

Media Release

29 March 2021

Key appointment strengthens ClearView's life insurance team

Listed diversified financial services company, ClearView Wealth Limited has appointed former RGA Australia Chief Risk Officer and Head of Research Nick Kulikov to the newly created position of Head of Product and Pricing.

In his role, Mr Kulikov is responsible for ClearView's current LifeSolutions product and the development of the group's new life insurance solution, which will be launched in the second half of the year.

He reports to General Manager, Life Insurance, Gerard Kerr.

"This is a critical time for the life insurance industry with major regulatory changes set to come into effect later this year. It is also an important year for ClearView with key transformation projects underway including a new policy administration system, underwriting rules engine and adviser portal," Mr Kerr said.

"We are extremely fortunate to have Nick on board to lead the product and pricing team, as we continue to focus on delivering contemporary, fit-for-purpose solutions that offer greater certainty and stability of benefits and premiums for customers and advisers."

In his previous role, Mr Kulikov drove RGA Australia's risk management agenda, managed regulator relationships and conducted detailed analysis of portfolio experience including the individual disability income protection (IDII) portfolio.

He also previously held senior roles at ANZ / ING Australia including Chief Actuary.

Mr Kulikov is a Chartered Enterprise Risk Actuary and a Fellow of the Actuaries Institute Australia. He is currently a member of the Actuaries Institute Disability Taskforce.

"Given my background and experience, I can bring the perspectives of risk management, product structure and pricing approaches to product management," he said.

"The life insurance industry's deteriorating performance over the past few years, due mainly to IDII but not exclusively, has forced insurers to review their products and pricing with a greater focus on sustainability. This renewed focus is good for long-term customer outcomes and, in turn, the industry's viability."

As at 31 December 2020, ClearView had \$282.0 million in annual in-force life insurance premiums, over \$3 billion in funds under management and over \$11 billion in funds under advice.

For more information, visit clearview.com.au.

Media inquiries

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About ClearView

ClearView is an ASX-listed diversified financial services company which partners with financial advisers to help Australians protect and build their wealth, achieve their goals and secure a comfortable financial future. The Group's three business segments: Life Insurance, Wealth Management and Financial Advice are focused on delivering quality products and services.

For more information visit clearview.com.au