



iCAN Role Models 2023

60 Role Models for 6 Years of iCAN

iCAN

INSURANCE
CULTURAL
AWARENESS
NETWORK



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Designed by Richa Patel

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Happy 6th Birthday to iCAN!

Welcome to the second edition of iCAN's book of Role Models, celebrating the journeys and successes of 60 people from diverse cultural backgrounds working in the insurance industry today.

We formed iCAN, the Insurance Cultural Awareness Network, in 2017 with the aim of promoting multicultural inclusion and progression within our sector. Our first book was published in 2019 when iCAN was still in its infancy. Now, as we celebrate our sixth birthday, it's almost surreal to reflect on the huge changes we've seen in our network, across the industry, and around the world since the last edition.

The past few years have been marked by a series of significant global challenges that have deeply affected our culture and collective consciousness. One event that had a particularly profound impact was the tragic murder of George Floyd in 2020. This event sparked conversations about social justice and racial equity, giving rise to the Black Lives Matter movement and emphasising the crucial role of inclusion in every facet of our society.

The global spotlight on this topic has seen a positive, increased focus on diversity and inclusion within the insurance industry. We are pleased to see companies now starting to report on their ethnicity data, Dive In growing as a global event, and D&I becoming a mainstream topic of conversation. However, the pace of progress is not fast enough and the industry continues to fall under scrutiny for its lack of diversity and representation, especially at the highest levels.

Just 3% of senior positions in the UK insurance industry are currently held by individuals from ethnic minority backgrounds, far below the national average, and a financial services survey published in December 2022 found that 45% of ethnic minority employees believe their career progression is slower than that of their white peers.

Against this backdrop, iCAN's work has never felt more important and we are so proud of what the network has achieved over the last few years. We have now grown to over 5,000 members and are supported by 30+ sponsors from across the industry. We have a mentoring platform (INSpire), a jobs board (iCAN Apply), and iCAN Connect -

a regular forum for sharing best practice within D&I. We also regularly host networking, business and cultural celebration events and, very excitingly, have recently expanded to launch our first regional hub in Birmingham!

Through our work and interactions within our industry, we regularly see first-hand the unique challenges that ethnically diverse talent face in progressing their careers in insurance, such as a lack of connections, difficulties navigating the industry, and an absence of role models.

Representation really matters. There are still too many people from ethnically diverse backgrounds whose aspirations are limited to the examples they see around them. How can they find their path if the destination feels impossible?

We all need role models who can inspire us, help us learn from both their successes and challenges, and provide a roadmap for achieving our own goals. With that in mind, we are thrilled to present this book which showcases the stories and insights of 60 role models from different cultural backgrounds who work in various roles and levels across the insurance industry.

This brilliant group of people have generously shared their personal and professional journeys, their challenges and achievements, their passions and aspirations, and their advice and guidance for others who want to succeed in this industry. They represent the rich talent already working in our sector, proving not only that the talent pool does exist, but that they're already having a huge positive impact and carving the path for the next generation.

We hope that this book will inspire you. Whether you are already working in the insurance industry or considering a new career path. We hope it will help you discover new possibilities, consider different perspectives, and learn about some of the wonderful people who give so much to our industry. We are incredibly grateful to all the role models who contributed their time and stories, as well as to our sponsors who made this project possible.

Ajay Mistry & Kishan Mangat,
iCAN Co-Chairs

We promote multicultural inclusion and progression, engage with allies, and celebrate the benefits of inclusion and diversity in the industry.

iCAN stands for the Insurance Cultural Awareness Network. We are the first UK-based, industry-wide independent network that supports multicultural inclusion and progression across the insurance sector.

iCAN was founded in 2017 by a group of insurance professionals who came together to advocate for change and consider some of the challenges facing people of colour - and those from outside the UK - working in insurance, particularly around ethnic minority inclusion and attracting a diverse talent pool to the sector. An opportunity arose to address these challenges by establishing a network, working with colleagues across the industry, creating partnership opportunities for existing ERGs and Champions, and providing a platform from which to highlight the importance of multicultural inclusion, intersectionality and commonality and more - all crucial aspects of successful inclusion.

As we continue to advocate for change with our multiple initiatives like INspire, Apply and Connect, our core principles are always our North Star:

- **Share Best Practices** - Bring the industry together from new joiners right through to Board/Executive-level to share best practices, encourage mentorship and networking to promote multicultural inclusion.
- **Address Allyship** - Work with allies and other diversity and inclusion networks to address intersectionality and promote understanding across all facets of diversity.
- **Promote Awareness** - Promote multicultural awareness and drive engagement within the industry.
- **Challenge Perceptions** - Challenge perceptions and misconceptions of the industry amongst new multicultural talent and focus on the advancement of careers for ethnic minorities in the sector with a key focus on retaining talent.
- **Drive Connectivity** - Connect with multicultural networks from across the industry to drive long-term sustainable growth whilst working with other industries to drive change.

If you are interested to know more or want to get more involved, please register for free at www.i-can.uk or follow us on LinkedIn <https://www.linkedin.com/company/ican-me/>.



Your iCAN Team



Ajay Mistry
iCAN Co-Founder and Co-Chair

With experience gained over the last 12 years from Aviva, Aon and Brokerbilty, Ajay is now the Founder & Director of Gambit Partners - a growth agency focused on supporting early-stage Insurtechs and Tech Startups with their growth strategies. Ajay is also an Advisory Board Member of the CII's Broking Community, supporting 13,000 Broker members in their personal career development. Ajay was recently named in the Insurance Post Power List and the Global 100 Leader List by Insurance Business.



Kishan Mangat
iCAN Co-Chair

Kishan is a specialist litigator at DWF, defending catastrophic injury claims on behalf of large insurers and corporate self-insured companies, and was recently named as "Insurance Lawyer of the Year" at the Women In Insurance Awards. Kishan is also on the board of iWIN (Insurance Women's Inclusivity Network), providing support for the learning and development of aspiring female insurance professionals.



