

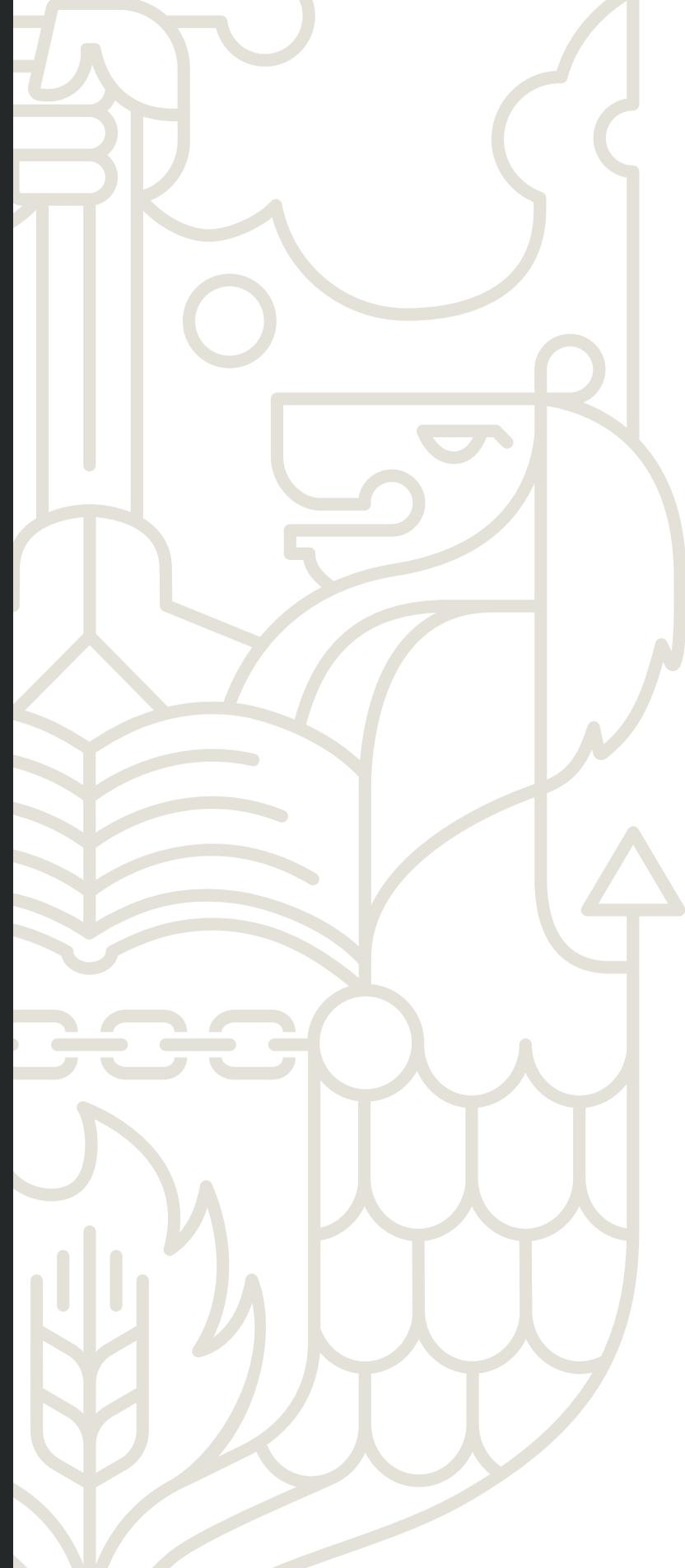
Ajayi **Beale** Beales **Blanc**
Casaprima **Dalton** Farrenson
Fisher **Green** Hudson **Hugh**
Khoury-Haq Lach **Lyles**
Martin McDonald **Merry**
Miller Naidu Nenkova
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Schönhofer **Smith** Vohra



Chartered
Insurance
Institute

In association with

ISC
THE
INSURANCE
SUPPER
CLUB



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Foreword

The idea of the Insurance Supper Club was stemmed in 2003 when, as a partner of a talent consulting firm offering Executive Search to clients in insurance, I realised that there must be more than 60 women out of the thousands of profiles on the database. Although representative of the industry, I felt compelled to find other career orientated women and together proactively encourage advancement of female leadership in the sector and hear their stories.

As a result, Supper Club was founded (rebranded as The Insurance Supper Club (ISC) in 2008 with the aim to connect with other senior women in the workplace and provide a trusted environment where we could meet, network and debate business related issues.

Over the past ten years, the ISC has grown exponentially and has given courage to members to push forward and overcome barriers in their career journeys with many of our members now in leadership positions.

Today the core of ISC are some of the most influential female leaders in the insurance industry. These women are our Ambassadors.

ISC is an independent community interest company (CIC), not for profit company, with its own charter and management committee. Our individual members span across the world and we hold events in the UK, Monte Carlo, Switzerland, USA and Canada. As a result of popular demand we are looking at setting up local Chapters around the world, targeting India and Hong Kong in 2018.

My own executive search talent consultancy firm, Schönhofer is committed to meritocracy in its broadest sense. This has led to embedding a behaviour based approach to accessing leadership talent that is fair and inclusive.

It is my belief that female leadership at all levels is crucial to the future success of insurance companies.

ISC are keen to embrace the next wave of female leaders into the club. The aim being to continue with the successful business network we have created, be ever more visible to aspiring females in the industry and to continue collaboration with our new corporate members and associates who are, like us, in pursuit of culture change and business excellence in insurance.

We are proud to collaborate in association with the Chartered Insurance Institute (CII), in showcasing a variety of women operating across the insurance sector. We feel by encouraging individuals to open up about themselves and their backgrounds, we can encourage other women to explore careers in the industry.

In this book we are able to show that age, race, gender or sexual orientation are not prohibitory to success in the profession. You will see from their broad range of careers that opportunities exist whatever your background and interests.

The insurance profession needs many, many more talented women to join us to build careers in the sector bringing the same variety and richness as the women in this publication.



Barbara Schönhofer
Founder & Chair of the Insurance Supper Club

About the Chartered Insurance Institute

The Chartered Insurance Institute (CII) is a professional body dedicated to building public trust in the insurance and financial planning professions. Our 125,000 and more members commit to high professional standards and success in CII qualifications is universally recognised as evidence of knowledge and understanding.

Find out more at: www.cii.co.uk

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About the Insurance Supper Club

Insurance Supper Club is a private members' group of senior leaders from around the globe. It provides a forum to meet, network and debate business issues while seeking to inspire the next generations of leaders in the industry and the community as a whole.

It is recognised that companies currently have an imbalance between genders at the senior executive level. It is also recognised that having a more even gender balance has a positive effect on the performance and value of a business, yet change has been slow. Many reasons are used to justify this lack of progress: career breaks, reduced opportunities, poor networking and also inaccessible female role models.

The Insurance Supper Club offers a platform which promotes active participation of its members.

Find out more at: www.theinsurancesupperclub.com



Adeola Ajayi

“I did a communications degree so you could say my job roles have followed a predictable path, though my time in the industry has been anything but”

Your current role/short bio:

I am advocacy manager at the Association of British Insurers (ABI), the trade body representing UK insurers. I joined the insurance profession in communications in 2008 and have worked on issues ranging from the volcanic ash crisis and flooding, to insurers moving to gender-neutral pricing and the London riots.

I have been a public relations representative at three firms, a speechwriter to the ABI's director general and I'm having fun in my current role as advocacy manager, looking at how we can make the industry more welcoming to a diverse range of people.

I did a communications degree so you could say my job roles have followed a predictable path, though my time in the industry has been anything but, and I've been pretty good at gravitating towards the bits of work I'm really interested in. For the bits that are not as exciting (you take the rough with the smooth), I have a book on my desk titled *'sh*t happens, get over it'* which tends to inspire me through most challenging days...

What advice would you give your younger self?

I could have benefited from buying the book on my desk earlier in my life. It's a lesson in not sweating the small stuff, focusing on what you can actually influence and realising that life is sometimes a set of disappointments you make the most out of.

What is the best piece of advice you've ever been given?

“Treat it like a broadcast interview”. I used to represent the ABI in TV/radio interviews on various issues – I knew what I had to do beforehand to perform and deliver in a live environment and I sometimes need to remind myself to apply that same principle to other situations.

When did you last ride a bike?

I do spin if a stationary bike counts? The classes are extremely challenging, but effective. I once hurled an expletive to my instructor during a tough workout – he responded, “I've been called worse, get back to work”.

If you were a superhero what powers would you want to have?

Who doesn't want to see into the future? And how lucrative would that be in this industry of risk and probability?

What is the most difficult interview question you have ever had to answer?

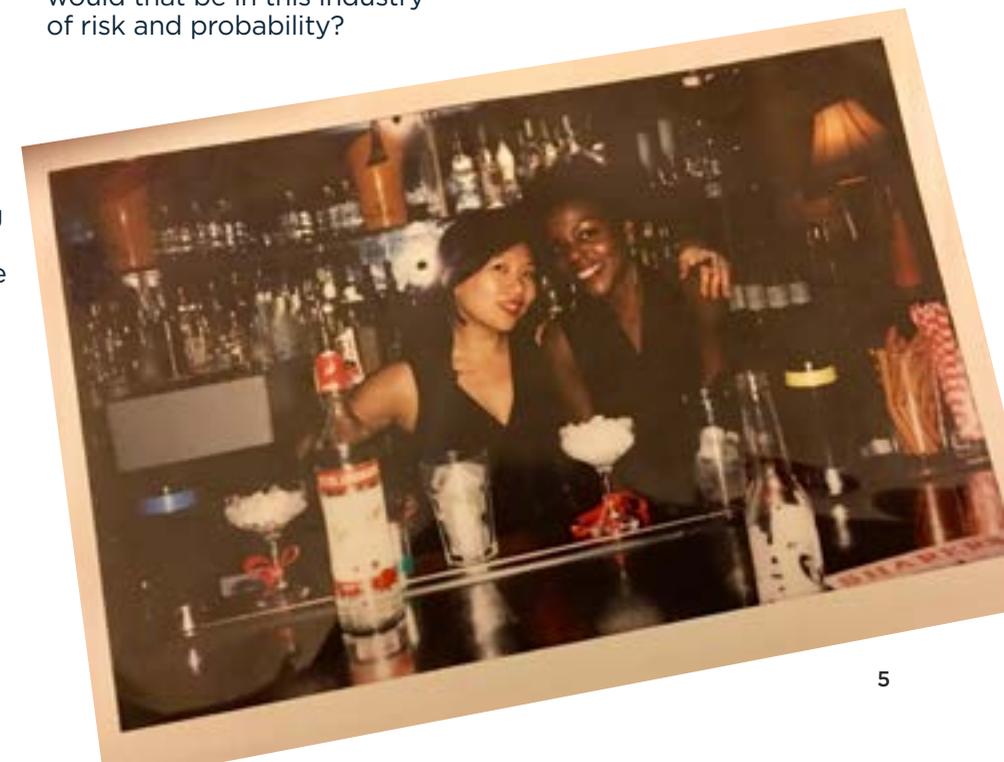
When people ask me to tell them about myself, I freeze.

