

People changing perceptions in a changing profession



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 18 additional regions over the next 3 years.

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) on our second book, showcasing the diversity of opportunity within the insurance sector. We feel by encouraging individuals to open up about themselves and their backgrounds, we can encourage others 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 individuals to join and build careers in the sector bringing the same variety and richness as the individuals 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



Nicolas Aubert

Born: Paris, France

“We all can contribute – as individuals through our behaviours and as professionals through leveraging our roles, creating situations where we learn about values brought by diversity.”

Your current role/ short bio:

Head of GB, Willis Towers Watson, and CEO, Willis Limited, working there with 6,000 great colleagues providing clients with risk and people advisory and broking solutions.

Your Journey:

Born into a very nice family, with very supportive parents working for a university, and with two younger brothers. First challenged in a rough environment playing ice hockey as a kid/teenager. Educated as a business lawyer, specialised in insurance. Volunteered as parachutist for military service and continued for 10 years as a reservist. Started career as a property underwriting surveyor to spend most of my time out of a closed office; first managerial role three years later, leading a team of 20 running a property underwriting portfolio at GAN; four years later, joined Cigna in my first executive role, building a segmentation strategy, and progressively took the full responsibility of ACE business in France. Moved to AIG for 13 years as MD France, then in the UK, western Europe and Israel, MD UK and finally COO EMEA. Crossed the rubicon by morphing from insurer to broker, joining Willis to lead its GB-based businesses, and then leading GB for Willis Towers Watson with a team of 6,000.

Something about your company – what’s it’s USP?

Colleagues being genuinely client-focused and bringing strong expertise and experience.

What was your first ever job?

Chasing receivables... in a Swiss insurance company.

When did you join the insurance/ risk profession?

December 1989 – argh, almost 30 years ago!

Relevant qualifications/awards:

Being elected as chair of the London Market Group for two years and recently being elected as president of the Insurance Institute of London, are my best professional awards.

My best qualification comes from my 29 years in international commercial insurance across many countries, markets, business mixes, operating models and cultures... and I also got a Masters in insurance law at Paris Pantheon-Sorbonne University 30 years ago!

What is your single proudest achievement?

Successfully leading AIG in France through its 2008 crisis, with a formidable team.

Favourite work-focused saying/ motto/quote:

“Who dares wins”.

A bit more about you:

Advice to younger self?

Listen more and better.

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

Consider others’ worldview, respect it and try to understand it.

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

A navy jet pilot!

Do you have any hidden talents?

Driving very fast on tracks, sailing a cruiser in French Brittany usually.

What is your favourite song/ piece of music?

Misirlou, from the movie Pulp Fiction – very energising!

Are you competitive?

I want to be the best I can be, respectfully of others.

Diversity in Insurance:

Has the profession changed since you’ve been working in it?

A strong momentum has started, sponsored by some leaders and now more widely supported and on a broad range. Talent sourcing has been expanded to non-traditional recruitment sources, and is more diverse in terms of skillsets, educational levels and geographies. Diversity awareness has hugely improved, leading to improved inclusiveness and positive curiosity. Diversity is now also valued and recognised by most as a key business need. Still, too many have still to be convinced.

What does culture change mean/look like for you?

Any culture is about an environment that feels natural and

comfortable for you to fit in. Changing a culture is then always going to be a long journey, so that individuals’ worldviews align. In the diversity context, culture change will be achieved by progressively moving from a situation where we consciously work on increasing awareness about the value of differences and inclusiveness, to an environment that will be naturally diverse and inclusive without a need to think about it.

What difference do you think we can all make to our profession as part of our D&I journey?

We all can contribute – as individuals through our behaviours and as professionals through leveraging our roles, creating situations where we learn about values brought by diversity, building processes that will sustainably increase diversity. This is also about encouraging positive attitudes and creating an environment where incorrect behaviours can be called out and openly discussed to support progress.





Luscia Barile

Born: Turin, Italy

“I prefer to celebrate the small achievements of everyday life – helping my team to achieve greater things, challenging the existing thinking.”

Your current role/ short bio:

Chief Financial Officer at Bought By Many, an insurtech company that aims to create 'Better Insurance. For Everyone'.

Your Journey:

My journey has been heavily influenced by my parents – a teacher and an entrepreneur – from whom I learnt the desire to have an impact on other people's lives, and the excitement you get from creating something new. I chose to become an actuary and had a clear path ahead of me, when I met an inspiring leader who challenged me to broaden my thinking. I embraced the opportunity, joined McKinsey and got exposed to different industries, cultures, leadership styles and challenging problems that had a real impact on people's lives. I then felt the desire to be on the front line, and returned to the industry as COO and then CEO of Charles Taylor Insurance Services, while serving on the board of insurance software provider Fadata, and recently joined Bought By Many as CFO to help the company scale up.

Something about your company: what's its USP?

Bought By Many analyses millions of online insurance searches to identify gaps in the market and consumers' frustrations with insurance. It then creates unique products or negotiates exclusive deals with partner insurers. Bought By Many has more than 600,000 members. It was ranked 13th in the 2018 Sunday Times Tech Track 100 and named as one of Europe's hottest startups by Wired.

What was your first ever job?

Maths tutor. I started by chance helping a friend's friend with a maths exam at university. She was working at a bank and introduced me to a senior colleague who was looking for a tutor for her daughter: that woman challenged me to think bigger, and changed my life.