Arit Amana
iCAN INspire Mentoring Lead

Arit is a qualified Chartered Secretary and Legal Practitioner. She is a Fellow of the Chartered Governance Institute and has over 15 years' experience in governance and corporate compliance in various industries. Arit is particularly interested in creating mentoring and sponsorship opportunities for marginalised communities within the insurance industry, creating lifelines for career advancement.



Bal Mahil
iCAN Connect Lead

Bal is the Head of Distribution Operations at AXA XL, following eight years in the Global Risk Function where she successfully managed large transformations following multiple mergers and acquisitions. Bal also co-founded and co-chairs Rise, the first multicultural network group at AXA XL. Its support led to the company publishing their first Ethnicity Pay Gap Report in 2021. Bal was recently named in the Empower Top 100 Ethnic Minority Executive Role Model list and Insurance Business UK's Elite Women List.



Echaunti Swan
iCAN Operations Manager

Echaunti is originally from Bermuda but was raised in the United States before moving to the UK for her Master's Degree. Over the years Echaunti progressed through the ranks of the insurance industry and eventually found her niche in the inclusion and diversity sector. In 2020, she created the first black-owned market within the London Insurance Market. This market gave black vendors in London a platform to showcase their products and services and highlight their commitment to giving back to the community.



Felix Wong
iCAN Thought Leadership Lead

Former solicitor and insurance professional Felix Wong has contributed significantly to driving diversity and inclusion initiatives. At Allianz UK he co-founded ENRICH, the multicultural network, as well as advising several countries on setting up their own employee resource groups (ERGs) and co-founded the global Allianz multicultural ERG. He has been recognised as a Top 100 EMpower Ethnic Minority Future Leader since 2021 for his commitment to promoting DEI in the workplace.



Gareth Mutema
iCAN Marketing Operations Lead

Gareth works as a Digital Business Manager for Aviva and sits on the SteerCo's of the Aviva GI Inclusion Council, the Aviva Origins Network and the Aviva Black Professionals Network. Gareth's previous roles include Churchill Insurance Consultants, Midway Insurance and LV=. In the last 8 years Gareth has published several articles featured in the BIBA publication 'The Broker', Insurance Business UK, Insurance Age, and the CII journal to name a few.



Gerel Rentsenpurev
iCAN Apply Lead

Gerel was born and brought up in the Gobi Desert of Mongolia and having spent almost 6 years at a local insurance company in Mongolia, she gained extensive experience in insurance advising and later became the Head of a health insurance department. Gerel recently completed an MSc in Insurance and Sustainable Risk Management at GCU London and joined Swiss Re as an Underwriting Analyst. Gerel's passion for helping others succeed in the industry has led her to focus on developing young insurance professionals in underdeveloped parts of the world.



Heather Armond
iCAN Comms Lead

Heather is the Head of Internal Communications for Allianz Global Corporate & Specialty. Born in Duncan, Canada, and currently residing in Munich, Germany. In her role, she manages communications activity in support of employee engagement across this global organisation of more than 4,200 colleagues in 30 countries.



Jimmy Kumar
iCAN Birmingham Lead

Jimmy has been in the insurance industry for over 30 years, working in broking powerhouses such as Aon, WTW, The Ardonagh Group and Marsh where he is currently a Client Executive, SVP, specialising in multinational business and large PLC's. Jimmy is an active member of the Colleague Resource Groups at Marsh including The Multi-Cultural Network and Asian Colleague Support Group, and now gives back by mentoring, coaching and helping to develop others now finding their way.



Kate Gardner
iCAN Marketing and Comms Lead

Kate is an experienced professional with over a decade of expertise in the insurance, non-profit, and arts industries. She is Senior Manager of Communication and Engagement at Markel International where she leads the internal communication and employee engagement strategy for the wholesale division. She also serves as co-lead of the organisation's inclusion network and was recently named in Insurance Business's Elite Women for 2023 list.



Maxine Goddard
iCAN Advisory Member

Maxine Goddard is SVP, Strategic Distribution and Development for Global Markets, at Sompo International with over 20 years' international experience across insurance, banking, oil and gas, and the United Nations. She also sits on the Advisory Board of the ISC Group as a champion for gender balance and is the co-chair of RATL, the Race Action Through Leadership group. Maxine has been awarded the Freedom of the City of London and is an active Livery member with the Worshipful Company of Insurers.



Natalia Zurowski
iCAN Advisory Member

Natalia is a Senior Strategy Associate - Technology, Innovation & Partnerships, part of the Global Technology team at JP Morgan Chase & Co. Natalia is passionate about diversity, financial services and technology, and is an accomplished speaker who has spoken at InsurtechBrek, the Dive In Festival and the Women in Insurance Summit for the UK. She is also a previous winner of the 'Top Women in Insurance' category at the We Are The City Rising Star Awards and a Top 100 Female Future Leaders in the UK by the Women in Finance Awards. Prior to JP Morgan Chase, Natalia was the Head of Content Management for Financial Institutions at Boston Consulting Group and led marketing for Synechron for London and APAC.



Nick Borzenko
iCAN Treasurer & INspire Lead

Nick is as a Senior Manager for a professional services firm, focusing on internal audit for organisations within insurance. He leads outsourced and co-sourced internal audit services for clients. Nick is an ACCA qualified accountant and holds the CIA internal audit designation. He has taken a lead role in the mentoring schemes we've set up and strongly believes in the benefits of developing lasting mentor/mentee relationships.



Yasmin Carter-Esdale
iCAN Partnerships Lead

Yasmin works as a Schemes Account Executive for Hiscox to deliver and manage bespoke portfolio solutions and is also a CII Underwriting Community board member supporting over 9,000 underwriters. In 2022, Yasmin founded ELEV822, the insurance profession's first LinkedIn development programme and was recently named as an 'Exceptional Female Leader' in the Insurance Business 'Elite Women' list.