Are you competitive?

I think a lot of people in financial services are, and I think it's healthy. Just compete at the right things.

Your Journey:

I certainly didn't think I would still be in insurance now, on that first day nine years ago, when I walked into the Hiscox Insurance press team. Financial services had never really been a draw back then and I had experience in creative industries, so I felt a bit of an anomaly. When you're young, you feel you have to adapt to fit in – especially in an industry which has quite a traditional heritage – but then you realise that people hire you for who you are and you give yourself a license to be yourself. This and being open minded about new opportunities as well as having very supportive sponsors around me has seen me through to today.





Inga Kristine Beale

Born: Newbury, Berkshire
Nickname as a child: Ping

“Found a job to pay the bills as a receptionist at the BBC. This was a defining moment in my life. I worked for a confident woman who was a huge inspiration to me. I learned to embrace who I was, value my own individuality”

Your current role:

CEO, Lloyd's. Driving change across the 329-year-old market to ensure Lloyd's is here for the next three centuries. Lloyd's is the world's specialist insurance market. Led by expert underwriters and brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex and critical insurance needed to underwrite human progress.

What was your first ever job?

Making lanyards for the army cadet force.

When did you join the insurance/risk profession?

In 1982 at Prudential. I trained as an underwriter, specialising in international treaty reinsurance.

What is your single proudest achievement?

There have been many moments along the way that I'm proud of and each one felt like an amazing achievement for someone who was much more interested in sport than developing their career in the early days. Of course, now I'm very proud to be the CEO of Lloyd's. But looking back, the turnaround of Converium – a troubled Swiss reinsurer back in 2007 - remains one of my most proud achievements.

Relevant qualifications/awards:

I studied for my insurance exams when I started work and qualified as an Associate of the Chartered Insurance Institute in 1987. I didn't go to university.

Favourite work focused saying:

“Use every opportunity that comes along to grow, and take those opportunities that seem the most scary of all – these are the best for learning and developing.”

What advice would you give your younger self?

Be authentically you – it will be one of your most powerful tools. Be brave and take the opportunities thrown at you. Be confident in yourself and trust in your ability.

What did you want to be when you were a child?

A medical doctor which led me to choose to study Latin at school.

When did you last ride a bike?

At the weekend to go to the theatre – I regularly ride a Santander bike from my home.

If you drive, what car/s do you own?

I don't own a car.

Do you have any hidden talents?

Not really. Most people know about my love of rugby, but I also used to row and I learnt piano up to grade five.

What is your favourite song/piece of music?

A Man is in Love, by The Waterboys

If you were a superhero what powers would you want to have?

Negotiating peace.

What is the most difficult interview question you have ever had to answer?

From a journalist: what do you want to do next in your career after this job?

For a job: how do my financial services skills transfer to a different sector (as I'm now in insurance for 35 years we can assume I didn't answer that very well!)

Are you competitive?

You bet!

Your Journey:

I was the middle child of three, with a Norwegian mother and English father. After finishing up at Newbury College I went straight out and got a job at Prudential. I nearly abandoned the insurance sector for ever after experiencing unpleasant sexism early on. I walked away from my job, vowing to never go back. Went travelling on a round the world trip that took me to Sydney, Australia. Found a job to pay the bills as a receptionist at the BBC. This was a defining moment in my life. I worked for a confident woman who was a huge inspiration to me. I learned to embrace who I was, value my own individuality – which included coming out about my sexuality in 2008 – and have confidence in my abilities. I returned to insurance, and have enjoyed a global career that has taken me to every continent and almost every country across the world.



Karen Beales

Nickname as a child: Poppy
(my maiden name was Poppleton)

Born: Halifax



“I was always ambitious and wanted to succeed – I wanted to be better, do more, and prove myself to those around me. My father gave me a strong work ethic and this has been a decisive factor in my career”

Your current role/short bio:

I am CEO of UK General Insurance, the largest UK personal lines managing general agent. I am responsible for the strategic delivery of our plans and for the development of our people. My experience was gained in both underwriting and broking but more latterly, I have held executive management roles. I have worked in insurance for around 30 years. I have worked hard to achieve my current role. I was a typical under-confident manager but learnt through experience that I had something valuable to offer the business and I was determined to make myself heard. Working closely with a mentor gave me the confidence to grow into the MD/CEO role and convincing myself that I was capable of achieving more.

Your first ever job:

Silver service waitress – although I preferred the sales assistant role on the record counter in Woolworths.

When did you join the insurance/risk profession?

Straight from school after my A levels.

What is your single proudest achievement?

Completing my BA Hons in 2009 – to prove to myself I could achieve a degree despite not going to university.

Relevant qualifications/awards:

ACII and BA Hons.

Favourite saying:

“Right first time”.

What advice would you give your younger self?

Don’t worry about something which has already happened – it can’t be changed – instead work out how it can be dealt with.

What is the best piece of advice you have ever been given?

When presenting don’t worry about what you don’t say – there is only you who will know what you were going to say.

What did you want to be when you were a child?

A radiographer.

When did you last ride a bike?

In October 2013 in South Carolina, Hilton Head.

If you drive, what car/s do you own?

Mercedes GLC Coupe – although I really want a Jaguar F Type convertible.

If you were a superhero what powers would you want to have?

Time travel.

Handwriting: is yours a scribble, a scrawl or beautiful calligraphy?

Neat – tidy and structured.

Are you competitive?

Yes, but not aggressively so.

Your Journey:

My career decision at school was to be a radiographer but when I realised I couldn’t work in a hospital I knew I had to decide on a different role. I fell into insurance working as a commercial underwriter at General Accident, then moved into broking. I was always ambitious and wanted to succeed – I wanted to be better, do more, and prove myself to those around me. My father gave me a strong work ethic and this has been a decisive factor in my career. I decided to begin studies as soon as I started work at General Accident. I received an award for passing all three ACII exams in my first year. I was the first student at the institute to achieve this. My recipe for success is to try hard, to consider my decisions, stand by them, admit when I am in the wrong but always be true to myself. Then I will be true to others.





Amanda Jayne Blanc

Born: Rhondda Valley, South Wales

“I faced a tough decision - with a job offer from Towergate in one hand and a pregnancy test in the other”

Current role/short bio:

Group CEO, Axa UK & Ireland, leading a fantastic business in the general insurance and healthcare sectors using digital and data to transform from a business that just pays claims to one that adds value to its customers and allows them to feel protected to live their lives fully. As a standalone company, Axa UK would be worth more the £4bn, ranking comfortably within the FTSE 100.

I have spent 27 years in the insurance industry, holding senior positions at Groupama, Commercial Union, Towergate and Ernst & Young. I am Chairwomen of the General Insurance Committee for the Association of British Insurers, and the Insurance Fraud Bureau. The reward comes from seeing and being part of a transforming industry and leading a business amidst all the challenges which are trying to block the way.

Your first ever job:

Shop assistant in a local video shop.

When did you join the insurance/risk profession?

1989, Commercial Union graduate scheme.

What is your single proudest achievement?

Watching my daughters grow into lovely young women.

Relevant qualifications/awards:

Women in the City Woman of Achievement 2008, Insurer CEOs CEO of the Year 2013 and 2015, MBA, ACII - Chartered Insurer.

Favourite work focused saying:

“Feedback is the breakfast of champions”.

What advice would you give your younger self?

Enjoy everything that you do as this is not a dress rehearsal.

What is the best piece of advice you have ever been given?

No one ever looks back on their life and thinks they should have worked more....

What did you want to be when you were a child?

An actress or a musician.

When did you last ride a bike?

The weekend, I am a keen cyclist, regularly getting up at 5:30 am on Saturday mornings to take part in Sportives.

If you drive, what car/s do you own?

Porsche 911, Tesla and a fabulous new Mini.

What is your favourite song/piece of music?

Soft Cell, Tainted Love.

If you were a superhero what powers would you want to have?

To ignore the many arguments that my two daughters have constantly about what to wear, listen to or watch on TV.

Are you competitive?

Yes, who isn't? Just ask my husband, children or team!

Your Journey:

I grew up in the Rhondda Valley in South Wales, both grandfathers were miners. I went to a Comprehensive school, wanted to sing and play piano but ended up studying History at Liverpool University, and beginning my career as a graduate trainee at Commercial Union. In 2006, I faced a tough decision - with a job offer from Towergate in one hand and a pregnancy test in the other. My future boss merely said 'You've done this before, haven't you? So, get on with it'. My husband subsequently gave up his successful insurance career to look after our two children, and support my career.





Elaine Casaprima

Born: Englewood, New Jersey, USA
Nickname as a child: Elena

“I took a Spanish history class my first term and fell in love with the subject; I graduated four years later with a history degree, no job and no idea what I wanted to do”

Your current role:

Managing director, head of Bowring Marsh Continental Europe & Middle East. I lead Bowring Marsh’s placement operations in Continental Europe and I am also the Chairwoman of MMC Switzerland. Marsh helps clients of all sizes and in every industry better quantify and manage risk – and transform uncertainty into opportunity.

Your first ever job:

Working as a counter girl at the local bakery at the age of 15 – I started work at 5:30 am every Saturday and Sunday.

When did you join the insurance/risk profession?

In 1986, immediately after finishing university.

What is your single proudest achievement?

Achieving a high level of professional success while still maintaining work/life balance and a high quality of life.

Relevant qualifications/awards:

BA History, Yale University and MBA International Management, New York University.

Favourite work focused saying:

“Being in charge does not necessarily mean that 1) you have to do it; 2) you have to know how to do it; 3) you have to run things; 4) you have to be in control at all times. It just may mean that you need to support the best in each person so that the team can get the job done.”

What did you want to be when you were a child?

An engineer, just like my father and brother.

When did you last ride a bike?

Last weekend (it’s practically mandatory in Switzerland).

What car/s do you own?

An Audi A5 – perfect for driving in the mountains in winter.

If you were a superhero what powers would you want to have?

I would fly like Superman (I love to travel).

