

PENNY JAMES

Major Career Roles

Non-Executive Director, Admiral Group plc
Co-Chair, FTSE Women Leaders Review

Other Career Highlights

Senior Independent Non-Executive Director, Hargreaves Lansdown plc
CEO and CFO, Direct Line Group Insurance plc
Director of Group Finance and Group Chief Risk Officer, Prudential plc
Independent Non-Executive Director, QBE Insurance Group

Penny James currently serves as a Non-Executive Director of Mitie Group plc (since 2024), Non-Executive Director of QBE Insurance Group Ltd (since 2023), Non-Executive Director of St James's Place plc (since 2025), and Non-Executive Director of Vitality (since 2024), where she is Chair of the Audit Committee, contributing her expertise in audit and risk oversight.

She was previously the CEO of Direct Line Group plc (2019-2023), having joined the company as Chief Financial Officer in 2017. As CEO, Penny led a bold transformation of the business, integrating technology, AI, and digital capabilities to pivot the insurer from legacy models to a consumer-centric, agile market leader.

Before joining Direct Line, Penny held key leadership roles at Prudential plc, serving as Group Chief Risk Officer (2015-2017) and Director of Group Finance (2011-2015), where she was responsible for financial control, capital structuring, and Solvency II implementation. Her earlier career includes senior finance positions at Zurich's UK general insurance arm and Omega Insurance.

From 2015 to 2017, Penny was also a Non-Executive Director at Admiral Group plc, and was Senior Independent Director at Hargreaves Lansdown plc until March 2025.
Alongside her corporate roles, she co-chairs the FTSE Women Leaders Review (since 2022), and served as Chair of the FCA's Practitioner Panel (2022-2023).

She brings deep cross-sector expertise in:

• Insurance & risk governance – steering risk frameworks and financial resilience in FTSE-listed insurers and regulatory bodies.

• Technology driven transformation – leading legacy businesses through digitisation, AI adoption, and customer-centric strategies.

• Board leadership & audit oversight – serving on audit, risk, and nomination committees across listed and private equity-backed firms.

• Boardroom representation & DE&I advocacy – championing gender diversity and inclusive leadership nationally.

Penny is recognised for her clarity of thought, disciplined financial management, and ability to align governance with performance. Her leadership – spanning transformation, risk, and representation – makes her a compelling mentor for boards and executives navigating change in financial services and beyond.