When did you join the insurance/ risk profession?

I guess I first joined the profession when I decided to study actuarial science at university, but I only returned to insurance 10 years after qualifying, having seen many other industries as a management consultant. I'm part of the (small?) group of people who ended up in insurance by choice and not by chance!

Relevant qualifications/awards:

Qualified actuary, MBA from London Business School.

What is your single proudest achievement?

I prefer to celebrate the small achievements of everyday life – helping my team to achieve greater things, challenging the existing thinking, finding new business opportunities... and some days, even just leaving the house in the morning with my three little kids feels like an amazing achievement!

Favourite work-focused saying/ motto/quote:

“Don't think about solving the problem, but getting the problem solved.”

A bit more about you

Advice to younger self?

Embrace every challenge as an opportunity. The toughest moments are the ones that help you grow fastest, and in the end, there is always an alternative.

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

Stop negotiating with yourself!

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

I always wanted to be a teacher, but I realised I don't have enough patience to do the job – so I cultivated my passion through volunteering activities by being a governor in a local school and advising charities in the education space.

When did you last ride a bike?

Probably seven or eight years ago. I tried riding in London when the first Boris bikes were introduced, and concluded that it was safer for me and society if I took the tube instead!

What is your favourite song/ piece of music?

Anything you can dance to!

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

The power to travel instantaneously: sometimes I would love to just be home for five minutes in-between meetings to give a kiss to my kids, or go

to Italy for an hour or two and see my family (and, why not, have an ice cream since I'm there!).

Diversity in Insurance:

Has the profession changed since you've been working in it?

It has, but not as fast as I would have liked.

What does culture change mean/look like for you?

Culture is the DNA of the organisation and changing it is not an easy task! To me, a culture change needs to start from the top, with a clear vision of what behaviours and beliefs you want to see in an organisation, and a leadership team committed to role model and try a multitude of initiatives, relentlessly monitoring results.

What difference do you think we can all make to our profession as part of our D&I journey?

There is plenty of evidence on how diversity brings a direct positive impact on a company's financial performance and long-term prospects. But I'd like to take a more personal view. Most women (but also ethnic minority, LGBT, etc...) in today's workplace have experienced additional hurdles to establish themselves as credible leaders – from straight discrimination to more subtle messages that undermine self-confidence, not fitting a pre-conceived model of success – and my hope is that this will not be case for our children.





Catherine Bell

Born: London

“There were big hurdles at every step, but with a great business partner who I have worked with for more than 25 years, and a wonderful team, we did it together.”

Your current role/ short bio:

Chairman, inet3. Most of my work is focused on our business relationships with insurers, brokers and in the wider insurance market.

Your Journey:

My journey into business was born out of determination to provide for two very young daughters on my own in the late 80s. For a time I had several jobs, selling in the daytime and waitressing in the evenings and weekends. It was extremely tough and challenging but really formative in being the inspiration to try to achieve good things. There were big hurdles at every step, but with a great business partner who I have worked with for more than 25 years, and a wonderful team, we did it together. Collaboration is the key to success for all parties. help the company scale up

Something about your company: what's its USP?

Technology is at the heart of our business – developing our own software platform and now Waterlock, a technological development we innovated via our relationship with a Cambridge-based technology company called GEO.

What was your first ever job?

I earned money in a variety of jobs from 14-years-old: babysitting, waitressing and working in shops. My official first job was as a police officer in the Suffolk Constabulary.

When did you join the insurance/ risk profession?

1998

Relevant qualifications/awards:

Thirty years of working in a variety of diverse businesses and running a company.

What is your single proudest achievement?

Winning my first race as a jockey in Papua New Guinea, where I lived at the time.

Favourite work-focused saying/ motto/quote:

“Never ever ever give up. Slow and steady wins the race.” I like Aesop’s fable of The Tortoise and The Hare.

A bit more about you

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

I wanted to be able to afford some nice clothes. I had no real ambition until I had to provide for others.

When did you last ride a bike?

I don’t like bikes at all and in fact I’m anti-bike. Too protective of my five children growing up.

Do you have any hidden talents?

Well I suppose being a jockey was one. I also sang in the Bournemouth Symphony Chorus and have performed at the Albert Hall a few times.

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

I have had some amazing cars including an Aston Martin DB9 and a Ferrari. But now I’m older I don’t see them in the same way at all. I drive a black Mercedes Coupe.

What is your favourite song/ piece of music?

Too numerous to mention. I love music. If pushed to have one piece – Variations on Theme of Thomas Tallis by Ralph Vaughan Williams.

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

Kindness and love – the most important superpowers of all.

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

This one ... haha. Sian Fisher questioned me at the MGAA conference recently, on how would I feel about selling the business at some stage. That was hard to contemplate because I can’t imagine life without being in the business environment now.

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

Both of the above. Mostly awful. I hardly write anymore.

Are you competitive?

Extremely competitive ... however I accept losing as it’s a big part of life.

Diversity in Insurance:

Has the profession changed since you’ve been working in it?

Most certainly yes. I see more fairness and opportunity for young talent coming into insurance. Dive In and other initiatives such as ISC have highlighted the need to create a more balanced platform, and also there is more of a focus on professional standards and qualifications through the Chartered Insurance Institute.

What does culture change mean/ look like for you?

Caring sincerely & demonstrably about the people who you work with. Whoever they are, everyone can bring value and all people have a right to be treated with respect, fairness and kindness.