Handwriting:

Beautiful calligraphy – I still handwrite Christmas cards every year.

Are you competitive?

Very!

Your Journey:

I come from a family of engineers and decided at a fairly young age to study chemical engineering at university. But I took a Spanish history class my first term and fell in love with the subject; I graduated four years later with a history degree, no job and no idea what I wanted to do. I accepted an internship with Cigna in their newly formed captive insurance unit – it sounded interesting and I liked the idea of working in an international business environment. Three years later I switched to the broking side of the table and I have stayed there ever since, first as a retail broker and later as a wholesale broker. I’ve travelled the world, worked in New York, London, Brussels and Zurich and enjoyed a varied and challenging career.





Anne Dalton

Born: Carlow, Ireland

“Once I had the insurance qualification I found that one insurance job led to another. I continued studying in a bid to improve my own career prospects”

Your current role:

Head of commercial & client services (trade credit and political risk department) in Willis Towers Watson Ireland. I am responsible for managing the renewal, servicing and growth of the existing trade credit and political risk portfolio within WTW Ireland. We have the largest dedicated trade credit and political risk team in the country.

Your first ever job:

My first job was part-time in the debt collection department of an international bank. I phoned people who had fallen into arrears on their car loans. While it doesn't sound like a particularly nice job, the company provided free hot dinners for all employees – as a college student living away from home for the first time that seemed like the ultimate perk.

When did you join the insurance/risk profession?

Straight out of college. It wasn't intentional – I had studied a general business degree and it was the first job that became available which was slightly related to my studies. I took it to tide me over until I figured out what exactly it was I wanted to do career wise. 15 years later...

Your single proudest achievement?

Winning the 2016 Rutter Medal award. The Rutter medal is awarded to the best Fellowship by the CII.

Relevant qualifications/awards:

BA in Human Resource Management & Accounting, Fellow of the Chartered Insurance Institute (FCII), Professional Diploma in Compliance (LCOI), Rutter Medal Award 2016 (awarded by CII), McGovern Medal 2016 (awarded by Insurance Institute Ireland).

Favourite work focused saying:

“Two ears, one mouth” – i.e. shut up and listen!”

What advice would you give your younger self?

You can only control what you can control. Hard work, dedication and effort will all pay off but don't underestimate the impact that luck, chance and coincidence will also have on your journey. Be nicer, you'll feel better for it.

What is the best piece of advice you have ever been given?

Never hold back on applying for a job because you're underqualified. Everyone feels like a fraud.

What did you want to be when you were a child?

Office based. I think growing up on a farm gave me an aversion to working out in the elements...

When did you last ride a bike?

I hired a city bike last month while on a weekend trip to London.

If you drive, what car/s do you own?

Range Rover Evoque.

Do you have any hidden talents?

I represented Ireland many times in women's road bike racing.

If you were a superhero what powers would you want to have?

It would free up a lot of my time if I could have salon styled hair at the click of a finger each morning but I should probably choose something worthier like the power to cure illness...go with the last one.

What is the most difficult interview question you have ever had to answer?

I was going for a promotion and my would-be-boss was on the interview panel. He asked “if you had my job, what would you do differently?”

Are you competitive?

Yes...why? Are mine not the best answers?

Your Journey:

I was born into a farming family and my parents encouraged me to go to college as I obviously wasn't showing any aptitude on the farming front! I took a job in an insurance brokers which was offering a monetary bonus for any employee who passed the insurance exams. As I was straight from college and in the habit of studying this seemed like easy money and I completed the exams in quite a short space of time. Once I had the insurance qualification I found that one insurance job led to another. I continued studying in a bid to improve my own career prospects.





Theresa Farrenson

Your nickname as a child: Tree
Born: Winchester, Hampshire

“I did OK at school, got a lot of ‘B’s. I picked the wrong subjects at college and did rubbish, I needed to retake and still didn’t do well”

Current role:

Technology business partner at Aon, a relationship manager between information technology and business clients inside Aon. I help them manage IT risk. Aon is a global firm that helps its clients manage their risk using traditional and non-traditional methods. At the heart of Aon’s work is a mission to empower economic and human possibility: one key component of how Aon empowers results for clients is the use of Aon’s proprietary data and analytics to deliver insights that improve decision making. I’m passionate about diversity and inclusion and on a mission to improve the profile of the insurance industry and encourage it to capitalise on diverse teams to improve innovation and ultimately profitability. I’ve led the Aon Pride Alliance Network and sit on the Aon Diversity Council. I’m now one of the leaders of Aon’s Age network: Linking Generations and lead the LGBT professional network for insurance, Link.

What was your first ever job?

I worked for a commercial cleaner, I cleaned shop floors before they opened.

When did you join the insurance/risk profession?
1992.

What is your single proudest achievement?

Being part of the launch of the LGBT Insurance Network (Link), hosted at CII Great Hall with over 100 guests and senior, influential leaders as speakers. As founder-members we all knew it was a ground-breaking moment, the first ever insurance-wide LGBT event. I remember just looking around a packed and attentive room thinking “we did this”. Since then I have had the privilege of leading Link as it delivers networking and best practice events in London and Leeds.

Relevant qualifications/awards:

BSc Information Systems Management, ITIL Foundation.

Favourite work focused saying:

“If you’re gonna make connections which are innovative... you have to not have the same bag of experiences as everyone else does.” (Steve Jobs).

What advice would you give your younger self?

Be more demanding, don’t settle, keep learning.

What is the best piece of advice you have ever been given?

Keep asking “why” until you understand the drivers. People will often tell you what they want, but not why. With the context of understanding what their issue is, you can help solve their problem in more creative ways.

When did you last ride a bike?

About six years ago, I used to cycle to work.

If you were a superhero what powers would you want to have?

I’d love to be able to understand and speak all languages.

Are you competitive?

Not particularly, I am definitely a team player. There is nothing better than the buzz when a team is operating smoothly and at their peak.

Your Journey:

I did OK at school, got a lot of ‘B’s. I picked the wrong subjects at college and did rubbish, I needed to retake and still didn’t do well. I was the first in my family to go to university; I scraped into a brand-new course and loved it. I did much better and left with a 2:1. I applied for loads of jobs and eventually got one in a software house that built systems for insurers. It was a new young team and I had a great time with lots of early responsibility and autonomy. My next move was to an internal IT department of a medium broker and this led me to Aon, a global firm, arguably the best in its field (but then everyone says that don’t they?).





Sian Fisher

Your nickname as a child: Lady Jane
I've always been one to make my opinions of how things should be, clear.
Born: Erith, Kent

“Fixated on escaping village life: for Oxford University as first in family and huge desire of my welsh mining grandparents, and London, my true love. Always interested in the risks of life via Victorian literature so Lloyd’s combined profession, London and life – starting at Marsh”

Current role:
I am CEO of the Chartered Insurance Institute. My job is to give the organisation an authentic sense of purpose and to empower and motivate my colleagues to get on with it. The CII has a Royal Charter from 1912 making us the Professional Body for Insurance and Financial Advice with a responsibility to “secure and justify the confidence of the Public”.

What was your first ever job?

Cutting the grass edges in the garden which neither of my parents liked doing.

When did you join the insurance profession?

In 1984 as a graduate trainee at broker Marsh.

What is your single proudest achievement?

The next one. So much to do in this world.

Relevant qualifications/ awards:

Law degree from Oxford, Exec MBA from Harvard, ACII from CII, Exceptional Service Medal from Insurance Institute of London, Freeman of London and member of the Worshipful Company of Insurers, Honorary Lifetime member of the Managing General Agent’s Association.

Favourite work focused saying:

“Stop examining the problem and solve it”.

What is the best piece of advice you have ever been given?

“Be comfortable in your own skin” from my parents.

What did you want to be when you were a child?

I loved anything legal on the television like “Ironside” or “Crown Court”. In particular, that ITV daytime series was very inspirational as it showed serious, professional lady lawyers winning cases and helping their clients.

When did you last ride a bike?

At university. I always hated it, it is hard physical work which is counter intuitive for me. Difficult drinking champagne riding a bike.

Do you have hidden talents?

I am awesome at tidying – it gives me the momentary illusion that I am making the world a better place.

Are you competitive?

Only with life. I couldn’t care less whether I win or lose a game or a discussion but if something seems to need doing or changing, I am driven to try to fix it. This is a nuisance for me because I would much prefer not to!

Your Journey:

Born into an independent, clear thinking, straight talking family, we all loved history, debating, books and travelling; my brother filled our house with music. Moved around UK a lot, formative years in West Midlands, comprehensive education, concrete brutalist architecture and arrival of wonderful Asian immigration. Fixated on escaping village life: for Oxford University as first in family and huge desire of my welsh mining grandparents, and London, my true love. Always interested in the risks of life via Victorian literature so Lloyd’s combined profession, London and life – starting at Marsh. Combined law to get role in new class underwriting of Professional Indemnity. Used analytic skills and creativity to spot new sector and create new revenue stream. Huge support from meritocratic boss and quality corporate employer, Hiscox. Held nose and jumped into entrepreneurship Oxygen. Pioneered MGA model in UK and sold to AJ Gallagher so saw full start-up cycle from start to finish. Explored non-exec life took role ASTA then joined the CII as CEO.





Karen Green

Born: Harlington, Middlesex

“It was very interesting work and many of the transactions I was working on made the front page of the newspapers which I found very exciting”

Current role:

Chief executive officer of Aspen UK (which comprises Aspen Insurance UK and Aspen Managing Agency, the managing agency of Aspen's Lloyd's Syndicate 4711). I also perform the role of head of corporate development for the Aspen Group. Aspen is a leading global specialty insurer and reinsurer. We apply intelligence, experience and insight to every part of our business in order to provide the best service to our clients. We are respected for our ability to solve even the most complex of challenges.

What was your first ever job?

A Saturday job in McDonald's. I was moved from the food side to a role where I collected the cash from the tills on a Saturday and booked it as the manager spotted I was good with numbers.

When did you join the insurance/risk profession?

I started in 1997 when I worked with the insurance businesses that were part of GE Capital in the in-house mergers and acquisitions and business development unit and then became an investor in the industry when I worked in private equity at MMC Capital. I entered the industry full-time with Aspen in 2005.

What is your single proudest achievement?

Setting up and securing Aspen's Syndicate at Lloyd's to expand our multi-platform approach in 2008.

Favourite work focused saying:

“It is what it is. The facts change, I change my opinion.”

What advice would you give your younger self?

Believe in yourself and be passionate. Don't be afraid to be bold or take a risk. Make sure you learn the skills of the job and have the courage to keep going, whatever setbacks come your way.

