claims Data & Handling
- Reinsurance Operations
- Deal Structure Expertise
- Treaty & Facultative
- Loss Fund Management
- Data Analytics
- AI Assisted Process Automation
- Solvency II Compliance
- Reconciliation & Controls
- Advanced Excel / VBA
- Stakeholder Relationships
- Time Management

## ■ TECHNICAL TOOLS

Microsoft Dynamics  
Vitesse  
Excel VBA / Macros / Power Query  
Power BI  
Confluence  
Microsoft Office

## ■ EDUCATION

CII Certificate in Insurance  
Chartered Insurance Institute  
2021

Higher Education Certificate –  
Biochemistry  
Cardiff University 2011–2013

A Levels  
Maths · Biology · Chemistry  
English Literature  
Hereford 6th Form 2010–2011

## P R O F I L E

Dedicated and proactive reinsurance and data analyst professional with over ten years across reinsurance operations, large loss claims, and financial analytics. Proficient in managing complex claim workflows, reinsurance structures, ensuring regulatory compliance, and collaborating with stakeholders.

I enjoy evaluating how AI and new technology can be used to fundamentally redesign processes rather than simply improve what is already there, and I place a high value on quality and efficiency in everything I deliver.

I'm also passionate about creating space for others, building cultures where people feel genuinely included, and growing into roles that shape strategy — not just deliver it.

## E X P E R I E N C E

### Technical Accounting Supervisor / Technical Accountant *Aug 2024 – Present*

#### ▸ PRO US · US Remote

#### *Supporting Accelerant Aug 2024 – Present*

- Knowledge of complex deal structures including XL, Quota Share, facultative, split participation, co-insurance, and how each one behaves differently.
- Adapting Vitesse, funding requests and dynamics journal builds to incorporate quota share splits, flagging issues and offering solutions.
- Own loss fund reconciliation across US and Canadian accounts, running threshold-based sense checks and detailed investigation of anomalies before they surface in the reporting cycle. Ensuring TPAs are taking accountability for any unreconciling items.
- Leading the automation of our manual LFR process using AI-assisted tooling and Excel. The aim is to reduce admin load so the team can focus on actual analysis rather than data entry.
- Act as a first point of escalation for reconciliation discrepancies and TPA issues; trace to root cause and follow through until the fix is confirmed in the next cycle, with a full audit trail.
- Onboarded TPAs onto the reconciliation framework, building improved ZB Vitesse templates and the working relationships that make data quality better at source, not just downstream.
- Involved in Escheatment strategy and ownership of reporting uncashed cheques, supporting process creation.
- Built and maintained process documentation across LFR, Dynamics, Vitesse, and finance reporting. Always looking for what can be improved, AI automated and simplified.
- Collaborate across treasury, finance, claims, and ops to ensure alignment of processes and to identify any gaps that need addressing.

#### *Supervisor from January 2026 – Present*

- Promoted to Supervisor managing a small team with a genuine focus on development. I want people to understand the why behind what they're doing, not just follow a process.
- Building a team culture that's connected and inclusive, where people feel able to ask questions, challenge things, and grow into working more independently.

#### *Reinsurance Financial Analyst 2018–2022*

#### ▸ NFU Mutual, Stratford Upon Avon, UK

- Full ownership of the reinsurance financial data pipeline inc. premium, claims recovery, and debtor data for monthly board packs and external contractual reports issued to strict deadlines.
- Administered outwards reinsurance of XL, Quota Share, facultative, and split participation remittance across proportional and non-proportional structures — hands-on with the data and workflow obligations each one creates.
- Created Cyber QS validations, ensuring the claims data and share request received from the reinsurer were accurate before providing remittance.
- Incorporated automation to provide breakdown of reinsurance recoveries for Injury claims with VBA and data tools. This reduced the admin effort from 1.5 days to 2 hours.
- Led Solvency II reinsurance data compliance end-to-end: extraction, validation, and submission coordinated across actuarial, finance, and risk.

- Enhanced property CAT modelling accuracy by pushing for more granular data inputs, allowing for better data driven decisions.
- Supported treaty renewal negotiations across property, motor, EL/PL, and EIL, preparing and presenting quantitative exposure packs for reinsurers and brokers.
- Reviewed Reinsurer's including Lloyd's Syndicates capital and financial accounts, checking solvency and performance across markets.

#### **Large Loss Injury Claims Paralegal** 2016–2018

##### ▶ **NFU Mutual, Stratford Upon Avon, UK**

- Managed high-value personal injury cases up to £1M across motor, EL/PL, and EIL — decisions on indemnity, liability, and quantum with cost reduction and settlement speed in mind.
- Supported PPO process, helped create a new enhanced file with formulae included to reduce admin work by 50%.
- Pioneered an expanded paralegal model using process re-engineering and data analytics to reduce handling times and costs. This expanded from a team of 2 to a team of 8!
- Built performance dashboards to track efficiency and improve training quality; this helped provide more detailed feedback to Claims handlers.

#### **Commercial Property Claims Handler** 2014–2016

##### ▶ **NFU Mutual, Stratford Upon Avon, UK**

- Managed commercial property claims end-to-end — legal liability analysis, policy indemnity decisions, accurate reserve-setting, and partnering with adjusters and legal to reach fair settlements quickly.
- Built a property claims knowledge dashboard to centralise information, this reduced the time taken searching for relevant documentation. And helped share knowledge across the team.

#### **Dairy Farm Assistant & Bookkeeper** 2022-2023

##### ▶ **Winnal Farm, Hereford, UK**

- A deliberate career pause taken whilst awaiting US Visa and employment authorisation – allowing to assist with family farm business.
- Maintained full financial records and produced detailed income, expenses, and profit reports for farm operations.