What difference do you think we can all make to our profession as part of our D&I journey?

By being passionate about fairness and equality for all. And by trying to include and promote talent and youth in our own businesses. Creating an environment where valuable insights and ideas have a voice across the sector, reflecting a fast-changing societal demographic. Businesses can be more successful in reflecting the needs of clients if all groups are fairly represented.





Caroline Farberger

Born: Lund, Sweden

“I was hooked when I was finally introduced to the insurance world five years into my career, and I have never regretted staying in this fascinating industry.”

Your current role/ short bio:

I'm CEO of ICA Insurance, which is part of the ICA Group, Sweden's biggest grocery chain.

Your Journey:

I grew up as a boy in a middle-class family with both of my parents having academic degrees. I realised early on that good grades would maximise my opportunities in my adult life.

I remember from my early years studying electrical engineering at the university that I had quite a negative bias about working in the financial sector. At that time, I thought working in the industrial sector was the only proper way of advancing welfare in the society. Luckily, I was hooked when I was finally introduced to the insurance world five years into my career, and I have never regretted staying in this fascinating industry.

Something about your company: what's its USP?

We are the first insurance company to be started by a retail company in Sweden

What was your first ever job?

During summer breaks at school, I worked as a postman and computer technician. My first job after graduation in 1992 was as a management consultant with McKinsey & Company.

When did you join the insurance/ risk profession?

In my last years as a management consultant in 1997-1998, I started doing assignment in insurance. My first position with an insurance company was in 1998 when I joined Trygg-Hansa, now a subsidiary of RSA.

Relevant qualifications/awards:

I have a MSc degree in electrical engineering and a BSc degree in business administration, both done in parallel at two universities

What is your single proudest achievement?

Finally, at the age of 50, being truly authentic with myself and admitting to myself that I am transgender, and then following through with a gender transition from male to female in September 2018, while continuing uninterrupted in my CEO role.

Favourite work-focused saying/ motto/quote:

“Who dares wins” – take a chance in your career when an opportunity arises and give it your best.

A bit more about you

Advice to younger self? Truly listen to yourself on who you are and what your passions are. Then pursue those passions.

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

Remember that when you are about to die, you will be judged for your actions in life. And the judge will be your own conscience. (It's a proverb from the freemasons.)

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

First, a train driver. Later on, being a manager in a big company.

When did you last ride a bike?

I seldom ride my bike – I walk or drive by car.

What is your favourite song/ piece of music?

The Sound of Silence – such a powerful song.

Are you competitive?

Oh yes, winning is important, but it must be a fair-and-square game.

Diversity in Insurance:

Has the profession changed since you've been working in it?

Very much so. We have made huge progress during the past decades.

What does culture change mean/ look like for you?

Culture is defined as how management acts in daily business life. Employees look at the behaviour of senior management as role models.

What difference do you think we can all make to our profession as part of our D&I journey?

To speak up whenever and wherever we are a witness to inappropriate behaviour.





Andrew George

Born: Harrogate, Yorkshire

“When deciding on a course of action, stand back and ask yourself: ‘Is this the right thing to do?’ ”

**Your current role/
short bio:**

Chairman of Marsh Energy & Power and leader of global industry specialties. Marsh operates in more than 130 countries. We add client value when we bring insight, creativity and connectivity across the globe.

Your Journey:

As a teenager in the late 1980s watching business news programmes, I knew that I would end up in the City. At 18-years-old, I joined Sedgwick Offshore Resources. Through the next 15 years, I gained experience within our energy team. In 2004, I decided that I did not want to do the same thing for the next 30 years so I moved with my family to Dubai. Our energy team was two-people strong and Marsh was underweight in the region. Just over four years later, I moved back to the UK, leaving behind a team of 16 people with a much stronger profile. Since then, driven by a desire to deliver the best for clients at all times and bring discipline to all that we do, I have taken on responsibility for our power, marine, aviation and construction groups.

What was your first ever job?

In 1988 as insurance technician at Sedgwick Offshore Resources.

What is your single proudest achievement?

In June 2008, being asked to move back to the UK and run Marsh’s energy practice in EMEA.

**Favourite work-focused saying/
motto/quote:**

“Employ constructive conflict.”
We can only be the best if we continually challenge ourselves.

A bit more about you

Advice to younger self?

Treat people well.

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

When deciding on a course of action, stand back and ask yourself: ‘Is this the right thing to do?’

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

Politician.

When did you last ride a bike?

This summer, going to the pub with my youngest daughter and our dog.

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

Several that are too fast and too young for me.

**What is your favourite song/
piece of music?**

Mr Blue Sky by ELO.

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

Eternal wisdom.

Are you competitive?

Very.

Diversity in Insurance:

Has the profession changed since you’ve been working in it?

Yes (fortunately).

**What does culture change mean/
look like for you?**

It’s much more merit-based; how hard you try, how smart you are and how flexible you are. Listen and learn. None of us have a divine right to the roles we have.

What difference do you think we can all make to our profession as part of our D&I journey?

We all lead by the actions we take. If we continually question if we are doing the right thing and not let our egos cloud judgement, then we will create clarity for our teams and colleagues and an environment that is easy to navigate, and be the best we can be.





Jason Groves

Born: Sydney

“What experience has taught me is that everyone can be an agent of positive change.”

