

CHIEF EXECUTIVE OFFICER

START-UPS & TURNAROUNDS | EMERGING MARKETS PENETRATION | GLOBALLY-FOCUSED BUSINESS MANAGEMENT

Visionary business strategist with over 20 years of proven successes driving revenue growth, accelerating employee performance, building brand visibility and maximizing shareholder value and market share in competitive industries. Offers deep experience in instituting the processes and controls needed to protect financial integrity and manage risks, yielding impressive results in both top-line and bottom-line efficiencies. Expert developer of high-performance cultures with a demonstrable capacity in navigating positive change management, while addressing mission critical business needs. Possess a well-sharpened acumen in selecting, training and developing top-performing executive talent across multifaceted capacities with verifiable success in the architecture and management of globally-scaled businesses.

EXECUTIVE ASSETS

High-Yield Business Growth Strategies
 Capital & Operating Budgeting
 Cashflow Optimization
 Financial Governance Structures
 Opportunity Analysis

Venture Financing & Solutions
 Product Development & Pricing
 Organizational Development
 Government Relations & Lobbying
 Risk Management & Mitigation

Compliance Management
 Strategic Planning & Execution
 Mergers, Acquisitions & Divestitures
 Global Change Management
 Results-Based Business Plans

EXECUTIVE ASSETS IN ACTION

CHIEF EXECUTIVE OFFICER

INTACT-FINANCIAL CONSORTIUM (IFC), Montreal, QC

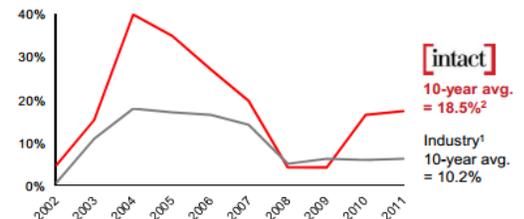
1990 – Present

CAREER SUMMARY: Tapped by this leading financial services firm with the executive mandate to helm multifaceted business lines across mortgages, pensions and property, casualty and commercial insurance, delivering dramatic results in improved market share, emerging markets penetration and enhanced shareholder value while preserving diversification. Upon joining the company, undertook a detailed analysis of the financial and operational systems and put in place new policies, tools, strategies, processes and workforce, and executed initiatives and strategies that have driven the business from \$1.5 to \$15+ billion in annual revenues over 18 years.

BUILDING INTERNAL TOOLS & CAPACITY...

- Drove governance structure improvement within finance, compliance, insurance and pension, netting strong distinction, turnaround and profitability across the full product portfolio.
- Implemented cutting-edge technologies and internal systems including paperless electronic applications to expedite application completion time.
- Exercised strategic foresight across product pricing to secure and maintain a profitable growth position for the company, running counter-current in response to the global economic downturn to maintain strong sales.
- Increased global sales growth from below 10% to 25%+ within three years.

Return on equity



FOSTERING HIGH-PERFORMANCE TEAMS...

- Groomed and coordinated a multinational, multicultural executive staff in 14 global locations, building the team as trusted advocates on all business lines.
- Delivered top-level rankings of 87.4%+ on internal audits and employee questionnaires concerning employee health and safety, compensation, working environment and other management performance metrics.
- Altered communication approach between staff and leaders of newly-integrated post-acquisition entities to establish a culture of mutual respect and to wear down resistance to change management and cultural integration.
- Successfully re-focused the team's efforts on strengthening IFC's relationship management programs with large institutional and retail customers.

Industry outperformer

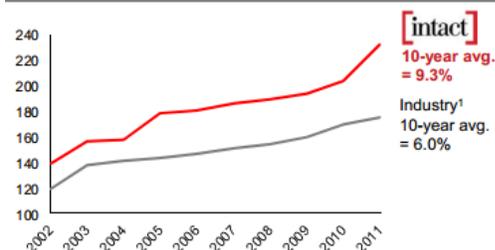
10-year performance – IFC vs. P&C industry ²	IFC outperformance
Premium growth	3.3 pts
Combined ratio ³	3.4 pts
Return on equity ⁴	8.2 pts

EXECUTIVE ASSETS IN ACTION CONTINUED

EXPANDING GLOBALLY...