What is the best piece of advice you have ever been given?

Other people's perceptions are their own reality.

What did you want to be when you were a child?

In control of my own destiny.

What is your favourite song/piece of music?

Rachmaninov's Piano Concerto #2.

What is the most difficult interview question you have ever had to answer?

Please entertain me.

Handwriting:

It's more of a scrawl but I wish it was beautiful calligraphy.

Are you competitive?

Yes!

Your Journey:

After graduation I joined an investment bank working in capital markets and mergers and acquisitions. I loved the role - I got exposure to senior people very quickly, which was a fantastic learning experience. It was very interesting work and many of the transactions I was working on made the front page of the newspapers which I found very exciting. I worked hard and long hours and was asked to take a role in the German office. This was during German reunification in 1990, which was both fascinating and challenging, and I became bilingual during my time there. I moved to GE Capital working in-house on M&A, before joining a private equity firm. I moved to Aspen in 2005 as head of strategy and office of the CEO, Aspen Group.



Isabel Frances Hudson

Born: Leicester



“My family wanted me to be an Oxford Don. Careers advice said: female linguists teach or translate. Aimed for best graduate scheme I could find to get business training. After 12 years and two young children time to branch out”

Current role/short bio:

Chairman of National House Building Council (NHBC), senior independent director at RSA Group plc, non-executive director at BT Group plc. The NHBC has a unique position in both the insurance and house-building markets, providing 10 year warranties for 80% of all new houses and flats built in the UK (without which the purchaser cannot get a mortgage) while at the same time working with house builders to improve the standards to which they build. Our in-depth knowledge and data on where claims arise allow us to shape and develop the NHBC standards, providing continual guidance and improvement in house-building standards.

My first job was as a graduate trainee at Royal Insurance in 1981. As a language graduate (French and German) I was recruited to join Royal International and, after 2 years on the UK graduate scheme, I joined the international business and subsequently became Royal's first expatriate when I went to work in their German branch.

What is your single proudest achievement?

Bringing up two daughters, progressing my career, staying married for 35 years and ending up on the board of the company I first joined as a trainee.... And now a grandmother.

Awards and Qualifications:

Secondary education in Scotland; first class degree from Oxford in French and German, including a year studying at Freiburg University. Qualified as ACII and then FCII, winning the Rutter Gold Medal for the latter.

Favourite work focused saying:

“Can we do it faster?”

What car?

A nine-year-old Mini (dog car) and BMW X5.

When did you last ride a bike?

During a tube strike to get to work (when I was much younger).

What advice would you give your younger self?

Go for it, make waves.

If you were a superhero what powers?

Abolish poverty and be able to eat endless chocolate without getting fat!

Are you competitive?

Possibly...

Your Journey:

My family wanted me to be an Oxford Don. Careers advice said: female linguists teach or translate. Aimed for best graduate scheme I could find to get business training.

After 12 years and two young children time to branch out: Lloyd's of London, volunteered for “Reconstruction and Renewal”, helped set up Equitas. Headhunted to GE Capital into an international business development role: then chairman of Equitas suggested chief financial officer (CFO) role at mutual insurer based in Paris. When came back to UK, joined Prudential, moving from non-life to composite to life insurance. Got bored – tested out portfolio non-executive director (NED) career – joined board of QBE Group Australia (great move). At same time raised private equity for start-up insurer as CEO. One of investors was RBS (not great move) – sold business in 2008 and went full time NED. I have served on boards of Phoenix Group, Pension Regulator, MGM Advantage, Standard Life with Profits Committee, Standard Life Group Board and QBE. Chaired audit and remuneration committees on various boards. Became chairman of NHBC; joined the board of BT Group; have now come full circle and joined RSA as senior independent director.





Phoebe Chibuzo Hugh

Born: London Fields, Hackney,
literally at home.

“I competed in sport up to county level whilst growing up, so that probably added to my competitive side”

Your current role:

Co-founder and CEO at Brolly, a personal insurance app that helps people to get in control of their insurance. We're automating what a traditional insurance broker did 30 years ago, using Artificial Intelligence (AI) and mobile technology.

Your nickname as a child:

Fizz, but I had all sorts - Fleebite, Phee Phee, and many who just called me Chi or Chibuzo.

Your first ever job:

The paper-round when I was 11 years old; I was too young but I insisted on working as I didn't get pocket money, and the local newsagent accepted me.

When did you join the insurance/risk profession?

Straight out of university in 2012.

What is your single proudest achievement?

Without a doubt, what we've achieved so far building Brolly. We have a phenomenally smart team that is growing fast, and a product that is solving genuine customer problems.

Relevant qualifications/awards:

Dip CII & Psychology degree.

Favourite work focused saying:

“Hope is not a strategy”.

What advice would you give your younger self?

Stay focused and keep taking risks, never ever stop learning.

What is the best piece of advice you have ever been given?

Quit your job.

What did you want to be when you were a child?

An actress, then a music artist manager.

When did you last ride a bike?

I cycle absolutely everywhere! Unless I'm in an uber, my one luxury.

If you drive, what car/s do you own?

I love driving, but I don't own a car.

Do you have any hidden talents?

I used to be a croupier dealing Texas Hold'em Poker, so I'm not bad!

What is your favourite song/piece of music?

Chopin Nocturne in E flat major.

Handwriting:

Depends on how much time I have! I like to take pride in anything I write, so when writing letters to family members, I make lots of effort.

Are you competitive?

Extremely. I competed in sport up to county level whilst growing up, so that probably added to my competitive side.

Your Journey:

My childhood was musical, with two professional classical musicians as parents, so I grew up in a very creative world. From the age of 10, I worked five days a week, with the importance of hard work and perseverance always instilled in me. Throughout my life I always challenged myself to improve the things around me, with a bigger goal of changing the world in some meaningful way. When I joined the insurance industry I realised there was an epidemic dysfunction in the entire industry, that was not moving towards resolution. I knew that solving these problems would have a dramatically positive impact on millions of people's lives, which is why I started to build Brolly. Growing a startup is really hard, but the whole team is driven by our revolutionary mission to make the insurance industry fairer, more transparent, and one day cheaper for people.





Shirine Khoury-Haq

Born: Beirut, Lebanon

Your nickname as a child: Sheesh

“Due to my parent’s circumstances from my teenage years onwards, I worked since I was 14 to put myself through school”

Your current role/short bio:

I am the chief operating officer at Lloyd’s and sponsor of the London Market Target Operating Model programme. Lloyd’s is the world’s largest specialty insurance and reinsurance market. Founded in 1688 and led by expert underwriters and brokers who cover more than 200 territories, the Lloyd’s market develops the essential, complex and critical insurance needed to build resilience for businesses and local communities to strengthen economic growth around the world.

To date my career has been a transition from finance to consulting, and then to operations. I started in the US public sector before moving on to telecommunications, consumer products, retail and then insurance. I have led global teams delivering large scale technology and business change in FTSE 100 and Fortune 500 organisations, including several mergers and acquisitions. I have worked in the US, UK, across Europe and in Asia Pacific. I spent my childhood travelling around the world due to my father’s job and I had lived on every continent except for Antarctica before the age of 12.

What was your first ever job?

Waitress at Pizza Hut.

When did you join the insurance/risk profession?

2007.

What is your single proudest achievement?

Finally completing a 14-year journey to bring our twin daughters safely into the world through surrogacy after losing our first daughter shortly after birth.

Relevant qualifications/awards:

Bachelor of Commerce in Accounting/Economics (Australian National University), Masters in Business Administration (Ohio State University), Post graduate diploma in management and leadership (University of Western England), US certified public accountant qualification.

Favourite work focused saying:

“What’s the worst that can happen?”

What advice would you give your younger self?

Try to be more patient. The fastest and most efficient way to do something isn’t always the best. Sometimes it is better to take a bit longer so that you can bring others with you.

What is the best piece of advice you have ever been given?

As long as you are acting in the best interests of your organisation/market, you maintain your integrity and you take care of the people you are accountable for, you can have confidence that even

in the face of the strongest opposition, you are doing the right thing. Even if you fail, you and others will know you’ve done the very best you can and for the right reasons.

What did you want to be when you were a child?

To work as a supermarket checkout assistant. I had never seen as much money as I saw in the till and I thought it all belonged to them. When my mother set me straight, I asked who was the richest woman in England. Then I wanted to be the Queen when I grew up.

If you drive, what car/s do you own?

Audi Q7.

Do you have any hidden talents?

I speak Turkish and used to speak several other languages thanks to all the countries we lived in when I was a child. While I’m not fluent any more, I can understand almost everything in almost every European and Latin American country we travel to.

If you were a superhero what powers would you want to have?

The power to heal.

Handwriting:

Definitely a scribble.

Are you competitive?

No. I love it when we all win together and I go out of my way to make sure others are successful as well.

Your Journey:

Due to my parent’s circumstances from my teenage years onwards, I worked since I was 14 to put myself through school. After finishing my degree in Australia, I moved to the US where it was very difficult for me to find my first job as people did not understand my qualifications – so I sold vacuum cleaners door to door to make ends meet while I took equivalency exams. I had roles in finance while I studied in the evenings for my accounting qualification. McDonald’s offered me the opportunity to run finance and operations for 160 restaurants while studying for my MBA in the evening. IBM gave me the opportunity to run very large global programmes, take a role on the Northeast Europe executive team and gain a post-graduate diploma. I moved to Catlin with lots of operations and project experience, but absolutely no knowledge of insurance. I spent seven years at Catlin learning about the industry and the London Market while leading global operations and as the UK chief operating officer. I then moved to Lloyd’s to take up the challenge of modernising Lloyds and the wider London Market.





Charlotte Lach

Born: Kent, England

“Perseverance and resilience have been cornerstones of my journey, along with an ability to make bold decisions. This is evident from a choice I made early on in my career journey”

Your current role/short bio:

I am chief of staff, AIG Europe: working directly with the European CEO to drive and influence strategic thinking and execution across the breadth of the business. I joined AIG in 2011 and initially worked as an underwriter within the casualty team. In 2014, I was approached to take on a broader strategic role across the UK business and in 2016 progressed to my present role.

In 2015, I co-founded the Young Professionals Group at AIG (in the UK) and am currently the chair; the group focuses on networking, community engagement and professional development. I'm a member of the Insurance Institute of London's Young Members Committee, and was selected to be a member of the CII's flagship New Generation programme in 2015; both allow me to have an impact benefiting our industry beyond AIG.

When did you join the insurance/risk profession?

I joined the insurance profession in 2011 as part of AIG's global graduate scheme.

