

## ATIPAC Committee Members & Observers

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### **Iain Stewart CBE**, Independent Representative and Chair

Iain took over as ATIPAC Chair in August 2025. Iain was the Member of Parliament for Milton Keynes South between 2010 and 2024, and was a Government Minister between 2018 and 2022. He was also Chair of the cross-party Transport Select Committee of the House of Commons from 2022-2024. Since leaving Parliament, Iain has developed a portfolio career, working as a freelance consultant with Milton Advisers, an independent external member of Transport Scotland's Audit & Risk Committee, and as a Technical Adviser and Secretary to the Stansted Airport Consultative Committee.



### **Will Bicknell**, Industry Observer

Will is the CEO and founder of Felloh, a payment operations platform designed from the ground up for the travel industry and a board member of Travel by B Corp, a collective of B Corp certified travel companies. Having previously run a tour operator for over a decade and as chief innovation officer for fintech he has valuable experience in travel, payments and data.



### **Samantha Bradbury**, Industry Representative

Samantha has been with the Assured Underwriting Group since 2004, initially in a compliance and regulatory support role with Travel & General Insurance before moving to ABTOT in 2016. As Membership Director, Samantha is the primary point of contact for ABTOT and the ABTOT ATOL Franchise and is responsible for overseeing the annual membership renewals, dealing with day to day membership enquiries, monitoring and declaration and reporting submissions. Samantha works closely with other Industry Associations and the ABTOT Associates, presenting at internal and external events.



### **Christina Brazier**, Industry Representative

Christina is Head of Industry Affairs at AITO - The Specialist Travel Association. Before joining AITO, Christina served as Senior ATOL Manager at the CAA, where she led licensing, crisis management and ATOL policy development teams. She then brought her regulatory expertise to the Travel Trade Consultancy Group as Operations Director and Business Consultant, advising businesses on financial protection and regulatory compliance.



## ATIPAC Committee Members & Observers (continued)

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### **Andy Cooper**, Industry Observer

Andy is a consultant providing specialist compliance services to the travel industry. He has held a variety of legal, compliance and public affairs roles in the tour operator and aviation sectors for the past 35 years, working primarily for the larger vertically integrated travel businesses. He is a former Chair of the ABTA Code of Conduct Committee, and a former director of the Travel Foundation.



### **Ruth Curtis (nee Sloan)**, Independent Representative

Ruth qualified as a Solicitor in 2009 and worked in-house for the AA and Saga undertaking work on consumer terms, ship re-fits and various travel industry legal issues. She went on to become a Senior Legal Counsel at NATS (National Air Traffic Services) working across various departments and providing strategic advice to the business across multiple jurisdictions. She currently acts in a quasi-judicial role sitting as a Chair and Legal Advisor for medical tribunals for the MPTS and also as a tribunal member for CIMA (Chartered Institute of Management Accountants) as well as Police Misconduct panels.



### **Bharat Gadhoke**, Industry Observer

Bharat is a seasoned professional in the travel industry with a rich experience spanning 27 years. His journey in the industry has seen him work in almost every aspect of travel, including travel agency operations, tour operating & sales, and contracting. For the last 10 years, Bharat has been dedicated to supporting and representing members of AITO. This diverse and extensive experience has shaped his ability to provide sound counsel on a wide range of issues - whether it's complex problems that require in-depth analysis or simple advice that leverages his years of experience.



### **Matt Gatenby**, Industry Observer

Matt is Senior Partner at the law firm Travlaw, with nearly 25 years of experience in travel and law having started his career at Thomas Cook within their customer services in-house legal team. Since joining Travlaw in 2008 Matt has been appointed to various roles through to his current status as joint owner and Senior Partner and has for many years lead the Commercial & Regulatory aspect of Travlaw's work – a team highly regarded, and ranked in both Chambers and Legal 500. A popular speaker, Matt is often asked to deliver training, seminars and appear on panel debates as well as being asked for insights by the travel & wider media.



## ATIPAC Committee Members & Observers (continued)

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### **Richard Hawes**, Independent Representative

Richard is an Advisor at Teneo, a global advisory practice. Richard advises corporates of all sizes and their stakeholders on financial restructuring matters. He is also a member of the ICAEW Insolvency Licencing Committee that helps to regulate the Insolvency profession. During his career, he has been involved in supporting a number of businesses in the travel sector and has a wider experience with consumer-focused businesses.



### **Kate Hobson**, Consumer Representative (Observer)

Kate has worked in consumer advice since 2002. She has worked for national Citizens Advice since 2012 where she is the senior consumer expert. The role focuses on how changes to consumer protection impact advice given to consumers.



### **Rachel Jordan**, Industry Representative

Rachel is ABTA's Director of Membership and Financial Protection. Prior to this she worked within professional services at KPMG and EY. During this time she has advised some of the world's largest insurance companies on complex regulatory and risk matters, including global strategy, transformation and Brexit preparation. Prior to consulting, Rachel spent five years at the Financial Ombudsman Service - initially as a Senior Adjudicator, before being appointed as Ombudsman - where she acted as an independent point of liaison between consumers and financial businesses, to resolve disputes.