Adabel Asinugo

Born: Nigeria

“I was fortunate to observe the growth and success of the company in my younger years and from that I quickly learned the importance of self-belief, grit, consistency and tenacity.”

Your current role/short bio:

I am the Head of Risk Management and Sustainability at HDI Global UK & Ireland and I also lead the DEI working group which myself and a few colleagues created in 2021. As an Executive and Senior Leadership Team member, I am focused on embedding a risk culture throughout the organisation and developing sustainable business strategies for growth within the UK & Ireland entity. I particularly love the exposure and depth of business understanding I get from working closely with various functions and stakeholders.

What was your first ever job?

A summer sales assistant in Dorothy Perkins at the age of 16.

When did you join the insurance/risk profession?

I joined the insurance and risk profession in 2012 as a summer intern with Aon's Risk Consulting division.

Favourite work-focused saying/motto/quote?

Your only limitation is in your mind.

Your journey:

I was born into a business-oriented family. My father's construction company built roads, bridges, etc. I was fortunate to observe the growth and success of the company in my younger years and from that I quickly learned the importance of self-belief, grit, consistency and tenacity.

I got into insurance by chance. Upon completing my undergraduate degree, I was applying for jobs in banking and finance and didn't even consider the opportunities in insurance.

After many months of searching, I came across an internship opportunity at Aon's Risk Consulting team and I sent my CV. I had no idea what Commercial insurance was about nor did I know what the risk management profession entailed but I was certainly intrigued and wanted to learn more.

The 8 weeks summer internship at Aon was a great decision, and it led to me enrolling for my Masters degree in Insurance and Risk Management and subsequently my first full time job as a Risk Analyst in a Lloyds managing agent.

What advice would you give your younger self?

Trust your instincts and go for it!

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

A doctor, but very quickly changed my mind when I realised I didn't have the stomach for it.

Do you have any hidden talents?

Singing, I love to sing.

Are you competitive?

I absolutely am. Healthy competition is great but I firmly believe in outperforming yourself.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

My honest opinion is the insurance industry still has some way to go with regards to fully acknowledging the diversity gaps and most importantly inclusion gaps in the industry and implementing the strategies to close these gaps. I can certainly see the efforts being made and I am optimistic that change will continue as we have started having those conversations.





Amardeep Singh Parmar

Born: Hitchin, Hertfordshire

“Things don’t always work out how you plan and that’s life, when one door closes another always opens.”

Your current role/short bio:

Talent Acquisition Manager – I have full accountability for all recruitment activity at AEGIS London across all levels and departments.

Talent Acquisition is an extremely dynamic and satisfying position to hold, each open vacancy is unique and presents its own challenges you need to navigate in order to find a successful candidate. You have to take into account the business needs whilst factoring in market conditions and what your competitors are doing whilst also appreciating the wider economic and social backdrop we find ourselves in. What I love most about my position is the mobility it gives me to collaborate with executives and managers across all areas of the business.

What was your first ever job?

My first job a day after getting my national insurance card and number was at McDonalds!

What is your single proudest achievement?

Graduating with a degree was a big moment for me, I was the first person in my family to obtain one.

Favourite work-focused saying/motto/quote?

“Have a plan – work towards it and be flexible”.

Your journey:

My grandmother arrived in the UK from India in the 1960’s with my father who was 5 years old at the time. They left the village life to seek out a better future in the UK. My grandmother reminds me that she arrived at the airport with no shoes on her feet! This was extremely eye opening for me to hear and she often reminds me of the farming life I was likely to have today should the family have decided to stay put. The lack of opportunities presented to the generation before me has driven me in my earlier career to focus on my own studies with aspirations of becoming a Solicitor. The timing of my graduation was in 2008 when the “credit crunch” and “graduate stockpile” severely restricted the aspirations I had. I decided to utilise my legal knowledge in the field of HR and followed my natural talents to become the best I can in the field of recruitment. Having worked for many of the UKs largest financial institutions I found myself as Head of Talent Acquisition for a Lloyds Syndicate 5 years ago and have been passionate about the insurance sector ever since. Things don’t always work out how you plan and that’s life, when one door closes another always opens. One of the things I love most about my job is that I can constructively guide candidates who are at a similar cross roads to where I once was – there is a job in insurance for everyone.

Do you have any hidden talents?

I am a professional Dhol Drummer (North Indian drum) and made it into the Guinness Book of World Records in 1998. I am also an audio engineer and love all things speakers and music. I have a fanatical love for Dub Reggae music and used to have a touring sound system in the UK.

Did you have a mentor/role model to help you throughout your career?

Whilst I have not had a formal mentor I would like to take this opportunity to credit Nigel Williams (Ex Global Head of HR at XL Catlin) as someone I could always go to for advice. I would also like to give praise to Chris Rash – CEO Talbot for giving me an opportunity to enter the sector without prior experience and of course Claire Parkinson – Human Resources Director at AEGIS London who is an inspirational manager.

How many languages do you speak?

I speak fluent English, Punjabi, Hindi and Urdu. My German speaking skills stopped at GCSE however I can navigate my way around Berlin when required!

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

Many organisations are aware of the need for change and it’s great to have seen the CEO pledges signed over the years and practices developed in order for recruitment processes to have more diverse outcomes. It is also encouraging to see that our recruitment agency partners also understand the importance of this when submitting roles where the CV sourcing part of a process is outsourced. The industry has also made positive steps in ensuring workforces are aware of unconscious bias and the impact this can have. Initiatives such as the Dive-In week have also had a great impact and the increasing levels of engagement from organisations in the market are showing that progress is being made.





Ana Gomes-Freire

Born: Lisbon, Portugal

“I am very proud of where I am and the path my life has taken thus far, and that my challenges have not stopped me from growing.”

Your current role/short bio:

I currently work as a Financial Risks Account Handler for an insurance brokers. I specialise in Professional lines, cyber and management liability.