Relevant qualifications/awards:

ACII and Chartered Insurer; the Crawford Prize for the highest aggregate ACII score; Young Achiever of the Year at the 2015 British Insurance Awards; named in '30 Ones to Watch' in Brummell Magazine in 2016; Rising Star at the 'We Are The City' Awards.

Favourite work focused saying:

“A goal without a plan is just a wish!”

What advice would you give your younger self?

Everyone you meet can teach you something you don't already know.

What is the best piece of advice you have ever been given?

Three things spring to mind... always have integrity, never stop learning and most importantly always enjoy what you do!

When did you last ride a bike?

A Boris (now Santander) bike in London, a few weeks ago.

Do you have any hidden talents?

Gymnastics was a passion of mine when I was very little, I can still (just about) do a few moves now.

Are you competitive?

Yes, especially with myself, if I set a goal I'll want to achieve it. Recently I ran the London Marathon, despite having only run 13 miles before the big day due to injury I managed to run the full 26.2 miles and loved every minute.

Your Journey:

Perseverance and resilience have been cornerstones of my journey, along with an ability to make bold decisions. This is evident from a choice I made early on in my career journey. The 'finance' profession had always appealed to me and formed part of my post-university plan, so when I was offered a place on a graduate accountancy programme I was delighted. However, upon starting the role, I realised rather quickly accountancy was not the career I wanted to pursue, nonetheless I persevered, whilst actively researching (and networking) to find out what career may suit me – I then discovered insurance! Fast-forward through an application process and AIG offered me a role, on the same day I completed my first-year accountancy exams! If something doesn't work out as planned you can always make a change! Enjoying what you do every day is so important.





Kelly Lyles

Born: New York

“What I love about insurance is the combination of technical expertise and personal relationships which are both critical to our industry”

Your current role:

Chief executive, client and country management, XL Catlin. I look after our geographical operations, broker and client management, captives, portfolio solutions and global programmes. We're here to help businesses move forward. Our USP is the incredible blend of people, products, services and technology, which allows us to look at risk in a new way. We're open to new ideas and ready to take on difficult challenges — from the most familiar to the most complex. Our focus is to help our clients find innovative answers for a changing world.

Your first ever job:

Salesgirl at a farm market aged 14.

When did you join the insurance/risk profession?

1985.

What is your single proudest achievement?

Watching my boys grow up.

Relevant qualifications/awards:

Bachelor of Science.

Favourite work focused saying:

“It is what it is...but it doesn't have to stay that way.”

What advice would you give your younger self?

Go for it. You can achieve anything.

What is the best piece of advice you have ever been given?

Not to wait for someone to ask if you wanted a role, but to go and ask for it.

What did you want to be when you were a child?

Rockstar...but I can't sing!

When did you last ride a bike?

In Quimper in 2011 with Verlingue Insurance brokers!

If you drive, what car/s do you own?

Volvo.

What is your favourite song/piece of music?

Almost anything by the Rolling Stones or Green Day.

If you were a superhero what powers would you want to have?

Definitely to fly - I hate traffic.

Are you competitive?

Not as an individual, but I really don't like it when my team - including my company, loses!

Your Journey:

I fell into insurance right after of university and was lucky to land in a new and growing area (at the time!) - Directors and Officers Liability. This took me from New York to London and Paris - where the product was just starting to take off. Being at the forefront of its development was energizing and exciting; really made me feel part of its "history".

Working in France made me aware of the importance of paying attention to culture, which is like learning another language. Taking on global roles for XL Catlin has required me to further broaden my thinking to encompass a company-wide and even more global perspective. As my client and country management teams represent all markets where we operate across the world, cultural awareness is also important for us.

In my career, I was lucky to have sponsors who believed in my abilities and helped look after my progress. Now I do and encourage other leaders to do the same for others. To move forward, I believe it's important to be fearless, open to change and to keep learning. What I love about insurance is the combination of technical expertise and personal relationships which are both critical to our industry.





Alison Jayne Martin

Born: Newcastle-under-Lyme, Staffordshire

“I counted a lot of bits of cars and widgets for three years until I qualified whereupon I was fortunate to have the opportunity to get involved with the insurance practice and found my niche!”

Your current role:

Global head life & health business management, Swiss Re - my team and I are responsible for managing the global life and health inforce business. Swiss Re is a risk knowledge company with the vision to make the world more resilient; improving understanding of risk so that more individuals/corporates/governments can get the protection they need.

Your first ever job:

Papergirl, every morning and evening from the age of 12.

When did you join the insurance/risk profession?

As a student I worked at Direct Line in the call centre for two years in the evening and at weekends selling car insurance (quite successfully!) ...I properly joined the profession when I qualified as an accountant and specialised in insurance at PwC from the late 90's.

Relevant qualifications/awards:

LLB Hons, ACA, IMC.

Favourite work focused saying:

“Keep calm and carry on”.

What advice would you give your younger self?

You will make mistakes, lots of them in both your professional and personal life...it's how you learn from them that builds your resilience and sets you on the path to success.

What did you want to be when you were a child?

A ballerina.

If you drive, what car/s do you own?

I am very lucky to own an Aston Martin DBS...and love it.

Do you have any hidden talents?

Did ballet for 15 years...can still manage a decent pirouette.

If you were a superhero what powers would you want to have?

The power to transform hate into love (or at least to remove hate) ...hate is so harmful to our society and it really worries me as a parent to see the ever-increasing rise of conflict. On a more light-hearted note...being able to transport myself & others instantly...this would be incredibly useful in many ways, not least so I don't have to waste time commuting and can spend more time with my family whilst also travelling internationally with work and being able to spend more time with my teams.

Handwriting:

Largely unintelligible unless I make a real effort - thankfully I can type quite quickly!

Are you competitive?

Very.

Your Journey:

I always loved working more than studying ...read law at university and swiftly realised that whilst I liked the debating there wasn't a whole lot else I enjoyed apart from my jobs - running the entertainments for the University Guild and working at Direct Line. As I do quite like maths I was wisely persuaded to get a sensible job and I joined PwC as a trainee accountant in Birmingham. I counted a lot of bits of cars and widgets for three years until I qualified whereupon I was fortunate to have the opportunity to get involved with the insurance practice and found my niche! I moved to London in the late 90's working with many primary insurers then joined Swiss Re in 2003 and discovered the world of reinsurance.





Claire Louise McDonald

Born: Lewisham

Your nickname as a child: Nutter
(my maiden name was Nuttall)

“I picked Allianz because of two things – the receptionist knew my name when I came in for the interview and my offer letter arrived the very next morning”

Your current role:

Global head of operations and global practice leader, Allianz Multinational – at Allianz Global Corporate & Specialty. I look after insurance operations, real estate, business continuity management and procurement – all in all around 800 people all around the world, on the Allianz Multinational side – this is our global program product – so this is about ensuring that Allianz is delivering the service our customers expect.

Your first ever job?

If picking apples at the age of four counts then that – I earned 50p! Next from that was a paper round and then a Saturday job at an electronics store.

When did you join the insurance/risk profession?

In 1987 at the age of 18.

What is your single proudest achievement?

Becoming the first ever female manager for my company in 1999, before that over half the staff were women but not a single manager – 40% of the men employed were managers.

Relevant qualifications/awards:

ACII.

Favourite work focused saying:

“What can I change today?”.

What advice would you give your younger self?

Be yourself and don’t worry what other people think.

What is the best piece of advice you have ever been given?

Leave The advice my boss in Maidstone gave me when I was offered the London opportunity.

What did you want to be when you were a child?

A pilot (unfortunately not a path really open to women at the time).

When did you last ride a bike?

Couple of weeks ago in Hyde Park and got very wet when it poured down!

If you drive, what car/s do you own?

Volvos – big one and a little one.

Do you have any hidden talents?

I can play the flute and I am a really good holiday planner!

What is your favourite song/piece of music?

En Bateau by Debussy – loved playing it, on the non-classical side then “This charming man” by the Smiths – fresh, new had such an impact on my life.

If you were a superhero what powers would you want to have?

To be instantly at a different location - imagine the commute or being able to holiday anywhere every weekend!

Handwriting:

Spidery and unintelligible.

Are you competitive?

Yes.

Your Journey:

How I got here The simple answer is I picked Allianz because of two things – the receptionist knew my name when I came in for the interview and my offer letter arrived the very next morning – for me that equalled nice people and they want me to join. I joined Allianz as an A Level trainee – I had been doing science A Levels

but they were not my strength, having obtained a place at uni to do Biology and French – I had come to the conclusion I was more interested in the French ... not a good foundation. I worked in the Maidstone branch on personal lines underwriting then commercial and after four years spotted an internal advert for a role in London that was the same grade – it ended up being my first lateral move. From there I went to property underwriting, then specialised in energy underwriting becoming the London head in 2002, moved to chief underwriting officer for energy in 2006 before being offered a chance to run a bigger team in operations. So, took the role of head of operations UK, did that for three years, then moved to Paris to be head of operations, France (so the French ended up being useful!), then created a global team from my own idea and came home. The global practice leader role then came up which spans all parts of the company so I went for that, six months later added in the global head of operations role. Lots of changes, lots of moves, variety and change are what I need.



Barbara Jane Merry

Born: Great Yarmouth, Norfolk



“During my first interview, I was asked ‘what is a council house girl from Great Yarmouth doing as the CEO of a Lloyd’s business which is listed on the London Stock Exchange?’ I was completely floored”

Your current role/short bio:

These days, I am a portfolio non-executive director/charity trustee and a business angel. My passion, however, is as a champion of young women trying to make their way in the insurance world. For any board that I join I must be able to learn something new and I must like the people. Life is too short....

Nickname as a child:

At home Bee/at school Dominique (everyone had to have a French name!).

Your first job:

Working as a waitress at age 13 in a small B&B.

When did you join the insurance/risk profession?

I joined the Corporation of Lloyd’s in 1985. I had heard only very little about Lloyd’s prior to that: when training as a Chartered Accountant, I had a client who was a Name. He didn’t seem to know much about it either! The secrecy around the market intrigued me and I was thrilled to be recruited as part of the drive to professionalise the Corporation and to improve market standards and transparency.

Single proudest achievement:

I’m not keen on the concept of pride in connection with achievements. But my proudest moment was being presented to the Queen at St James’s Palace: I had to call my mum on the way there to tell her. I was bursting with excitement and pride and knew that she would be too.

Qualifications relevant to insurance:

I’m a Chartered Accountant but have no qualifications strictly relevant to insurance. I guess I’m qualified by experience.

Favourite saying:

“Do the right thing”.

Advice to younger self:

Take more risks.

