



### **Mr Timothy William Howell**

*Australian, Male*

Executive Director

Mr Timothy William Howell (“Mr Tim Howell”) was appointed as Executive Director of the Company on 1 November 2021.

Mr Tim Howell is a Fellow of the Institute of Actuaries of Australia and holds Bachelor of Commerce (Actuarial Studies) and Bachelor of Science (Computer Science). He is also a graduate from the Australian Institute of Company Directors.

Mr Tim Howell has more than 17 years’ experience in the financial services sector, of which more than 10 years are with Zurich in finance, actuarial and proposition leadership positions. In November 2019, Mr Tim Howell assumed the position as Head of Finance/Chief Financial Officer (“CFO”), Asia Pacific (“APAC”). In his current role, Mr Tim Howell is accountable for delivering the financial performance of the APAC region and is focused on supporting the APAC Business Units to achieve their strategic and financial objectives.

From June 2017 until November 2019, Mr Tim Howell was Head of Zurich Propositions for Zurich Financial Services Australia (Life & Investments) with responsibility for developing retail risk and investment customer propositions. During this time the proposition function saw strong success with substantial market share growth, innovative digital projects delivered and a clear focus on customer solutions.

Mr Tim Howell’s previous roles with Zurich included Chief Life Actuary from 2015 to 2017 with responsibility to lead the actuarial function including actuarial reserves and reporting (including Financial Condition Report), capital management, pricing and product actuarial advice, actuarial systems and reinsurance management. He was also the Director of Actuarial Service Centre Asia Pacific (“ASCAP”) and was based in Malaysia from 2012 to 2015 with responsibility for building, developing and leading a team of actuarial professionals to support the life actuarial reporting for business units across the Asia Pacific region. Based on his previous working experiences in Malaysia, he would be acquainted with the local working environment

Before joining Zurich, Mr Tim Howell was with Ernst & Young, Tower Australia (currently known as TAL) and Commonwealth Securities in actuarial and analyst roles.

Mr Tim Howell is also serves as a Board Member for Zurich Group entities, namely, Zurich Life Insurance Malaysia Berhad, Zurich Services (Hong Kong) Limited, Cover-More Group Limited, Zurich Travel Solutions Pty Limited; and Zurich Life Insurance Japan Company Ltd.