I have become an insurance nerd and in my role I get to see how various factors play a part in insurance availability and client's needs. I enjoy being part of a trusted, advisory and highly skilled team, who achieves the best results for the client, in an exciting ever changing industry.

What was your first ever job?

I have had an array of jobs from junior hairdresser, to retail assistant, to optical consultant. Being able to translate the client needs to a product and service, has been the most important part of my work.

What is your single proudest achievement?

Like any proud parent I must say having and raising my daughter. When I became a single parent at 20, I had to quit university to focus on this new little person that was counting on me. And I want to be an example of what is possible for her as she navigates the world as a capable, intelligent, committed black woman.

Favourite work-focused saying/motto/quote?

“I'm on it.”

Your journey:

My family relocated from Portugal when I was 13 years old. It has not been an easy journey to navigate being from a single parent household, living in a hostel, then a council estate known for racial tensions. I attended what at the time was the 3rd worst secondary school in the country. Despite our family's beginning in this country, I enjoyed learning and after moving schools, I was able to get stuck in and my grades started reflecting my love for learning. After attending college, I was the first person in my family to be accepted into university to undertake a law degree. At the beginning of university I found out I was pregnant and made the decision to cut short my studies and focus on being a parent. Fast forward 8 years and a couple of jobs later I entered the insurance world. I am very proud of where I am and the path my life has taken thus far, and that my challenges have not stopped me from growing. Anything is possible despite the cards one has been dealt, all that is needed is commitment, hard work and resilience.

What advice would you give your younger self?

Don't let the fear stop you. What is the worst that can happen?

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

You know more than you think you do. Do not let doubt keep you from taking advantage of opportunities.

What is your best networking tip?

Don't be shy, be professional but be yourself. Make sure you follow up after the event.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

Whilst I am still at an early point in my journey through the industry, I can say that there has been an overdue focus on EDI in insurance in recent years. We have a long way to go but the work entities such as iCAN, Chartered Insurance Institute and local insurance institutes, are actively doing the work. I am fortunate to be the EDI Officer for the Leicester Insurance Institute and be part of the fundamental change the industry needs.





Andrew Corbin

Born: Singapore

“I grew up in Singapore and then South East London and was very naïve to believe that a vibrant, multicultural environment is ‘normal’.”

Your current role/short bio:
I am a Partner within Gallagher’s Aerospace division. I am a producing broker and client relationship manager, a market-facing broker, and also an account technician. Additionally I am the Chair of Gallagher UK’s race/ethnicity network. I love what I do because it is intellectually stimulating whilst affording me a work-life balance that allows me to pursue personal interests and maintain a social life. In this industry, a successful career does not result in killer hours or estranged loved ones.

What is your single proudest achievement?
Getting engaged to the love of my life. We got married in May 2024 and I expect that will then become my proudest moment.

Favourite work-focused saying/motto/quote?
You have to define what success looks like for yourself. It is different for everyone. Be real with yourself and decide what will actually make you happy, then go out and get it.

Your journey:
I grew up in Singapore and then South East London and was very naïve to believe that a vibrant, multicultural environment is “normal”. It wasn’t until I went to university and then joined insurance that I realised diversity wasn’t enjoyed by every institution. I started my career taking the “easy route”, which involved assimilating as closely as possible with the behaviours of my surroundings.

Following COVID, I have since stopped doing that and have maintained my authenticity as much as possible. My fear was that sticking my neck above the parapet would act as a disadvantage, when the reality is I have since taken on the Chair role for Gallagher’s race/ethnicity group, have won awards, have met dozens of brilliant, likeminded people, have been promoted to Partner, and the fulfilment from my working life has improved exponentially.

Be yourself, find what makes you happy and pursue that path!

Do you have any hidden talents?
I have a side hustle as a supper club chef and food blogger. My Instagram (@drunkenprawn) started in lockdown as a casual focus for my passion and has since turned into something a bit more legit! Food is my absolute number one passion and many of my day-to-day decisions revolve around it.

One must-do holiday recommendation?
South-East Asia, and I would start in Thailand. I am a massive foodie, and nothing can quite compare to the first time you have a real Thai meal (up there are also Vietnam and Malaysia). The added benefits of beautiful weather, stunning beaches and islands, great parties and incredible hospitality make Thailand in particular a wonderful destination.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?
It is behind the curve, particularly in specialty insurance markets. We simply do not represent the communities in which we reside and we therefore operate with sub-optimal diversity of thought. Moreover, the knowledge base of different cultures is not sufficient. There is a lot of room for improvement (as with many industries) which on the plus side means that all improvements are happening very quickly. It has been exciting to watch the industry “wake up” and take action.





Angela Irvine

Born: Birmingham

“I was determined to be successful. I worked hard, started my professional exams and moved from insurer to broker before seizing the opportunity to take over a small business from a retiring broker at the age of 26.”

Your current role/short bio:

I am the sales director for Bletchley and have responsibility for developing the company's portfolio of regional and national clients. We are a team of industry professionals that act as trusted advisers to our clients. We offer bespoke risk management solutions, with no jargon or inflated fees. Every day is genuinely different. I particularly enjoy finding solutions to any challenge thrown my way.

What was your first ever job?

My first job was working in the family sports and leisurewear business. As soon as I was able to drive, my dad had me out on the road delivering orders to customers!

What is your single proudest achievement?

Having my own business at the age of 26.

Favourite work-focused saying/motto/quote?

Don't worry about not conforming to expectations.

Your journey:

My Asian father came to the UK in the early 1960's, where he met and married my mum. As he had a law degree and later gained accountancy qualifications, he had very high expectations of his children in terms of education and career choices.

He fully expected me to go into accountancy and was disappointed when I chose insurance, which was probably viewed as being less prestigious. I was determined to be successful. I worked hard, started my professional exams and moved from insurer to broker before seizing the opportunity to take over a small business from a retiring broker at the age of 26. I grew the business and eventually sold it several years later and began helping other brokers to grow as part of a team.