Best advice received:

If you don’t understand it, don’t do it. And there is usually little to be gained by making a snap decision.

Less is usually more.

And basically everything imparted to me by my mum who was amongst the most quietly competent people that I have ever known. She was an inspiration. Never made a fuss. Just got on with it!

What other career?

A spy: too much reading about Smiley I expect.

When did you last ride a bike?

On holiday in Cyprus in the late 80’s.

What car?

Range Rover.

Favourite music:

Never Forget by Take That: a fantastic dance floor anthem but listen to the words!

Superhero powers:

To read minds.

Handwriting:

It’s joined up print.

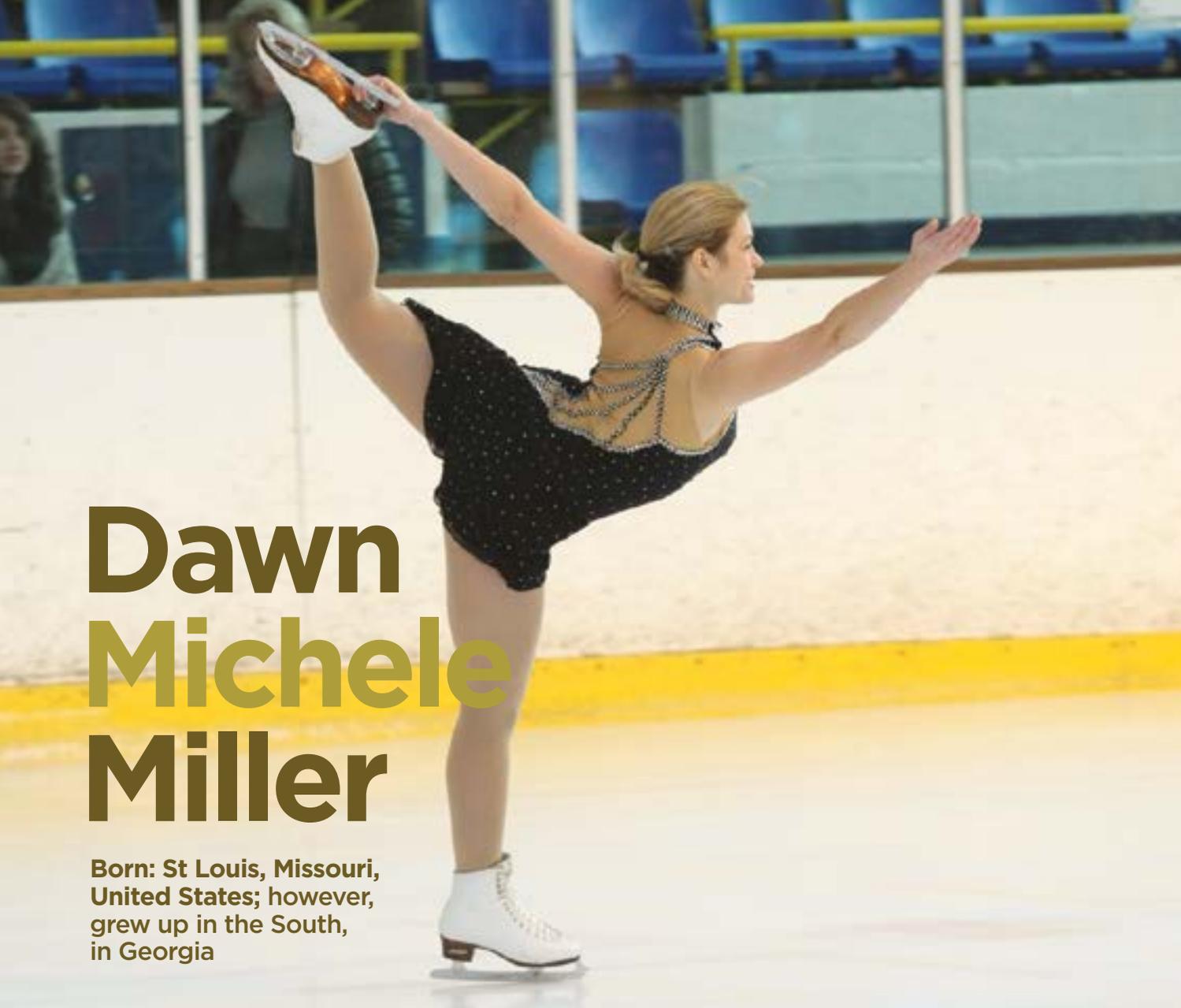
Are you competitive?

Yes, and very determined.

Your Journey:

I attended a traditional grammar school. Moved down to London for university. Studied French, had an amazing year living in Paris and then trained as a chartered accountant. Joined the Corporation of Lloyd’s in 1985, loved it and learned loads. In 1999, was recruited as managing director of a managing agent and early in 2002, moved to Hardy Underwriting as CEO. The best role that I ever had. During my first interview, I was asked ‘what is a council house girl from Great Yarmouth doing as the CEO of a Lloyd’s business which is listed on the London Stock Exchange?’ I was completely floored. With time, greater maturity and confidence, I now view my roots as a badge of honour. And that one question made me determined never to judge anyone on any basis, other than whether they make a valued contribution as a human being and as a professional.





Dawn Michele Miller

Born: St Louis, Missouri, United States; however, grew up in the South, in Georgia

“Use the Silence. I am a very energetic person – so this advice was helpful to me to ensure I listen well, digest, and am purposeful in my actions”

Your current role:

CEO, Axa Insurance (US), Axa Group’s property and casualty company in the US. Axa Group, headquartered in France, is one of the largest insurance & financial services companies in the world with 107 million customers, 166,000 employees, €1.27 trillion assets under management and €100 billion in revenue. Axa Insurance designs and fulfills international insurance, claims and risk management solutions for our global client base operating in the US.

Your nickname as a child:

Dawnie.

Your first ever job:

I worked for my Congressman on Capitol Hill in Washington DC while a freshman in university.

When did you join the insurance/risk profession?

1992 - as a risk analyst at OPIC (Overseas Private Investment Corporation; prior to that I was an intern at a London broking firm during a summer break from university.

What is your single proudest achievement?

Early in my professional life, I had the opportunity to run a small consulting business, based in Prague, Czech Republic, related to the energy/heavy industry sector privatizations active in the mid-90’s in Central Europe. This launched a career for me, for some time, in the energy sector, in which I thought I would stay in. Over time, I was able to merge this career with the nascent insurance career I had started earlier. Through this effort, I have been able to provide a global education for my two boys – which continues today. This is probably what I am most proud of – and the creativity, courage, and grit to take on and align new challenges.

Relevant qualifications/awards:

ARM, ERMP, IIS Young Leader of Tomorrow (2015), Rotary Graduate Scholar.

Favourite work focused saying:

“Never let anyone doubt your Inner Self”.

What advice would you give your younger self?

Perfection is not success. Take time, make plan, and enjoy the scenery along the way. Having it ‘all’ is what you yourself want it to be, not someone else’s definition.

What is the best piece of advice you have ever been given?

Use the Silence. I am a very energetic person – so this advice was helpful to me to ensure I listen well, digest, and am purposeful in my actions. Also, Know your Stuff, to put it bluntly. If you know your topic better than anyone else, you will feel secure to try new challenges.

What did you want to be when you were a child?

Head of the United Nations or an Ambassador.

When did you last ride a bike?

In the spirit of transparency, I am terrible at it; Probably 35 years ago!

What car/s do you own?

A Volvo XC9. That said, I live in London and commute to New York for work. Less transport vehicles in my life would be better!

Do you have any hidden talents?

Competitive Figure skater since the age of five. I stopped between 12-30, then started again, when I was pregnant with my first son, following a dare from a friend. Today I proudly still compete all over the world.

What is your favourite song/piece of music?

I’m partial to Latin music, southern rock and...the Cello.

If you were a superhero what powers would you want to have?

To protect and guide those who cannot see beyond their circumstances. Wonderwoman of course!

What is the most difficult interview question you have ever had to answer?

Why will you be successful when so many have failed?

Handwriting:

Something in between and I am on a waiting list of 4,000 for a specific Calligraphy class in London.

Are you competitive?

Yes, with my own vision of who/what I should be. This helpful and hurtful at times.



Tulsi Naidu

Born: Calcutta, India



“I decided I wanted a career in business early on and studied for an MBA. I spent the first 10 years in roles that involved large, complex, innovative transactions”

Your current role:

I am CEO of Zurich Insurance in the UK. My work is about setting strategic direction for our business and leading relationships with a range of stakeholders – our customers, intermediaries, employees and the communities we operate in.

Zurich is a leading multi-line insurer that serves its customers in global and local markets. With about 54,000 employees, it provides a wide range of property and casualty, and life insurance products and services in more than 210 countries and territories. Zurich's customers include individuals, small businesses, and mid-sized and large companies, as well as multinational corporations. The UK is one of Zurich's largest markets where we provide property and casualty insurance to the majority of firms in the FTSE, smaller listed companies, thousands of SMEs, individuals and a wide range of public bodies including local authorities schools and universities. We are also amongst the few insurers in the UK to provide life insurance and savings products in addition to our property and casualty business.

Your first ever job:

As a dogsbody in a small business for about six months during a break from university.

When did you join the insurance/risk profession?

The earlier part of my career was in corporate finance and I started with an insurance company in a corporate development/M&A role. I found quickly that I really enjoyed the challenge of stripping all the complexity back to first principles and that bringing a fresh perspective was a good thing to do.

What is your single proudest achievement?

Managing a full life thus far – having a great relationship with my now 81 year old mother, raising two kids who are 12 and 8 with my husband who is my best friend and turning up to work every day keen to learn something new and determined to make a difference.

Relevant qualifications/awards:

MBA, Indian Institute of Management, Ahmedabad
Alumni Achievement Award, IIM Ahmedabad.

Favourite saying:

“When one door closes, another opens” (Alexander Graham Bell).

Handwriting:

Scrawl. I have very variable handwriting. Motor skills again!

Are you competitive?

I am but I generally tend to be focused more on absolute rather than relative accomplishment.

Your Journey:

Growing up on a farm in India in the 1970s as the only child of older parents shaped me. My father was semi-retired from being an economist in the United States and had taken up farming, my mother, who is an academic left home every morning at 7:30 to travel two hours to work often coming home past nine. Growing up with two unconventional, independent-minded, strong characters with a great generosity of spirit and strong views on right and wrong left its mark. I decided quite early that I wanted a career in business (possibly because as the child of two academics, this was my attempt to forge an independent path!) and so my choices through undergrad (mathematics, economics and statistics) were aimed at setting me up for an MBA. Turns out, given how I have spent the latter part of my career, I could have been an actuary!