Your current role/ short bio:

I'm the Global Director of Marsh's external communications, working across 130 countries where we operate.

Your Journey:

Growing up in Australia, love of sport is in the veins. And while I played tennis competitively and obsessed about cricket I was also very drawn to history, politics, classical music and business. I moved to London aged 25 so I could spend a couple of years seeing the world before starting a proper career in Sydney. But I was offered a job as an insurance journalist at an Islington dinner party and have never left either London or the sector.

Something about your company: what's its USP?

One of the most global and cross-sector companies in the entire financial services sector.

What was your first ever job?

Campaign Manager, Woollahra Action Committee. Aged 22, I (successfully) ran the re-election campaign for the group of councillors who administered the most picturesque part of Sydney.

When did you join the insurance/ risk profession?

November 1999.

What is your single proudest achievement?

My proudest achievements are seeing the success of teams I have created, or people I've promoted and mentored, over the years – be that at work or in any of the charities I'm involved with. I love making connections and helping others fulfil their potential.

Favourite work-focused saying/ motto/quote:

“We say interesting things about the big risk issues that impact our clients.”

A bit more about you

Advice to younger self?

It was the advice Australia's first openly gay senior judge gave me, though a few years too late: “Be yourself and have more fun!” Being young and gay in what was still a very conservative environment led me to be quite introverted when I was young. As those who know me will attest, this is not my natural disposition! I think this

is why I am so passionate about people being able to bring their full selves to work.

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

I wanted to be a barrister as I quite liked the pageantry that went with being paid to have arguments for a living. Then I discovered politics and wanted to change the world by becoming an MP. What experience has taught me is that it is everyone can be an agent of positive change. I truly believe that the insurance industry plays an absolutely vital role in making the world a better place.

Do you have any hidden talents?

Classical music has been a passion since I was 13 when I started learning the clarinet; by age 17 I was playing in the Sydney Youth Philharmonic Orchestra.

What is your favourite song/ piece of music?

Mozart's opera the Magic Flute.

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

I was part of panel of three (male) candidates and three interviewers when we were asked: “You are on assignment in another city but you've been told to stay on and it's your girlfriend's birthday. What do you do?” Having never had a girlfriend (or a boyfriend) at this stage, my mind started panicking about whether they would discover I was gay (which the question implied wasn't something they could conceive of) and decide they didn't want me. Then I tried to imagine on the spot what it might be like to have a girlfriend, how I would feel etc... Let's just say the interview, which had been going very well, didn't end on a high. A year later I moved to the UK. I almost certainly over-thought it, but it was an early and unwelcome introduction to the impact of unconscious bias.

Diversity in Insurance:

Has the profession changed since you've been working in it?

Having been educated at an all-male rugby-obsessed private school steeped in tradition

and whose culture encouraged conformity, the insurance sector I joined almost exactly 20 years ago was a very familiar place.

As the issue has become front and centre for the corporate c-suite, we have become much better at explaining how good risk management and the use of insurance is vital to an organisation's survival and growth. As we have elevated that conversation, we are becoming better engaged as an industry with a wider group of stakeholders as well as realising the need to change how we foster innovation and attract top talent. There is still some way to go but we have started the journey.

I'm incredibly proud to Chair the Dive In Festival, which has had an impact not just in London but around the world, encouraging people to think about how they can change their workplace culture to make it more inclusive.





“We need to articulate the standards we are holding ourselves to and lead by example.”

Richard Hartley

Born: Cambridge, UK

Your current role/ short bio:

I am Co-Founder and CEO of Cytora.

Your Journey:

Against the backdrop of the revolutions in the Middle East, my co-founders and I realised that world-leading institutions like insurance companies were not good at predicting or pricing risk. We believed that using algorithms to extract and leverage billions of online data points, we could help insurers to make more accurate predictions and pricing decisions. I published an article about this, and a senior executive for AIG got in touch to ask if he could buy the product. From there, my co-founders and I quit our jobs to launch Cytora in 2014. In my role at Cytora, I focus on setting the vision for the company, shaping the culture, and building a mission-driven team that is relentlessly focused on delivering value to customers. Today, we work with world-leading insurers such as QBE, XL Catlin and Starr. We have a team of 70 people, and we have just opened an office in Australia.

Something about your company: what's its USP?

Cytora's mission is to give every business in the world access to frictionless and fair insurance. Our core product, the Cytora Risk Engine, uses artificial intelligence to learn the patterns of good and bad risks over time, enabling insurers to improve their underwriting performance and offer frictionless buying experiences to customers.

What was your first ever job?

My first job was in product strategy at eBaoTech Shanghai, a cloud technology vendor to the insurance industry

When did you join the insurance/ risk profession?

In 2015, we decided to apply Cytora's technology to insurance.

Relevant qualifications/awards:

I have a BA from the University of Manchester and a Masters in political science from University College London. Cytora was recently named Risk Modelling Technology of the Year at the Insurance Times Awards, and Best AI Product in Insurance at the CogX Awards.

What is your single proudest achievement?

I'm very proud to work alongside a team of driven people who inspire me everyday.

A bit more about you

Advice to younger self?

Seek to do things differently from other people.

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

Be laser-focused on solving hard problems for your customers

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

A ballet dancer.

When did you last ride a bike?

This morning. I ride to work every day.

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

The ability to shapeshift.

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

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

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

A highly original scribble.

Are you competitive?

Very.

