

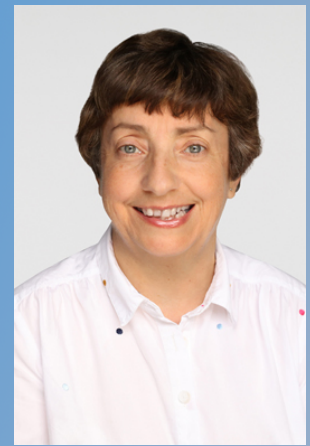
LINDSAY UNWIN

FIAENG

Principal and Consulting Actuary

lindsay.unwin@milliman.com

+44 20 7847 1533



Current Responsibility

Lindsay Unwin is a principal and consulting actuary based in the Milliman Life and Financial Services Practice in London. She joined Milliman in 1987.

Professional Work Experience

Lindsay is an actuarial consultant with over 35 years' experience, specialising in working with friendly societies and Part VII transfers, Schemes of Arrangement, and Transfers of Engagement.

She currently holds the roles of Chief Actuary and With-Profits Actuary for two friendly societies, Metfriendly and Transport Friendly Society, and has previously fulfilled a number of these statutory positions. She is also the Reviewing Actuary for a UK friendly society and the Appropriate Actuary for a UK non-directive friendly society.

Lindsay has extensive knowledge of Solvency II reporting and the management of with-profits business, advising on fairness issues, bonuses, smoothing mechanisms, estate distribution, PPFM reviews, guarantees, and investment matching.

Lindsay has been the primary support to the Independent Expert/Actuary for several Part VII transfers, Schemes of Arrangement, and Transfers of Engagement. Her role in these transactions included considering the impacts of the Scheme on all classes and cohorts of policyholders with a particular focus on fair treatment of with-profits policyholders and vulnerable customers, and providing challenge and liaising with the regulators on the member communication packs to ensure information provided was clear, fair, and non misleading.

She has undertaken a review of Prepaid Funeral Trust Plans.

Lindsay has played an integral part in establishing Milliman's initial Family Takaful offering.

Professional Designations

- Fellow of the Institute and Faculty of Actuaries (1999)
- Chief Actuary (Life) and Chief Actuary(Life, Non-Directive) Practising Certificates and With-Profits Practising Certificate, as issued by the Institute and Faculty of Actuaries

Education

BSc, Mathematics and Management Applications (1st Class Honours)
Brunel University

Presentations and Publications

- Various publications on Family Takaful, including the Milliman Family Takaful Reports
- Presentations at the International Takaful Summit, Life Conference, and London's Milliman Client Forums