



Actuaries
Institute.



Kate Lyons

FIAA, Principal Consultant, Lyons Consulting Services

[LinkedIn](#) | [Email](#)

Nominated by (alphabetical order)

Ramona Meyricke
Sharanjit Paddam
Natalie Warren

Nominee Statement

The Institute's 2025–27 strategy holds that in the age of AI and data, and amid societal issues like climate change, affordability and inequality, the actuarial profession has an important role to play. I agree - and I think that role must be earned, in rooms where the actuary is not always present. Regulators, governments, boards and standard-setters are writing the rules now for climate disclosure, data governance and the use of AI in financial services, and those rules will shape our profession's scope for a generation or more. I would like to serve on Council, bringing my experience and learnings to the profession's future.

I am a qualified actuary (FIAA 2006) and director (GAICD 2024), and I have deliberately taken a mix of traditional and non-traditional roles in my career. I held valuation and consulting roles in Australia and London, as well as capital and reinsurance roles in general and life insurance. My first non-traditional role was as a reinsurance broker in London.

My most recent roles have been in sustainability and data governance, both areas where actuarial skills are an advantage. In 2021 I joined QBE to lead Group Sustainability, building a new sustainability strategy to meet the Net Zero Insurance Alliance commitments; QBE won the ANZIIF ESG Change Award in 2022. Most recently I was Chief Information Officer at the Insurance Council of Australia (ICA), accountable for information security and governance of the industry's data assets, and working with insurers, government and other stakeholders on flood resilience, the Hazard Insurance Partnership and the home insurance protection gap. I led the introduction of the ICA's AI Policy.

That path has taught me to make actuarial reasoning useful to actuaries and other stakeholders.

I would bring three areas of focus to Council.

Shaping society and building the profession's brand

With attention on AI and data, climate change, affordability and inequality and their impacts on the economy, society and environment, actuaries can play an important role. The profession can become more relevant through public policy that is timely and credible, grounded in data-driven

Actuaries Institute

Level 34, Australia Square, 264 George Street, Sydney NSW 2000

P +61 (0) 2 9239 6100 | actuaries.asn.au

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insights and frameworks. Since 2019 I have worked on property insurance affordability with my employers and the Institute, and served other bodies shaping public policy:

- Chair of the Insurance Council's Climate Change Action Committee (2019–2023), which developed the first Climate Change Roadmap for the Australian general insurance industry — winner of the Sustainability Award at the 27th Asia Insurance Industry Awards in 2023;
- Global board member of the UN Principles for Sustainable Insurance (2022–2023), the UNEP FI framework helping insurers manage environmental, social and governance risk; and
- Member of the Global Reporting Initiative's Insurance Technical Committee (2023 to present), developing GRI's first insurance sector standard, focused on disclosure of an insurer's impact on the environment, economy and society.

I also speak regularly to non-actuarial audiences in public and government forums.

Creating value for members

Member education is how our profession stays relevant across financial services and earns its licence to practise in new areas. Since 2019 I have served the Institute's climate and sustainability work - first as research lead of the Climate Change Working Group, now on the Climate and Sustainability Practice Committee, where I co-ordinate the Actuaries Insights sessions and help curate Summit sessions. As an original author of the 2020 Climate Change Information Note for Appointed Actuaries, I have stayed engaged on its updates and on the proposed Practice Guideline 8, supporting actuaries preparing climate-related disclosures under AASB S2. I also enjoy mentoring actuaries particularly women balancing career and family, and those moving between practice areas.

Governance

Council is a governing body for the profession, and I bring governance experience. My executive career has been spent inside formal governance structures, making decisions within risk appetite and delegated authority - asset and liability management, financial risk, capital and reinsurance, climate and sustainability, and data and technological innovation.

Governance must also keep pace with how the profession works. In an AI-enabled economy, actuaries increasingly stand behind models and datasets they did not build, and strong data and information governance - ownership, security, privacy and accountability for automated decisions - is what makes that work defensible. It is also the foundation of the Institute's Data for Good theme: data serves the public interest only if it is governed well.

I would join Council with no agenda beyond the members' interest; I am building a portfolio career in consulting and non-executive roles. I would like to help the Institute stay relevant and enable actuarial careers in climate, data and AI.

Service to the Institute

Member and Actuaries Insights Lead, Climate & Sustainability Practice Committee, 2025-present
Member, Climate & Sustainability Risk Working Group, 2019-2025
Research Lead, General Insurance Affordability Working Group, 2019-2023

Papers, Books, Publications, Presentations

- Author, 'Who loses when insurance stops being affordable?', Actuaries Digital, 2026
- Author, 'Decarbonisation - What it means for the future of the Australian Economy', Actuaries Digital, 2021

- Lead author, Property Insurance Affordability: Challenges and Potential Solutions, Actuaries Institute, 2020
- Co-author, Climate Change - Information Note for Appointed Actuaries, Actuaries Institute, 2020
- Chair, Actuaries Insights - Possibility and effects of tropical cyclones in wind regions A and B, 2026
- Speaker, International Congress of Actuaries - Climate Finance Frameworks and the role for Actuaries, 2023
- Speaker, Actuaries Institute Podcast - Property insurance affordability: Challenges and potential solutions, 2022
- Speaker, Actuaries Institute Podcast - The eye-opening experiences of learning about Indigenous cultures, 2022
- Speaker, Actuaries Summit - Establishing Meaningful Stakeholder Engagement to Ensure Effective Insurance Solutions, 2021
- Speaker, Actuaries Summit - GI Affordability: The Scale of the Problem and Potential Solutions, 2020
- Speaker, Actuaries Summit - Red Hot Issue: Climate Change and the Financial Sector, Part 2: Disclosure in practice, 2020
- Speaker, Actuaries Insights - Effectively Influencing and Engaging Stakeholders, 2017