Diversity in Insurance:

Has the profession changed since you've been working in it?

Yes, particularly since key figures in the industry like Inga Beale have begun to articulate the issues around diversity and inclusion. There is more awareness now and people are starting to take action.

What does culture change mean/look like for you?

It means thinking about important questions from a first-principles basis and doing things differently from the status quo. Humans have a tendency to mimic what already exists. True culture change comes from examining how things should be done. At Cytora, we believe in building a culture where everyone feels empowered to produce their best work. Having a diverse and representative workforce is fundamental to our business; diversity of perspective and experience enable us to find better ways to solve our hardest problems.

What difference do you think we can all make to our profession as part of our D&I journey?

We need to articulate the standards we are holding ourselves to and lead by example. We should also be vocal about the work we are doing and seek to create proactive dialogue around diversity and inclusion in the workplace and in the industry. Not enough CEOs are making trade-offs to push diversity as a forcing function on their business – this is a huge problem and we must do better.





Charlotte Heiss

Born: Sydney

“Careers fair advised me, if lucky, I may end up marrying a lawyer and that I should be a legal secretary. Inspired me to prove them wrong.”

**Your current role/
short bio:**

Group Chief Legal Officer and Company Secretary. I protect, facilitate and advise the business.

Your Journey:

Eldest of three, grew up in south London. A policeman’s daughter through and through. Worked hard at seriously underperforming at school. Careers fair advised me, if lucky, I may end up marrying a lawyer and that I should be a legal secretary. Inspired me to prove them wrong. Went to Cambridge to study law, which opened up the world to me. Spent my 20s at the law firm Linklaters working hard, playing hard and travelling lots – no time for sleep. Have spent my 30s at RSA and worked up the ladder. Married with twin boys. Still no time for sleep!

Something about your company: what’s its USP?

We’re a more than 300-year-old general insurance company focused on selected regional markets. We help our customers – individuals and businesses – to better manage the threats and uncertainties that life produces.

What was your first ever job?

Paper round, aged 12.

**When did you join the insurance/
risk profession?**

2010.

Relevant qualifications/awards:

MA law; qualified solicitor of England and Wales; FN 40 Under 40.

What is your single proudest achievement?

When I was promoted to my current role, I was the youngest executive of any FTSE 100 company. Since then, I think navigating some sort of a balance between a demanding job and being a mum to my toddler twins.

**Favourite work-focused saying/
motto/quote:**

“What gets measured gets done.”

A bit more about you

Advice to younger self?

To be less afraid to speak up and be more confident in my judgement. I have spent a lot of my career assuming things I was thinking were obvious/irrelevant/stupid, only to have other people make them to accolade!

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

If you don’t ask, you don’t get. You can’t assume everyone else will look out for your interests (or mind read!).

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

I was a pretty unimaginative child and I wanted to be a lawyer from a pretty early age. Undoubtedly that was for all the wrong reasons (my day-to-day life bears no resemblance to the world of Kavanagh QC) but it’s worked out ok. If I didn’t work in business, I like to think I’d be a travel writer.

When did you last ride a bike?

Does an exercise bike count...?

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

I have a Jaguar F-Pace.

Do you have any hidden talents?

I can always guess what’s going to happen in TV and films. It drives my husband crazy.

**What is your favourite song/
piece of music?**

It would have to be something by Guns n’ Roses. Maybe November Rain.

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

Teleportation.

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

What’s the most interesting thing about you?

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

An almost completely illegible scribble (as my team would attest).

Are you competitive?

Yes. Even when I try very hard not to be or it’s in relation to a completely irrelevant thing, it’s just hardwired into my being!

Diversity in Insurance:

Has the profession changed since you’ve been working in it?

I think there’s more political correctness than there used to be and it’s also great that the Davies requirements have led to more diverse boards. There’s still more to do beneath board level but

I do believe that the conversation is changing and it’s also very encouraging that we have some fantastic female CEO role models within the industry. I think it’s sadly still true that women need to prove they’ve earned a seat at the table but for men, it’s theirs to lose.

**What does culture change mean/
look like for you?**

Culture is embedded into the DNA of organisations and changing it is like turning an oil tanker – difficult and slow. It takes persistence and consistency and requires organisations to make tough decisions about people who don’t embrace the culture they want.

What difference do you think we can all make to our profession as part of our D&I journey?

I think we need to role-model the changes we want to see. Be inclusive in our management style, support and promote people and call out bad behaviours.





Jodie Kaufman Davis

Born: Detroit, Michigan

“As I grew older, I began to understand all of the career opportunities available within the industry and gained a stronger appreciation for it.”

**Your current role/
short bio:**

H.W. Kaufman Group Board Member and Corporate Senior Vice-President, H.W. Kaufman Group, Managing Director, Burns & Wilcox Canada, Toronto, Ontario. Lead Canada operations and play an integral role in the development and execution of the MGA's overall growth strategy.

Your Journey:

I was born into a family in the insurance industry, one I initially perceived as slow, boring and stale. As I grew older, I began to understand all of the career opportunities available within the industry and gained a stronger appreciation for it. After following my dream of practising law for nearly a decade, I brought my experience into the family business to help it thrive. Since joining the team, I have furiously worked to build a strategic growth model for long-term success, as the industry's leading MGA in Canada, with six locations across the country.

