
RICHARD HOUGHTON



TRUSTEE OF ADARA DEVELOPMENT (UK)

Mr. Richard Houghton has been the Group Chief Financial Officer of RSA Insurance Group plc since June 2012.

Prior to this, Mr. Houghton served as the Chief Financial Officer of Aspen Insurance Holdings Ltd. from April 30, 2007 to February 29, 2012 and served as its Principal Accounting Officer from November 28, 2007 to February 29, 2012.

He joined Aspen from Royal Bank of Scotland Group Plc ("RBS"), where he served as Chief Operating Officer of RBS Insurance from 2005 to March 2007 and was responsible for driving operational efficiency and excellence across the finance, IT, risk, HR, claims and actuarial functions of this division. He also served as the Chief Financial Officer of RBS Insurance. He served as Group Finance Director of RBS Insurance from 2004 to 2005 and Ulster Bank, another subsidiary of RBS from 2003 to 2004. He also served as Finance Director of Direct Line.

He began his professional career as an Accountant at Deloitte & Touche where he spent 10 years serving in audit, corporate finance recovery.

He serves as Director of Codan Forsikring A/S and Codan A/S. His other Directorships and executive positions in other enterprises include: Trygg-Hansa Försäkrings AB, The Marine Insurance Company Ltd., Royal & Sun Alliance Reinsurance Ltd., Royal & Sun Alliance Insurance plc. and Sun Insurance Office Ltd. Mr. Houghton has been a Director of RSA Insurance Group plc since June 12, 2012. He served as a Director of Aspen (UK) Holdings Limited until February 29, 2012. He served as a Director of Aspen Insurance Holdings Ltd. from May 2, 2007 to February 2012.

He is a Fellow of the Institute of Chartered Accountants in England and Wales.