

## UIA (INSURANCE) LIMITED BOARD OF DIRECTORS

### EXECUTIVE DIRECTORS



**Caroline Gilchrist Estella**  
**CEO**

Caroline joined the Board in December 2022 and is a Fellow of the Association of Chartered Certified Accountants and a Chartered Insurer. She has worked in the insurance sector for over 20 years and has gained a wealth of experience working in insurance management consulting. Caroline assumed the responsibilities and duties of the Chief Executive Officer from 6 December 2024.

### NON-EXECUTIVE DIRECTORS



**Kathryn Morgan**  
**Chair of the Board**

Kathryn joined the Board in July 2021 and was appointed Chair of the Board in September 2022. Kathryn is a Fellow of the Institute of Actuaries and a Chartered Enterprise Risk Actuary. She has worked at a senior level at the Prudential Regulation Authority and the Gibraltar Financial Services Commission. Kathryn is currently a non-executive director at NorthStandard P&I Club and Marshmallow Insurance, where she also chairs the Audit Committees.



**Bob Abberley**  
**Senior Independent Non-Executive Director and Chair of the Nominations and Remuneration Committee**

Bob has been on the Board since June 2014. Bob was previously Assistant General Secretary for UNISON, with responsibilities ranging from inter-union relationships, industrial action strategies and pension governance. Bob is a member of UNISON and was a UIA policyholder for over 15 years.



**Neil Southworth**  
**Chair of the Audit and Risk Committee**

Neil joined the Board in September 2022. He is also a non-executive director at Tradex Insurance Ltd and Soteria Insurance Limited and chairs the Risk Committees for both. Neil worked for Royal Sun Alliance for 25 years and then joined the Coop Group involved in banking, life and general Insurance. He was the Chief Risk Officer of the Coop General Insurance business for 10 years where he transitioned the business into run-off. Neil is a Fellow of the Institute of Actuaries and a Chartered Enterprise Risk Actuary.