### **Julia Lo Bue-Said D.Litt OBE**, Industry Representative

Julia is one of the UK travel industry's pre-eminent leaders having led the Advantage Travel Partnership Group since April 2018. During this time, she has transformed the business and become the leading voice of the industry. As CEO, Julia is responsible for the overall strategy and vision for the Group. She has continually improved the Group's profitability and shareholder value, and constantly delivered annual dividend payments to shareholders. Julia also provides leadership to all the Group's subsidiaries including Global Travel Network and Advantage Financial Services Ltd. Julia has been recognised with many industry awards and is held in high esteem for her tireless campaigning during the covid 19 pandemic.



## ATIPAC Committee Members & Observers (continued)

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### **Debbie Meredith**, Independent Representative

Debbie is a fully qualified Management Accountant and certified Six Sigma Black Belt with a Masters in Strategic Quality Management. She has a strong background in Finance and Change Management with successful experience of creating, managing and delivering the processes required to run a portfolio of global change programmes. Debbie has worked at Barclays for 14 years and is a key member of the management team for the Disability, Neurodiversity and Mental Health Employee Resource Group and has organised flagship events. Debbie is physically disabled herself. At the start of her career Debbie worked in Air Traffic Control in the Royal Air Force which is where she found her passion for all things related to air travel.



### **Nelson Neves**, Industry Representative

Nelson is an experienced travel industry lawyer, having worked in the sector for over 25 years. He is Legal Director for one of the world's largest online travel companies, Expedia Group, with responsibility for matters relating to travel licensing and (consumer) financial protection across Europe and in other global regions. Expedia Group, Inc. is a publicly listed company on NASDAQ and its mission is to power global travel for everyone, everywhere.



### **Peter O'Broin**, Industry Representative

Peter joined IATA in 2019 and leads IATA's government affairs work in the UK and Ireland. Peter has 17 years' experience in the transport sector and has worked across a range of political, policy, and advocacy roles. Before joining IATA, Peter spent four years working for the UK Airport Operators Association and prior to this he spent eight years in Brussels, where he worked as a political adviser specialising in EU transport and EU Budget policy.



### **Joel Reindorp**, Industry Representative

Joel is Head of Legal (Litigation) at easyJet where he is responsible for commercial and consumer-related legal matters. He previously served in the legal team at Monarch Airlines, gaining key insight into the industry regime. He advised both in private practice and in-house prior to his move into airlines.



## ATIPAC Committee Members & Observers (continued)

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### **Paul Savage**, Independent Representative

Paul is a portfolio Non-Executive Director with 25 years of senior director leadership across manufacturing, agriculture, and FMCG. Paul runs Savage Performance Consulting, helping growth-stage agri-food and FMCG businesses strengthen governance, strategy, and stakeholder engagement. With a cooperative mindset, commercial rigour and hands-on experience of navigating regulated, high-pressure environments, he is passionate about widening boardroom talent. Paul speaks and mentors on pathways for new NEDs, inclusion, and climate-smart growth across the UK business landscape.



### **Richard Talboys**, Independent Representative

Richard was, until retirement, an Executive Director of Willis Towers Watson (Willis) and on the GB management team of their Financial Solutions Division, the leading global Credit and Political Risk broking specialist. He worked 36 years with Willis, acting for global corporate and banking clients. He has worked for 49 years in Trade & Export Credit Risk insurance and surety bonding and is known as the leading expert in complex and bespoke major account “Excess of Loss” credit insurance policy structures. Richard has been closely aligned to the ATOL financial protection scheme, having set up and managed the unique Licence Holder insurance programme which reinsured the ATT from 2008-2020, and also arranged settlement of the Thomas Cook claim (the largest single claim in trade credit insurance).



### **Bruce Treloar**, Consumer Representative (Observer)

Bruce is the Chartered Trading Standards Institute’s Lead Officer for the Holiday & Travel Industry with over 40 years of experience as a practising trading standards officer.



### **Claire Whyley**, Independent Representative

Claire is a highly experienced consumer research and policy professional, specialising in consumer needs, decision-making and outcomes across a wide range of markets including financial and payment services, energy, water, retail, aviation, road and rail and advertising. She brings particular expertise in outcomes-focused regulation and consumer vulnerability. Claire is a member of the CMA Panel, the FCA/PSR Competition Decisions Committee, Pay.UK’s End User Advisory Council, the FLA Lending Code Board, the Board of PHIN, SSE’s Strategic Stakeholder Panel and the Consumer Code for Homebuilders.



## ATIPAC Secretariat

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### **Sally Bland**, ATIPAC Committee Manager

ATIPAC is independent of the CAA. However, it is supported by the CAA Secretariat and the Committee is managed by Sally Bland. The Committee or Chair can be contacted via Sally at: [atipac@caa.co.uk](mailto:atipac@caa.co.uk) or 0330 138 2416.