Something about your company: what's its USP?

a. Burns & Wilcox Canada is a leading managing general agent and is proudly an independent wholesale insurance company, offering more than 300 specialty products across its six locations. The company puts great effort into training and developing talent. This focus on training and development allows each of our associates to have a voice in their career path, which facilitates our leadership team to gain a strong understanding of how to prepare our associates to become future leaders of the company.

b. The company adheres to core values that continually exceed the expectations of its insurance broker clients, associates, carriers and partners. Those values include accountability, stewardship, partnership and integrity. In addition to core values, the company also has five core competencies: grit, drive, street smarts, collaboration, and curiosity.

c. Burns & Wilcox Canada aims to align itself with its partners and clients through the company's specialty practice groups. These practice groups provide a gateway for all partners, brokers and clients to directly work with our subject matter experts and receive the upmost quality service and consultation to meet their needs.

When did you join the insurance/ risk profession?

I joined H.W. Kaufman Group, parent company of Burns & Wilcox Canada, in 2014. Prior to joining the company, I spent more than seven years at the international law firm of Dorsey & Whitney. In this role, I advised Canadian and US companies on mergers and acquisitions, capital market financing, and complex regulatory issues.

What is your single proudest achievement?

I would have to say my single proudest achievement is my three children.

Relevant qualifications/awards:

- a. Insurance Business Canada's 2016 Young Guns.
- b. Leadership Development Award from the United Jewish Appeal of Toronto in 2013.

**Favourite work-focused saying/
motto/quote:**

My favourite motto is one that I learned from my father, which is: "Cross one bridge at a time." This motto is a helpful reminder that there's a lot that we can accomplish in a day; however, sometimes that workload can become overwhelming. Keeping focused and checking off one item at a time will help you stay on track to accomplish your goals.

A bit more about you

Advice to younger self?

To my younger self, my piece of advice would be: "This too shall pass." Often in a challenge it is hard to see the other side of it. Once the hurdle is knocked down, it is easier to look back and say: "I can do that again." Usually you have learned something and have gained confidence and resilience.

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

"Today's peers are tomorrow's decision-makers." This piece of advice helped me understand the power of building relationships from day one. Insurance is the type of industry where relationships are the cornerstone of your ability to be successful on a daily basis.

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

A lawyer.

When did you last ride a bike?

If you are counting a spin bike – today.

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

Buick Enclave.

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

Healing powers.

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

Beautiful calligraphy.

Are you competitive?

Yes.

Diversity in Insurance:

Has the profession changed since you've been working in it?

Yes, more young professionals, women included, have entered the profession since I started working in the industry.

What does culture change mean or look like for you?

To me, culture change is all about co-creating a pleasant and welcoming environment with your associates. This environment should embody company values with an overall ambiance that people want to build a long-term career there.

What difference do you think we can all make to our profession as part of our D&I journey?

I believe we can make an effort to look beyond the profession as it is and focus in on how we can make the insurance industry an attractive profession to be a part of.





Sue Kean

Born: Ashford, Kent

“I loved the social purpose of the industry and the real difference that finance can make.”

Your current role/ short bio:

I'm the CRO at Old Mutual, currently winding down the London office following the separation of the group in June 2018. I oversaw the financial, execution and people risks during the separation process, and managed the group's relationship with the regulators.

Your Journey:

I became involved with insurance when I moved to London as a trainee accountant. I loved the social purpose of the industry and the real difference that finance can make. After 18 years doing regulatory and advisory work, I joined the Financial Services Authority in 2001 to help reform insurance regulation. This gave me a great overview of the industry and global networks, but I wanted more practical hands-on experience. I moved into the corporate world in 2003 and have had a variety of risk and capital roles. Each company had its own culture and challenges. I quickly learned the importance of clarity of strategy, communication and networks. Old Mutual has been a great opportunity to be involved in many different industries, meet people from many cultures, and to be part of a highly motivated executive team executing a very complex group reorganisation, while continuing to drive the underlying businesses forward.

Something about your company: what's its USP?

The former Old Mutual Group was a FTSE 100 financial conglomerate spanning insurance, banking, asset management and wealth management, with a strong focus on retail customers in the UK and Africa. It is now four separate companies, each with their own strategies, operating in markets with investors who are their most natural owners.

What was your first ever job?

Tesco in Grimsby by the docks - packing shelves and working the tills, part-time during my A-levels.

When did you join the insurance/ risk profession?

When I transferred from Leeds to London in 1985 during my accountancy training and was involved in Lloyd's and London market audits.

Relevant qualifications/awards:

BA (Econ) in economics and business finance. Chartered Accountant.

What is your single proudest achievement?

That my six children are all happy and healthy and have a passion to try new things.

Favourite work-focused saying/ motto/quote:

“Keep calm, we can do this if it's the right thing to do.”

A bit more about you

Advice to younger self?

Don't try to do too much yourself. No one is superhuman and people enjoy helping others.

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

Be yourself, don't try to be what you think others want you to be.

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

I have always been fascinated by how businesses work and saw Chartered Accountancy as a great way to get a variety of experiences.

Do you have any hidden talents?

I love to dance.

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

“Tell me about yourself” - it's the most common question but hard to answer succinctly.

Diversity in Insurance:

Has the profession changed since you've been working in it?

I have seen a difference in the past few years with the growth of supportive networks and many companies having a dedicated focus on diversity and inclusion. However, the pace of change has been very slow and the really hard part is overcoming unconscious bias that has built up over years.