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

A vet or an air traffic controller!

What is your favourite song/piece of music?

'World In My Eyes' by Depeche Mode.

Are you competitive?

Hugely, I even compete with myself! I once tried to throw a game of ten-pin bowling with my young children and couldn't bring myself to do it!

One must-do holiday recommendation?

A safari in South Africa. If you ever get the chance to go, do not hesitate. It was the best holiday experience I've ever had and I very nearly didn't go! I cried when I had to come home.

Why are you passionate about the insurance industry?

I don't want it to be seen as being secondary to other professions such as law and accountancy. It should be viewed as being on a par.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

It has progressed. Early in my career I would often be the only woman at industry events and while I still think there's a way to go, there is much more diversity nowadays.





Angela Holder-Holdsworth

Born: London

“I believe that being competitive means I always give my all in anything I wish to achieve.”

Your current role/short bio:

Group Internal Audit Director at Thomas Miller. My team and I are responsible for providing assurance over the control environment of Thomas Miller, its owned businesses and its managed clubs.

Currently, I am taking my team through transformation, which they are fully embracing and I am enjoying the journey with them, as it is providing us with the opportunity to do things different and better. I love being creative and addressing tasks from unusual perspectives.

What was your first ever job?

My first ever job was as a part-time sales assistant in Mark One (the 1990s version of Primark I guess), while I was in college. I can still hear the Christmas mixtape being played on a loop!

What is your single proudest achievement?

I have two: the first is raising my son Kamal; he is 26 now, and I marvel at his intellect when we have our mother and son discussions; and the second is participating in, and coming second in my very first bodybuilding competition at the age of 42.

Favourite work-focused saying/motto/quote?

“The only time you fail is when you fall down and stay down”.

Your journey:

I was a late starter. Other than sports, I never really had a career in mind, and unfortunately my parents did not see sports as a “career”.

Once I became a single mum, my focus was on providing for my son, so I ended up studying accounting while working two jobs, one as an import/export coordinator for a large removal firm, and the other in a betting shop.

Upon obtaining my AAT, I asked to be seconded to the Finance department (with no promise of a role thereafter), but I wanted the experience. I worked hard, and was kept on moving through several different roles due to company restructuring. My true “career” took off when I worked on implementing a Sox program alongside contractors; one of the contractors told me about a Sox role at an insurance company in the City.

The rest, as they say, is history.

What advice would you give your younger self?

Don’t be afraid to be different and speak up more. – I always wanted to try and blend in and was always afraid to ask questions in case I was seen as being “dumb” especially being one of the few people, who at that time did not have a university degree.

What are your thoughts on cultural diversity in the insurance industry?

While there has been much positive movement in the industry in the last 3 years or so, there is a long way to go and everyone has to recognise that the wheels of change will turn slowly. Trying to change 1000s of years of what has traditionally been a white male dominated industry cannot happen overnight. The momentum needs to continue so that the generations that follow gain the most benefit; seeing the route to C-Suite roles and Board roles as being attainable.

Did you have a mentor/role model to help you throughout your career?

I had a couple of informal mentors who helped me navigate some of the workplace politics, as well as instilling confidence in me to “put myself out there”; especially the importance of networking. About 3 years ago I was introduced to a career coach, and I found it immensely useful.

Are you competitive?

Fairly, although I have calmed a lot as I’ve matured. However, I believe that being competitive means I always give my all in anything I wish to achieve.





Anna Dilku

Born: Cheshire, Greater Manchester

“I was raised by ambitious, assertive and driven parents, who built their life together from scratch – little did I know they would be the foundation for everything that followed.”

Your current role/short bio:

I manage Aviva's corporate social media channels, creating thumb-stopping content for Instagram, LinkedIn and Twitter, to give people a unique insight into our brand.

I'm incredibly fortunate to be in a role that combines my passions to creatively engage and cultivate inclusion. I love people. I love to tell their stories. I love evoking emotion. My side hustle co-chairing our multicultural network gives me the opportunity to be an intrapreneur, working across all levels, from our call handlers to the C-Suite. I'm in a privileged position to use this to shape the narrative of our social channels, whilst baking in the representation that is so vital to make our diverse audiences feel seen and heard.

What was your first ever job?

A Media Planner/Buyer at the media agency, WPP.

What is your single proudest achievement?

Receiving independent industry recognition for my 'Outstanding Contribution' was the pinnacle of my career to date!

Favourite work-focused saying/motto/quote?

Claim authorship of your own story, or others will create their own narrative about you – peppered with assumptions, stereotypes and presumptions.

Your journey:

I was raised by ambitious, assertive and driven parents, who built their life together from scratch – little did I know they would be the foundation for everything that followed! Being born into a South Asian culture, in which uncles and aunties deemed the birth of a daughter to be a disappointment, wasn't easy. But I was lucky to have parents who instilled the confidence to fight stereotypes and gender discrimination in me from day one. I grew up knowing I could do anything a boy could do, if not more. I may have been the only brown girl in every classroom, meeting, and conference, but I learned to use my influence to create safe places for other under-represented groups to thrive. That's drawn me to voluntary roles with organisations from UN Women to the Incorporated Society of British Advertisers.

The rest, as they say, is history.

What advice would you give your younger self?

Never dull your sparkle to make others feel comfortable. In the immortal words of Rihanna, 'shine bright like a diamond'!

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

Allow your passion to become your purpose and it will one day become your profession.

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

Everything Gal Gadot's Wonder Woman has – as beautiful as Aphrodite, wise as Athena, swifter than Hermes and stronger than Hercules. I wouldn't mind her Lasso of Truth either!

Did you have a role model to help you throughout your career?

Role models I've looked up to at work include David Hynam for his (witty!) intelligence, Pete Markey for his credibility and Waseem Malik for his authenticity.

What is your best networking tip?