I spent the first 10 years post MBA in corporate finance roles in India that involved large, complex, innovative transactions.





Ralitsa Ivanova Nenkova

Born: Blagoevgrad, Bulgaria
Nickname as a child: Rali

“After completing my masters, I spent a number of years in secondary education and thoroughly enjoyed making a difference to young people’s lives”

Your current role/short bio:

I head O2 Drive (18-month-old joint venture start-up) for BGL, disrupting insurance through use of data and digital customer experience. Founded in 1992, BGL Group is a leading digital distributor of insurance and household finances. Our businesses include Budget, Dial Direct, Junction (our partnerships business), life insurer Beagle Street, and Comparethemarket.com, one of the UK’s leading price comparison sites. I work in the Junction division which specializes in corporate partnerships and works with most major UK banks, retailers, and O2. BGL is the largest UK intermediary in both the price comparison space and insurance outsourcing and distribution.

What was your first ever job?

Teaching English for the British Council syllabus in a private school in Bulgaria whilst doing my English degree at university.

When did you join the insurance/risk profession?

2008: Having worked as a drama and English teacher in secondary schools for seven years, I joined the insurance sector starting as a pensions and investments sales consultant at MetLife in their new UK operation.

What is your single proudest achievement?

My single proudest achievement is the fact I have managed to be a good mother and a role model for my daughter whilst progressing my career in insurance fast and holding senior roles at the same time, which is a challenging but rewarding balancing act.

Relevant qualifications/awards:

MA Hons English and Drama; BA Hons English Literature (British and Commonwealth) - Sofia University; Diploma in Financial Planning; Accredited PPA Practitioner - Thomas International; MetLife Chairman’s Council Top UK Sales Person three years running; BGL Creativity Award 2017.

What advice would you give your younger self?

I wish I was even bolder when I was younger so my advice to my younger self would have been to aim for the sky with even more belief, confidence and fortitude from the outset of my working life as it has proven to be the right recipe for success.

What is the best piece of advice you have ever been given?

No-one sets out to make mistakes. As a leader, I need to stop and reflect what circumstances/context have led to the mistake/delay and seek to understand everyone’s point of view, then look for a solution seeking everyone’s input and learn from the experience to avoid similar pitfalls in the future.

What did you want to be when you were a child?

A university professor like my mother (I used to role play being a teacher with my dolls).

Do you have any hidden talents?

I am a passionate coach and tutor and a qualified financial adviser.

What is your favourite song/piece of music?

Queen, Bohemian Rhapsody.

If you were a superhero what powers would you want to have?

Stop famine and wars/violence/terrorism on the planet and give all nations a fair chance to make the world a better place.

If you drive, what car/s do you own?

Mercedes, have been through all makes and models-ML, E-class, C-class, but currently driving A-class -eco- and city-driving friendly.

Handwriting: is yours a scribble, a scrawl or beautiful calligraphy?

Scrawls and messy as my brain tends to work faster than my hand. I am very grateful for electronic books and 21st century technology.

Are you competitive?

Yes. When I was in sales roles, this quality helped me succeed and be the best. In leadership roles, I have channelled my strong competitiveness through ensuring I empower and coach my teams so we collectively can be the best.

Your Journey:

I was born during the communist era in Bulgaria. I started learning foreign languages at the age of four and always had a thirst for knowledge of other cultures. In my 1st year at university I won a scholarship to continue my academic studies in the UK. After completing my masters, I spent a number of years in secondary education and thoroughly enjoyed making a difference to young people’s lives. The biggest motivator for change in my career was my daughter’s birth and my desire to give her opportunities in life I did not have. I joined MetLife as a sales consultant and passed required professional qualifications in three months, which coupled with hard work, drive and enthusiasm, enabled me to progress fast to a number of senior roles. My track record of delivery and my work ethic enabled me to be successful in various leadership roles, where I also developed a reputation for being adept at strategy, organisational change, building new teams and turning around underperforming teams. Over my eight years in MetLife, I made a significant contribution to taking an unknown entity into a new, complex and competitive market, through the financial crisis, to its current position as dominant player in the unit-linked guaranteed market. In 2016 an opportunity to shape a disruptive digital insurance start up between BGL and O2 came up and I could not resist joining this exciting journey, which is my current focus and inspiration.





Jane Portas

Born: Spalding, Lincolnshire

“Growing up in the countryside, my early influences centred around family: a strong work ethic, my grandparents were stylish and entrepreneurial, my father’s creativity and dedication to those less fortunate, my mother pursuing a career”

Your current role:

I’m a partner at PricewaterhouseCoopers (PwC). I advise international insurers and intermediaries on regulation and related business issues, and lead a number of client relationships. PwC is a leading global provider of professional services and the only Big 4 firm to be a UN Women HeforShe 10x10x10 IMPACT champion.

Your first ever job:

Picking raspberries after (primary) school with my friends.

When did you join the insurance/risk profession?

After graduating and a small gap travelling, in January 1989. The department I joined at KPMG audited a number of insurance businesses. I found insurance fascinating, and more challenging, so decided to make it my focus.

What is your single proudest achievement?

Raising my three children, in my navigating my eldest son’s chronic illness (epilepsy) for ten years to allow him to reach his potential - he graduated with a 2:1 in July this year.

Relevant qualifications/awards:

BSc (Hons) Chemistry, Fellow of the Institute of Chartered Accountants.

Favourite saying:

“Be your own entrepreneur and focus on the outcomes.”

What advice would you give your younger self?

Invest in yourself and build a network.

What is the best piece of advice you have ever been given?

To see the world through others’ eyes.

What did you want to be when you were young?

Driving through the City of London for the first-time age 12 on a school coach, I was struck by the architecture and people in smart, fashionable clothes, as well as business men in bowler hats! I decided that day I wanted to work in London and simultaneously

continue my interest in fashion and design.

When did you last ride a bike?

Venice Beach, Santa Monica, 2015, with Evie, my daughter.

What is your favourite song/piece of music?

La Traviata is special for me as it brings back memories of my early 20s when I took my maternal grandparents to the English National Opera (ENO). It was my first operatic experience and I’ve enjoyed the opera ever since. My eldest son, Oliver, is a DJ so I’m currently enjoying Liquid Drum & Bass!

If you were a superhero what powers would you want to have?

The ability to travel through time and space.

Are you competitive?

My mother told me recently that when I was five she was called to school for a meeting, the teacher was concerned I was “competing” with a boy in my class! I’ve always been focused on doing my personal best although not at the expense of being a team player.

If you drive, what car/s do you own?

I failed my first driving test (my first failure), I’ve never enjoyed it since and consequently drive very little. I’m not terribly interested in cars.

Do you have any hidden talents?

I hope I have many. How about: I completed astronaut training at Cape Canaveral (with Harry, my son).

Your Journey:

Growing up in the countryside, my early influences centred around family: a strong work ethic, my grandparents were stylish and entrepreneurial, my father’s creativity and dedication to those less fortunate, my mother pursuing a career. My decisions to study science and obtain a professional qualification were designed around career options and living in London. My move into insurance regulation was the result of a secondment opportunity to the Department of Trade and Industry in 1994 (and subsequently the Financial Services Authority). The experience was career pivotal, inspiring me to establish and grow, a regulatory advisory and group structuring business. Alongside, as a new mother, I embarked on improving policies for working mothers. Consultancy has given me the opportunity to work with many interesting businesses. I feel very privileged that, together with my wider and inclusion interests, it has connected me with an eclectic range of inspirational people, and a combined aspiration to make a difference.





Neeta Ramudaram

Born: Malacca, Malaysia

“I was first introduced to double entry book keeping after school by my accountant uncle aged 12. It appealed to the nerdy part of my character and my attention to detail”

Your current role:

Partner at EY's financial service practice. I audit and advise insurance companies on financial reporting and on regulatory and control matters. I get an insight into some of the most important companies in the world at a time of regulatory change and broader economic and political upheaval. I love the challenge and variety that comes with the job; every day is never quite the same. EY is one of the 'Big four' global public accounting firms. I am proud that for the second consecutive year, we have been named as the world's number one professional service employer in Universum's *World's Most Attractive Employer's 2017*.

Your first ever job:

Receptionist at my family's business venture - I used to help out after school hours/ at weekends.

When did you join the insurance/risk profession?

September 2001 as a graduate trainee at EY.

Your single proudest achievement:

Being that brave 19 year old taking her first solo flight to live and study in the UK. I was so excited until the plane took off - reality kicked in and I spent the entire plane journey feeling physically sick! You've got to push yourself though...

Relevant qualifications/ awards:

BSc Accounting & Finance and ACA (ICAS). A member of the Institute of Chartered Accountants of Scotland (ICAS)

Favourite work focused saying:

“Stop worrying about what others think; you can never please everyone” (my mum). I try to follow this in work and life more broadly.

What advice would you give your younger self?

Be (more) confident. It usually comes with experience but positive encouragement and influences go a long way.

What did you want to be when you were a child?

A commercial pilot. There were not many female commercial pilots when I was growing up; I wanted to see the world and break the mould at the same time.

When did you last ride a bike?

Boxing Day 2015 across London on a Boris bike in the rain - I barely survived.

If you drive, what car/s do you own?

I don't own one.

Do you have any hidden talents?

I dance the Bharatanatyam (Indian classical dance) although I am a bit rusty these days.

What is your favourite song/piece of music?

Salsa music, it reminds me of very happy memories during my time travelling in Cuba.

If you were a superhero what powers would you want to have?

Ability to read someone's mind - I have always been naturally curious.

Are you competitive?

Of course!

Your Journey:

The eldest child of four siblings to teacher parents, I was first introduced to double entry book keeping after school by my accountant uncle aged 12. It appealed to the nerdy part of my character and my attention to detail so I switched from sciences to accounting and economics at A levels, leaving my parents slightly disappointed that I had no interest in pursuing medicine. The Asian financial crisis almost ruined my ambition to study in the UK but after countless applications for scholarships and interviews I was finally offered a bursary to study at the University of Hull. I joined EY's financial services practice in London, made Partner in 2015 and am still looking for new challenges!





Rose St Louis

Born: London

“I’m the second daughter of Caribbean immigrant parents. Initially the four of us lived in a one bedroom flat in North London”

Your current role:

Head of partnership development at Zurich Insurance positioning our life insurance and investment propositions to financial intermediaries. Zurich Insurance Group is one of the world’s largest insurance groups, and one of the few to operate on a truly global basis. Our mission is to help our customers understand and protect themselves from risk. With about 55,000 employees serving customers in more than 170 countries, we aspire to become the best global insurer as measured by our shareholders, customers and employees.