What does culture change mean/ look like for you?

It starts with a clear understanding of the purpose and values of the organisation, which the leadership genuinely believes and reinforces through its day-to-day actions. Values are hard to measure so you need to define the desired leadership behaviours and hold

people to account if they don't live up to those behaviours.

What difference do you think we can all make to our profession as part of our D&I journey?

Be prepared to speak up. Tell your story, what help have you had along the way and use it to help others. Encourage them to be themselves and value the difference they can make. Culture change is all about details and reinforcing behaviours. A recent quote from one of the women in my team made me cry but really summed it up for me: “I knew I had certain skills that an organisation could benefit from, but didn't know how to harness it to extract maximum value for myself and the team I operate in. I have seen the value in having a fervent supporter and mentor, and will not settle for less in anyone I work for in the future. Many leaders talk the talk on developing their people but you live it in every interaction, word spoken and opportunity you create.”





Brendan McCafferty

Born: Liverpool

“I think the background I had gave me an exceptional work ethic and determination to be better than other people seemed to think.”

Your current role/ short bio:

Group CEO of Brightside, a private equity-owned, digital, niche broker. I started the job in the summer of 2018 and my goal is to continue the turnaround of the business and create a really great, niche, digital insurance business that brings technology and people together to benefit customers, insurers and the shareholders.

Your Journey:

I come from a working-class background and my home town was a seaside town in the northwest of England. Although I went to a good school, I didn't do well academically for various reasons and didn't go to university. Instead, I was lucky enough to be taken onto the Royal Insurance management trainee programme – as I had been smart enough to figure out I needed to do something to get me going and I independently started studying an accountancy qualification. This laid some good foundations and taking a lot of inspiration from my Dad, who encouraged me at every step, I found my way into management consulting for a few years with PwC and that gave me a huge step up in personal development. I learned to take the rough with the smooth and worked hard. I think the background I had gave me an exceptional work ethic and determination to be better than other people seemed to think I could be. For a long time, in the early years, I felt I had something to prove. And I have an incredible wife and family who support me in all that I do.

Something about your company: what's its USP?

Brightside is great at finding solutions for risks that are harder to place in the market, particularly non-standard motor and SME risks. It works with some of the biggest insurers to provide solutions for their own customers who don't always fit the underwriting parameters they offer.

What was your first ever job?

I worked in Boots the Chemist in the computers and cameras section when I left school.

When did you join the insurance/ risk profession?

I was very lucky to be taken on as a management trainee by Royal Insurance at 'The Sandcastle' building in Liverpool. This was, in those days, if you came from that area, the place to work. It was a stroke of luck and was the making of me.

What is your single proudest achievement?

I was the founding CEO of Flood Re and led the design, negotiation, build and launch of Flood Re – surely the landmark industry initiative of recent years. It was an incredible experience and I still miss the team I was part of.

Relevant qualifications/awards:

I qualified as a Chartered Management Accountant, which I did through a combination of day release and night school in my 20s. I have since been recognised by a handful of industry awards – mostly for what I did at Flood Re.

Favourite work-focused saying/ motto/quote:

“In God we trust; everybody else bring data.”

A bit more about you

Advice to younger self?

You'll be amazed at what you can do, and take the opportunities that come along. Don't play it too safe.

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

Plan five to ten years ahead – at least.

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

A Catholic priest. I spent some years in a junior seminary.

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

I've always loved cars. I have a Mercedes 4X4 AMG 63. It's powerful, noisy and practical for a family.

What is your favourite song/ piece of music?

Probably Jean-Michel Jarre – Oxygen Part IV.

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

The power to know the limits of my other powers.

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

When I was a teenager my handwriting was appalling, and I decided to change that, bought myself a book on calligraphy and an ink pen and transformed my

handwriting. I can still churn out calligraphy (copperplate) now, but everyday writing is somewhere between the two.

Are you competitive?

No. I'm focused on doing my best.

Diversity in Insurance:

Has the profession changed since you've been working in it?

Of course on every level it has, but I love insurance because of the people I have worked with, who are always dependable in their character.

What does culture change mean/look like for you?

It's when collective awareness of how old behaviours and attitudes hold people, business and society back and individuals decide that they need to change – not just everyone else.

What difference do you think we can all make to our profession as part of our D&I journey?

Lead by example, and talk about it – at every opportunity.





Ola Jacob Raji

Born: Shoreditch, London

“I wish I was taught more about emotional intelligence from a very young age because it’s a formidable tool to have in life.”

Your current role/ short bio:

Delivering creative insurance solutions to complex global placements and in my spare time I tackle how innovation that will take over.

Your Journey:

Something about your company: what’s its USP?

Insurance for me was just supposed to be a one-year experiment. After receiving the scholarship from Arthur J Gallagher when I was 17, I had a few internships and I thought insurance was an interesting but very traditional business. My ambition was to get into investment banking or get into a user experience and design role at some sort of Google-like company. After finishing university, I had an offer from an investment bank and Gallagher, so I thought it wouldn’t hurt trying out insurance for a year. My secret plan was because insurance was seemingly archaic on the surface, I could use this as a chance to use my tech knowledge and come up with a solution one day. Six and a half years later, I sort of fell in love with the concept of insurance and found it is one of the most forward-thinking industries in the world when it comes to risk, but has many potential opportunities to evolve as a business.