Your vibe attracts your tribe – you do you, and you'll attract what you are.





Bijal Patel

Born: Southampton

“I was told that I was aiming too high when I said I wanted to work in Law. This fuelled my hunger to prove the doubters wrong. The hunger was worth the struggle.”

Your current role/short bio:

I am a Senior Solicitor and Assistant Claims Manager at DWF Claims, which sits within DWF Law. We are a leading global provider for integrated Legal and Business Services. My current role entails handling and overseeing Solicitor's Professional Indemnity claims on behalf of QBE Insurance Europe Limited. I joined DWF in 2019 and prior to that I worked at Aon UK Limited handling the same QBE account. I love being at the heart of all things claims and being the go-to person for Insurers, Insureds, Brokers and Underwriters.

What was your first ever job?

Waitress and barista.

What is your single proudest achievement?

It is hard to pick just one. Buying my own property and learning to fly are up there!

Favourite work-focused saying/motto/quote?

“Don't put off till tomorrow what you can do today”.

Your journey:

A career in football raised a few eyebrows. Therefore, I gave up on my dreams of “Bend it like Bijal” and embarked upon a respectable career in Law.

In the early 2000's, when applying for a training contract, I encountered discrimination. One particular firm rejected my CV based solely on my name. Not one for taking something lying down, I re-sent my CV to the same firm again. The contents of my CV remained the same, but this time, I changed my name to Beatrice Patterson. Low and behold, I was invited for an interview! Naturally, I declined the invitation. Fast forward to today, I have 18 years of post-qualification experience as a solicitor, with 12 of those years working in the insurance sector.

I was told that I was aiming too high when I said I wanted to work in Law. This fuelled my hunger to prove the doubters wrong. The hunger was worth the struggle.

What advice would you give your younger self?

Do not let rejection derail you. Know your worth.

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

You won't know everything, but don't be afraid to try.

One must-do holiday recommendation?

Japan. A fascinating country with a good blend of culture and chaos.

What is your best networking tip?

Everything starts with a smile and a Hi. Engage, embrace and enjoy.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

It has evolved in recent years and is moving in the right direction. The iCAN network is a credit of the great work being undertaken to push barriers and bring about awareness.





Boaz Appiah

Born: East London

“Growing up in one of the most deprived boroughs in London, the odds are stacked against you. However, I was the first in my family to finish university, graduating with a 2:1 Law degree.”

Your current role/short bio:

I'm a Political Violence Assistant Underwriter at Chaucer where I underwrite to provide cover against the risk of terrorism, strikes, riots, civil commotion and war. The role I have is very empowering. It allows me to take ownership of a part of the book and work to develop it – namely the African business. This has given me the ability to travel to the continent in order to foster relationships with brokers and cedents on the ground.

What was your first ever job?

Working at a telephone call centre in Aldgate.

What is your single proudest achievement?

Founding and chairing the inaugural Markel International young professional's network – Markel's Next Generation – for two years

Favourite work-focused saying/motto/quote?

My life mantra/ethos is that “Life is limited, so strive for your legacy to be limitless”.

Your journey:

Being born and raised to Ghanaian parents in one of the most deprived boroughs in London – Newham – I guess the odds are stacked against you. I was the first in my family to finish university, graduating with a 2:1 Law degree from Anglia Ruskin University.

Before I ventured off to university, I was part of The Brokerage Citylink who assisted me in finding a summer internship. Whilst working this internship, I was introduced to insurance through a networking event put on by both The Brokerage and the WCI (Worshipful Company of Insurers). I went to this networking event for 4 years on the bounce (even throughout university) and by the time I'd graduated, I managed to secure a day's work experience at a Lloyd's Syndicate.

After the exposure to the Lloyd's market, I was sure that I wanted to become an Underwriter and networked tirelessly until I turned my want into my reality.

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

Focus on mastering your skills to become indispensable.

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

The ability to see the future – that way I'd easily become the Underwriter of the Century! To be fair, if I did have that power, I don't think I'd be too fussed about insurance – get me a lottery ticket please.

What are your thoughts on cultural diversity in the insurance industry?

It has come a long way since I joined the market some 6 years ago – however, there is still a long way to go! It's a marathon, not a sprint so I'm optimistic that the market will keep this upward trend in increased cultural diversity.

What is your best networking tip?

Remember everyone is there for the same thing – to expand their network. Don't be shy, be bold. Your network is your net worth!

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

Greater top-level ethnic representation, to enable those that enter the market to see people in high places that look like themselves. This creates authentic inspiration and talent retention. It's easy to be disheartened when you enter an industry and see nobody at the top that looks like you – it's suggestive that there is a ceiling to your development. After all if the market is truly set on creating an inclusive environment and supporting ethnic minorities then the truth is generally seen, rarely heard.





Brandon Venter

Born: Johannesburg, South Africa

“My 2 year holiday turned out to be a 19 year stay in the UK where I now have my UK citizenship, a wife and children.”

Your current role/short bio:

I am an Associate Director of Project Management (Digital Solutions & Delivery – Health & Benefits) working with companies on the successful delivery of GB client installations and renewals onto the WTW benefits enrolment, choice and administration system. I love being able to help and support clients on their benefit journey through the implementation or renewal process. Helping them navigate the complexities of setting up an Employee Benefits portal for their employees alongside working with my team, who are able to cover all areas of the proposition and help the client deliver on their objectives. Building relationships in itself during this process is also one of the most rewarding outcomes.

What was your first ever job?

Pensions & Risk Administrator for SAGE Life in South Africa.

What is your single proudest achievement?

Having the opportunity to come over from South Africa on a 2 year working holiday at the age of 21, to then getting a job as a filing clerk in an insurance company and then being promoted to the Health & Risk team within the company and being offered a working permit to stay. My 2 year holiday turned out to be a 19 year stay in the UK where I now have my UK citizenship, a wife and children.

Favourite work-focused saying/motto/quote?