- **Diversified the organization's global footprint** by successfully penetrating emerging markets by crafting culturally savvy strategies for each market and playing a hands-on role in negotiating \$MM sales growth in Latin America, Asia and Europe.
- Charted strategic planning and SWOT analysis for global expansion from best approaches, M&A opportunities and market penetration strategies to pricing negotiation.
- Maintained a two-handed approach to growth in emerging regions comprising active communication of the company's abilities and inabilities along with the establishment of IFC's credibility as a foreign financial services provider in new markets.
- Ensured due diligence in the acquisition and conversion of assets from three newly acquired companies, which provided over **15% boost in market share**.
- **Generated \$75+ billion in revenues from 2007-2011**, representing ICF's best 4-year performance in history despite the global economic downturn.
- **On-boarded over \$1.9 billion in new business in China within 6 months** by establishing trust in IFC's plan and vision, while sustaining healthy competition with local and regional players in the industry.
- Spearheaded the execution of billions of dollars worth of transactions, product development initiatives and new operations that has expanded customer reach and increased sales dramatically against competitors.

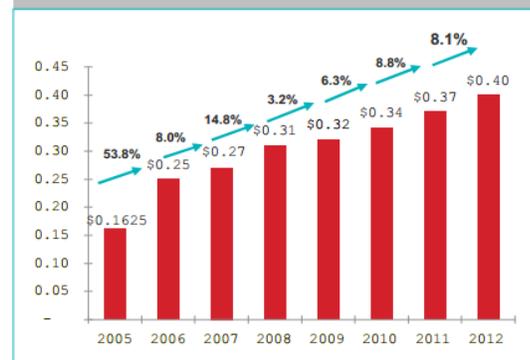
Direct premiums written growth



STRENGTHENING RELATIONSHIPS & SHAREHOLDER VALUE...

- Established a game-changing global forecasting tool capable of tracking business, identifying current and emerging opportunities and coordinating international business activities resulting in key growth.
- Recognized the intrinsic value of corporate relationships to galvanize global customer relations with an emphasis on trust, resulting in multi-billion dollar growth in profitability and new opportunities within four years.
- Defined the strategies for credit portfolios worth up to \$11.5 billion and orchestrated the issuance of \$1.2 billion in mortgage backed securities.
- Championed the full scope of investor relations, interfacing with potential investors and promoting the company through regular meetings with analysts concerning business operations and performance results.

Quarterly dividend



IMPROVING MARGINS & PROFITABILITY...

- Enhanced corporate shared services including IT, human resources, financial management, corporate governance and risk management in support of an **increase in-house profit margin to gross revenue from 10% to 30%**.
- Launched a management-by-objectives bonus program and competitive compensation package that considerably aided in the decertification of union labour agreements and allowed unimpeded delivery on goals within a collaborative environment.
- Galvanized early responses to the economic recession by **slashing expenditures by 30%** through headcount reductions and migrating call centres from Canada and the US to Malaysia (with the added benefit of a 20% improvement in quality).

Additional Experience As SENIOR VICE PRESIDENT - Insurance & Lending Products (1984-1990) with ABC BANK and ASSISTANT PROFESSOR (1982-1984) with CONCORDIA UNIVERSITY.

EDUCATION & TRAINING

MASTER OF BUSINESS ADMINISTRATION IN FINANCE
Concordia University, Montréal, QC

BACHELOR OF ARTS IN PSYCHOLOGY
McGill University, Montréal, QC

Robert had a very simple challenge for me – as a former professor who had moved into the business world, he wanted a two-page resume chock full of his accomplishments over 20 years as the CEO of a multi-billion dollar, global company. He gave me 24 pages of data and said have at it. Luckily for me he provided a lot of numbers and key results – so it was easy to come up with visual elements to showcase those successes. Plus he was very articulate in our 3-hour consult in advising the specifics of his accomplishments and the environment within which they occurred.

I focused on “ing” for my sub-headings, “building, fostering, strengthening” etc as he was very good at movement – improving and making things happen from people to process to revenue. I did not want to focus on the minutiae but on the big things, of moving the company forward through new business growth, people development, expanding global – showing him as action oriented. I used the graphs and information to show not just business growth per se but shareholder value and performance against competitors as he was very proud of that.

The design was fun! Robert is boisterous, loud and dynamic. As a colour is he red – bold. So I opted to design to include a solid colour with red accents throughout so as not to overwhelm. He loved it!