I really wanted to gain a deep understanding of how insurance worked and why technology constantly didn’t work with the industry. So six years later, I can say I have a few ideas and I’m waiting for the right time to execute.

Something about your company: what’s its USP?

Among the many USPs, the one I like the most is however big the company gets it still feels like a family business.

What was your first ever job?

I built a chocolate- and sweet-selling empire when the school canteen decided to only sell healthy snacks. (I was making £40-£50 pounds per day.)

When did you join the insurance/ risk profession?

I did an internship when I was 17 with Arthur J Gallagher.

Relevant qualifications/awards: University College London

Computer science BSc (Hons) – Dissertation: “Learning and Engagement in Immersive 3D Environment”

Undergraduate winner of the UCL and London Business School Entrepreneurs Challenge.

Chartered Institute of Insurance Diploma CII.

Winner of the Arthur J Gallagher Global Innovation Challenge.

Lloyd’s Community Programme management board member.

Founder and executive vice-chairman of the Next Generation Insurance Network.

Young Broker of The Year – UK Broker Awards, Insurance Age.

What is your single proudest achievement?

In life – overcoming my asthma through pushing the barriers on my fitness. In insurance – delivering a proof of concept for an innovative insurtech solution to win the internal Gallagher Innovation competition, after presenting to the global board and some members of the TV show Shark Tank.

Favourite work-focused saying/ motto/quote:

“What the mind can conceive and believe, you can achieve.”

A bit more about you

Advice to younger self?

I wish I was taught more about emotional intelligence from a very young age because it’s a formidable tool to have in life.

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

The power of perception.

When did you last ride a bike?

I ride a Boris bike to the gym every weekday morning.

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

The power of ultimate knowledge.

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

One of the reflections of your imagination.

Are you competitive?

I have two brothers and an older sister and for the first 20 years of my life it’s been about who is the best in the family. I usually won the little battles but the real win is the fact we are a strong team when we work together and help to strengthen our weaknesses together. So I fight when I need to fight but know the power of the right team.

Diversity in Insurance:

Has the profession changed since you’ve been working in it?

The people have changed and that has challenged some of the backward ways of insurance.

What does culture change mean/ look like for you?

Equal opportunity and the best person for the job.

What difference do you think we can all make to our profession as part of our D&I journey?

Own the journey and look internally before you look externally. Also, be yourself – that’s your power – but respect the terrain you’re in.





Margaret Resce Milkint

Born: Chicago, Illinois, US

“I was the first in my family to go to college. My family believed strongly in education, hard work and honour.”

Your current role/ short bio:

Managing Partner, The Jacobson Group. I am a talent strategist, catalyst, resource, trend-watcher/setter, mentor and champion for my insurance clients and candidates.

Your Journey:

I was the first in my family to go to college. My family believed strongly in education, hard work and honour. My dad was a quiet and humble man. My loving mom is an extrovert. They were a perfect match for 44 years until his passing. They believed in me, challenged and loved me, and gave me all they had. For that, I am truly blessed. Also, I come from very strong women. My mom helped me raise my children and I am forever grateful. My grandmothers were working women and pioneers. Their lives inspired me to seek and walk with strong women today.

Something about your company: what's its USP?

The Jacobson Group was founded in 1971 by my beloved mentor, the late David Jacobson. He was a talented visionary for the insurance industry and a truly enlightened man.

What was your first ever job?

A waitress ... and I was a damn good one. It was a fantastic way to learn the power of relationships.

When did you join the insurance/ risk profession?

I joined after graduating from the University of Illinois. I was hired as a management trainee at Allstate.

Relevant qualifications/awards:

Co-founder of the Women's Insurance Networking Group. US chair of The Insurance Supper Club North America champion for Dive In - the global festival for diversity and inclusion Champion of Industry Awardee; Million Women Mentors 2018.

What is your single proudest achievement?

My proudest achievement is raising my children, Monica (22) and Alec (20). They are my universe - my everything - and two fine citizens of the world.

Favourite work-focused saying/ motto/quote:

“You gain strength, courage and confidence by every experience in which you really stop to look fear in the face.” - Eleanor Roosevelt.

A bit more about you

Advice to younger self?

Be bold, be brave, and step into your power. Don't wait to be asked. Don't wait until you find perfection. Carpe diem!

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

It is okay to say 'I'. I was a 'we' speaker and only referenced 'we'. A wise mentor once told me to give myself permission to say both 'I' and 'we'. I share this advice every chance I get.

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

I wanted to be a writer or journalist. I'm still a storyteller at heart.

Do you have any hidden talents?

I make a mean omelette - thin, feather-light perfection, according to my fans.

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

The ability to create time that doesn't exist.

Are you competitive?

Absolutely. Fiercely competitive. It has made me both stronger and humbler.

Diversity in Insurance:

Has the profession changed since you've been working in it?

Yes, but not enough! We've lacked honesty, openness and action. The industry is still fearful, but I'm not afraid to shout about it.

What does culture change mean/ look like for you?

I see it as a mosaic of attitudes, perspectives and feelings. We need to use our voices for change, both individually and as a chorus. This should be taught to our girls so that they can carry this into adulthood - not learn it as they enter the business world. Only then will we see dramatic, lasting change.

What difference do you think we can all make to our profession as part of our D&I journey?

Educate and evangelise early! Encourage D&I principles with grade school-aged children. This is already occurring with the implementation of STEM programmes for girls. Make D&I their 'normal'.



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