Focus on being productive instead of busy – Tim Ferriss.

Your Journey:

Born in post-Apartheid South Africa in the 80's – attended public schooling where I was very much an introvert – focused more on my swimming than school work but matriculated with decent results. Unable to attend university due to financial costs involved – got a job in the insurance industry right out of school at age 18 for a company called Sage Life, before taking a 2 year working holiday to the UK at the age of 21 to get a feel of what a gap year or 2 would feel like.

I was lucky enough to be hired into a temp job as a filing clerk for Orbit Benefits where they realised I had previous insurance industry experience – was eventually sponsored by Orbit Benefits and continued my insurance journey in the UK. Moved companies, from Orbit Benefits, Aon, Benefex and then WTW trying all the areas of the business from Administration to consulting, system configuration and eventually Project Management where I am today. Got married and have 2 amazing children as well as acquiring my UK citizenship.

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

A fighter pilot, however, quickly realised that may be difficult as my eyesight was not great and later in life, neither were my academic choices. I still love fast jets to this day and so does my son, so I may live that dream through him one day.

What are your top 3 movies?

Top Gun (Maverick), The Green Mile & Days of Thunder.

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

Flight... so I could go where I wanted without having to worry about long travel times as well as any associated costs.

Are you competitive?

Extremely! Wise words from Ricky Bobby... “If you're not first, you're last” and who wants to be last?





Brittany F. Boykin

Born: South Carolina, USA

“I have always enjoyed solving complex problems and working in an innovative environment gives me that opportunity.”

Your current role/short bio:

I am In-House Counsel – Head of Claims & Underwriting at Brit Insurance. I work with our claims and underwriting teams on the legal and regulatory aspects of their respective areas. Brit is a forward thinking market leader that tailors unique solutions for its clients.

I have always enjoyed solving complex problems and working in an innovative environment gives me that opportunity.

What was your first ever job?

I started working when I was 15 as a courier for my father’s law firm. I did everything from sorting post and making copies, to taking documents to the clerk of court for filing.

What is your single proudest achievement?

My proudest moment was receiving my bar results, many years ago. For me it was a validation of the hard work I had put into preparation. I have been very lucky to have had many proud moments since then, but I tie them all back to earning my qualification.

Favourite work-focused saying/motto/quote?

Talent is nothing without diligence and commitment.

Your journey:

I grew up in South Carolina, where my family prioritised education and work ethic. Both of my parents experienced the segregated south and they believed in the opportunity you could create for yourself and your family through education.

I watched my father build a very successful law practice, as a second career, and learned first-hand the work ethic and tenacity it takes to both practice law and to truly build something. I attended university and law school in South Carolina, and had the opportunity to work for some great firms over several years which allowed me to build a highly varied practice focused on insurance, regulation and litigation.

Through my practice, I was able to gain valuable experience with Lloyd’s market insurers. I had no intention of leaving South Carolina until I was presented with an opportunity for secondment in London. I moved to London for secondment at another firm and ultimately joined Brit in 2017.

What advice would you give your younger self?

Be flexible. The meaning of success will change many times throughout your career.

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

One of my favourite books is Untamed, by Glennon Doyle. In the book she says, “stop asking people for directions, to places they’ve never been.” I think this is so important. We are constantly evolving and the support system we require to do something new will also have to change.

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

Speak all languages.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

Giving people the chance to see themselves differently is invaluable. The more diverse and inclusive initiatives we have like this one give people within and outside of the market the opportunity to see themselves and their futures in a different way.





Choong Kwan

Born: Malaysia

“I have always been grateful to people that welcome people from different lands and help them settle and give them a chance.”

Your current role/short bio:

As the Head of IT Audit at Convex Internal Audit, I am responsible for the leadership of the IT Audit Team in providing assurance for the internal controls for technology, data and Cyber at Convex.

I love the opportunity of building an IT Audit function from scratch to help the business improve their controls. Convex takes care of its staff and we are very happy in our work.

What was your first ever job?

Ernst & Young Graduate Programme - External Audit.

What is your single proudest achievement?

My proudest achievement was helping the charity - Spread a Smile secure a Corporate Partnership at Convex. This charity delivers happiness to children during their long stays in hospital by bringing entertainers to the children undertaking long hospital treatments. I can vouch, this charity really did bring a smile to my daughter - Emilie during her hospital stay at Great Ormond Street Hospital for Children. Magicians, singers, Peppa Pig, puppies and Elsa (Frozen) - Spread a Smile did make the children giggle in hospital.

Favourite work-focused saying/ motto/quote?

Have fun. We are our best when we are having fun.

Your journey:

I was born as a third generation Chinese in Malaysia and moved to Sydney, Australia during my primary school years. After completing my professional qualification at Ernst & Young Sydney, I moved to London in search of travel, adventure and vocational opportunities. Before I knew it, I met the love of my life, got married and have two lovely daughters - Siena and Emilie.

I have always been grateful to people that welcome people from different lands and help them settle and give them a chance. I remember warmly my first Australian friend who taught this Malaysian (me) how to bat & bowl in cricket, how to surf and fish. To me Australia was truly exciting - an outdoor land of sport, surf, sand and little dangerous creatures.

I am also very grateful for key managers in my career that have given me a chance - like the Head of Audit at Convex who believed in me and gave me opportunities to thrive at Convex. The market is very supportive and egalitarian.

What advice would you give your younger self?

Small is beautiful, take the smaller roles which allow you to own roles end to end - so you can own something and appreciate the big picture.

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

Invest in relationships as the London Market is a very people centric business. Your employer may change, but the relationships you make are eternal.

What are your top 3 movies?

Top Gun, Back to the Future and Raiders of the Lost Ark - the 80s is my favourite decade.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

The last ten years in the London Market has been life changing in terms of D&I. I see so many opportunities to get involved with groups and initiatives. Employers are also very supportive of D&I and sponsor many events on their premises. Giving us the chance to meet, connect and have meaningful experiences. The genie is out of the lamp!