Your nickname as a child:

Rosie.

What was your first ever job?

A cashier at Halfords.

When did you join the insurance/risk profession?

In 1996 straight from university.

What is your single proudest achievement?

Playing netball for England and winning a bronze medal at the World Youth Championships.

Relevant qualifications/awards:

CII Advanced Financial Planning Certificate (AFPC); ICA Diploma in Anti Money Laundering 2007.

Favourite work focused saying:

“Judge by results”.

What advice would you give your younger self?

Treat people how you would like to be treated.

What is the best piece of advice you have ever been given?

You get out of life what you put in.

When did you last ride a bike?

An exercise bike - last week at the gym.

If you drive, what car/s do you own?

I live in London I don’t need a car.

Do you have any hidden talents?

I like to sing and I’ve been told I’m pretty good!

If you were a superhero what powers would you want to have?

Telepathy - hear other people’s thoughts.

Are you competitive?

Extremely!

Your Journey:

I’m the second daughter of Caribbean immigrant parents. Initially the four of us lived in a one bedroom flat in north London then spent most of my life up until the age of 18 in Bedfordshire until I left to study Public Administration & Management at the University of Kent. My first job was telesales for Endsleigh Insurance for six months and then spent the next eight years working as a financial adviser. I completed my professional qualifications and won a Young Financial Adviser of the Year award. I’ve worked in asset management and outsourced investment processing and now I’m at Zurich positioning our life insurance proposition with some of our general insurance partners as well as developing relationships with traditional financial intermediaries.





Barbara Elizabeth Schönhofer

Born: Elmers End, Beckenham, Kent
Your nickname as a child: Barrabba

“Hated unfairness of school system and left at 17, got married, had baby. Left marriage with nine month-old daughter, no job and no home”

Your current role:

CEO Schönhofer and chairman Insurance Supper Club. I ensure the business has purpose and collaborates to deliver value to clients, individuals and the insurance profession. We help clients to hire for merit through our thought leadership, commitment to advancement of female leaders and diverse thinking, across the global insurance profession.

What was your first ever job?

School records clerk for Bromley Council.

When did you join the insurance/risk profession?

In the 1970s as an intermediary in the Building Society sector. I was selling pensions.

What is your single proudest achievement?

Starting women networks in the early 2000s which eventually led to the formation of TWIN (The Women Insurance Network) and later the ISC (Insurance Supper Club). Today we have a growing membership of over 430 senior women in Europe, the US and Canada. This year we are expanding to Asia and offering corporate and associate membership, giving industry leaders the opportunity to align to our core values and encouraging the industry to sign up to the Women in Finance Charter.

Relevant qualifications/ awards:

USA National Association of Female Executives (NAFE) Woman of the Year Entrepreneur Europe 2014.

Favourite work focused saying:

“To have or to be” (Erich Fromm).

What advice would you give your younger self?

Follow your own heart however ambitious and don't be put off by non-believers or self-doubt - we all have these. Focus on getting a professional qualification. When imposter syndrome rears its ugly head bringing with it that awful self-doubt, recognise it for what it is, feel the pain, don't act on it, move on. You can't succeed alone make friends, listen to them, stick with them. Don't take things personally - it is usually not about you.

What is the best piece of advice you have ever been given?

Be prepared - nothing worth doing is easy.

What did you want to be when you were a child?

A fashion designer.

When did you last ride a bike?

2014. My husband and me bought new mountain bikes, took them out for one ride, hung them up in the garage and earlier this year threw two rusting frames away!

If you drive, what car/s do you own?

Porsche (well actually I drive the second-hand Mercedes!).

What is your favourite song/piece of music?

Elgar's Cello Concerto in E minor.

If you were a superhero what powers would you want to have?

Ability to see an individual's backstory before making judgement.

What is the most difficult interview question you have ever had to answer?

What university do you go to?

Handwriting:

I have been told a spider on LSD.

Are you competitive?

To a laughable degree - known to never give up when faced with a solid wall.

Your Journey:

One of five children, well-educated parents/poor as church mice. Brother public school educated, sisters Grammar, me Comprehensive - none of us went to university. Hated unfairness of school system and left at 17, got married, had baby. Left marriage with nine month-old daughter, no job and no home. Only then found out what I was made of. Rented room in shared flat, got job Croydon as a building society cashier, did dress making for friends to make ends meet. Hated the unfairness towards women in the workplace and was determined to progress. Started by solving customer problems going the extra mile. Pushed for and (eventually) promoted to mortgage clerk, then (after several attempts) achieve first managerial position with company car and briefcase. Moved society, home and location to become branch manager, three years later moving back to London to Britannia Building Society branch manager.

By the early 1980s persuaded the then group CEO and executive team to start a centralised lending operation becoming head of centralised lending for the next six years. Left to set up own management consulting business. USPs not clear enough and within two years the business venture failed. Started new career in recruitment joining Stephens Associates a global search boutique in the mid-1990s and quickly took over as head of insurance practice getting accepted by conducting assignments for the first wave of reinsurance companies setting up in Singapore. Later approached by Korn Ferry and became London insurance partner before establishing own firm ejsSearch which later became Jacobson UK rebranded last year to Schonhofer. Game on - ten years later than anticipated.



Hannah Kate Smith

Born: Chester

Your nickname as a child: Titch
(I was the smallest person in
my class!)



“If I’m honest, I wasn’t quite sure what I wanted to do when I left university. I’d found a few different insurance graduate schemes advertised online and thought I’d give it a try. I guess you could say I stumbled across the world of insurance”

Your current role:

I’m underwriting strategy leader at insurer RSA. I shape and articulate our strategy and direction of travel to the business and beyond – I love what I do. We’re really people and customer orientated; our motto is ‘better together’ and that’s something that resonates with me. Ultimately, insurance is all about helping people get back on their feet when they’ve suffered a loss, so having people at the heart of what we do is what’s most important.

Your first ever job:

A customer assistant at Levi’s.

When did you join the insurance/risk profession?

2011 – I’d completed my Master’s degree on the Friday and I started at RSA on the Monday morning.

What is your single proudest achievement?

Winning Young Achiever of the Year at the British Insurance Awards in 2017. Personally speaking, buying a flat and getting on the London property ladder was also a huge achievement for me.

Relevant qualifications/awards:

I became ACII qualified in 2014 and won the ‘WeAreTheCity’ Rising Star award in 2016.

Favourite work focused saying:

“Leadership is about making others better as a result of your presence and making sure that impact lasts in your absence” (Sheryl Sandberg).

What advice would you give your younger self?

Worry less about the things you’re not so good at; be proud and shout loud about the things you’re brilliant at!

What is the best piece of advice you have ever been given?

Don’t limit yourself. You can go as far as your mind will let you, so believe and achieve.

What did you want to be when you were a child?

A popstar!

Do you have any hidden talents?

I perform with a London-based Musical Theatre society and I teach dancing. I’ve recently played the role of Judy in the stage musical ‘A Chorus Line’.

What is your favourite song/piece of music?

Aretha Franklin – ‘I Say a Little Prayer’.

If you were a superhero what powers would you want to have?

Invisibility, so I could be a fly on the wall in any situation.

Handwriting:

Beautiful calligraphy, of course.

Are you competitive?

Yes!

Your Journey:

If I’m honest, I wasn’t quite sure what I wanted to do when I left university. I’d found a few different insurance graduate schemes advertised online and thought I’d give it a try. I guess you could say I stumbled across the world of insurance. Luckily, I bagged a role at RSA; now I’m six years in and I wouldn’t change a thing. If you have the desire and drive to work hard, this industry can provide so many opportunities to help you develop and progress. I embraced what the CII has to offer, completing my qualifications and supporting the Insurance Institute of London, where I am chair of the Young Members’ Committee. The experience has really opened doors for me. I’ve had some brilliant jobs over the past few years, I’ve worked alongside some incredibly inspiring people and I’m excited to see what the future holds for me.





Deepti Vohra

Born: Birmingham but grew up in India from the age of seven.

“I grew up in Delhi, India and from an early age really wanted to experience studying and working abroad”

Your current role/short bio:

Director at PwC, I work in the assurance practice and specialise in insurance. PwC is a professional services firm and our purpose, which personally resonates with me is to build trust in Society. I first started working in the life insurance sector but have focused on the London Market for the last ten years and chair a forum for finance professionals in the London Market. I play a leading role in PwC's Gender Balance network and am actively involved in many market wide initiatives focused on inclusion. Along with a colleague I launched a mentoring programme for women in insurance at PwC, connecting them with senior women in the industry. I'm also a committee member of the Insurance Industry Charitable Foundation which aims to bring the sector together to raise funds for important social causes. I have worked flexibly since my daughter was born five years ago.

What was your first ever job?

Part time job during school holidays as a nursery assistant.

When did you join the insurance/risk profession?

2004.

What is your single proudest achievement?

Learning to overcome my once paralysing fear of public speaking.

Relevant qualifications/awards:

Named in Brummell magazine as one to watch in 2015.

Favourite work focused saying:

“Train people well enough so they can leave. But treat them well enough so they don't want to.”.

What advice would you give your younger self?

Take more career risks when you are young. Tough times won't stay forever but they really will define you. I'd also tell myself to worry less about trying to 'fit in'- everyone is meant to be different. If others don't appreciate that, it's their loss not yours!

What is the best piece of advice you have ever been given?

I missed out on a promotion that I really wanted and someone told me 'I know you are really disappointed, you have two choices, the one you are probably thinking of - which is to quit, or you could stay, and try again and prove to everyone they've made a mistake.' I chose the latter (and got promoted six months later). That advice made me realise that things won't always go the way I'd like them to but how I respond will be important and to never stop trying.

What did you want to be when you were a child?

An astronaut.

If you were a superhero what powers would you want to have?

I would love to time travel.

Handwriting:

Hmm... as much as I wish it was beautiful calligraphy, I don't think it would pass for any more than a scrawl. I am a quick typer though!

Are you competitive?

Yes!

Your Journey:

I grew up in Delhi, India and from an early age really wanted to experience studying & working abroad. I was fortunate to get a place to do a masters at Leeds Business School and thereafter even more fortunate to get a place on the graduate scheme at PwC. I say fortunate as PwC was one of only two organisations where I got shortlisted past the application stage! I had always dreamt of working in London - I constantly remind myself of that. When I started at PwC I worked on a mix of financial services projects to start with, but chose to specialise in insurance after working with some very interesting clients.