Chris Osei

Born: London

“I am more confident that we have now reached a tipping point where diversity and inclusion are regarded as core values, not just buzzwords.”

Your current role/short bio:

I am Head of Underwriting Operations at Sompo International, an international (re)insurance carrier. Being in a global role means every day is different and provides constant opportunities to collaborate, solve problems and to learn with colleagues across various disciplines and geographies. That's what I like most about Sompo – global collaboration and innovation.

What was your first ever job?

A Saturday job as a Sales Assistant in a shoe shop.

What is your single proudest achievement?

In 2018 I cycled to the summit of Mont Ventoux, an elevation of 1912m.

Favourite work-focused saying/motto/quote?

“Any fool can know. The point is to understand.” - Albert Einstein.

Your journey:

I was born into a family of Ghanaian medical professionals in North London. I graduated from Bayes Business School (formerly Cass). Took a year and hundreds of speculative application letters to get my first job in insurance, but never looked back from there. Pursued a blend of professional and academic qualifications, building a broad portfolio career across strategy, analytics, operations, and change. I also spent three years as a trustee for a homelessness charity.

What advice would you give your younger self?

Be your authentic self. Trying to fit in by hiding behind a mask, an alter ego, is exhausting, both mentally, and physically.

What is your favourite song/piece of music?

A Love Supreme – John Coltrane.

What is your best networking tip?

I have two good tips for the nervous networker: firstly, gamify it. Challenge yourself to meet three people you do not already know.

Secondly, as you arrive at an event you will often find that groups have already started to form. You will also notice other nervous networkers on the periphery of these groups. This is your tribe. Go and introduce yourself.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

Since I started in the profession, there has been a notable change in the visible representation of difference – particularly in client-facing roles. While there had long been a degree of diversity in technical and back-office roles, there is now far more visible diversity in those front office, decision-making roles. Having said that the City of London remains starkly unrepresentative of its surrounding boroughs but this is changing so I am more confident that we have now reached a tipping point where diversity and inclusion are regarded as core values, not just buzzwords.





Cindy Wong

Born: Bedford, Bedfordshire

“I wish I could tell my younger self that life is honestly what you make of it. You’re the only one with the power to make the change happen!”

Your current role/short bio:

I am a Facultative Broker at WTW. In my day-to-day, I present large and complex international risks to underwriters in the London Market. Working in Facultative means that we have unlimited possibilities to work with other global lines of business (including but not limited to property, aerospace, construction, cyber, etc.) I love how the risks are varied so no day is the same as the last one. London is the largest global hub for specialty risk, so it is fun and dynamic, and everyone is constantly learning and growing.

What was your first ever job?

Project Analyst at an automotive consulting firm called Quick Release, working on behalf of Ford Motor Company.

What is your single proudest achievement?

Being able to treat my parents to nice things that they wouldn't have otherwise spent on themselves.

Favourite work-focused saying/motto/quote?

“Learn to walk before you run.”

Your journey:

When I was young, I was privileged in a way that my parents always supported my creative hobbies unconditionally. As I grew up, I fell out of love with the idea of pursuing a creative career. I became increasingly self-conscious of the socio-economic expectations associated with having immigrant parents who sacrificed everything to make a better life for our family in a foreign country, and a part of me wanted to make them proud in the only way I thought I knew – going to university and getting a good job.

With a degree in Economics and some familial pressure, my naïve-self thought the most sensible option was to look for opportunities in conventional graduate routes like banking. However, fast forward to present time, I somehow managed to find myself as a Facultative broker in the London insurance market. At first, I wasn't even aware the insurance industry existed, let alone know what Facultative Reinsurance was! I suffered my share of imposter syndrome but I'm genuinely happy with where I am. In truth, my parents never cared about my career prospects as long as I lived an earnest life and worked hard. Now, I'm proud to say that I can see myself developing my career in this ever-growing dynamic industry.

What advice would you give your younger self?

People wait all week for Friday, all year for summer, all life for happiness. I wish I could tell my younger self that life is honestly what you make of it. You're the only one with the power to make the change happen, instead of waiting around for a change. Create a plan, believe in it, say it out loud, tell other people, convince yourself and find ways to make it happen. Surprise yourself with what you're capable of!

How many languages do you speak?

I can speak English and Cantonese, conversational-level Mandarin, and beginner-level Japanese and Korean. I did French in GCSE but I don't think I'll be able to survive in France with that alone.

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

Network. Dream big. Plan ahead. Invest in yourself. Read more. Take calculated risks. Write your goals down. Learn from people you admire. Foster worthy relationships. Take action, even if it's scary.





Colleen Williams

Born: Solihull, West Midlands

“I’m passionate about making a difference.”

Your current role/short bio:

I work as a Diversity, Equity and Inclusion (DEI) Business Partner at Phoenix Group, the UK’s largest long-term savings and retirement business. My role involves implementing our DEI strategy across the business and supporting our internal colleague networks. I also have a background as a senior marketer. My role allows me to meet a range of internal and external stakeholders, engaging them in our DEI work and ensuring that our work continues to highlight Phoenix Group as a place where staff are encouraged to bring their whole selves to work – I feel fortunate to say that I enjoy my job and the work that we do.

What was your first ever job?

Team member at Burger King.

What is your single proudest achievement?

Producing the business’ first combined Gender and Ethnicity Pay Gap Report 2022.

Favourite work-focused saying/motto/quote?

“Your network is your net worth”.

Your journey:

I was born in the UK to Jamaican parents and was raised by my mom and step-dad. I grew up with my two sisters in Birmingham and remain close to my family in Jamaica. It was instilled in me early on that hard work was essential. I started my first ‘proper’ job just shy of my 16th birthday. I studied at college and university, whilst working at least 20-30 hours per week throughout this period to cover my costs. I started my first full time job in marketing a month after leaving university in July 2006 and I’ve moved between sectors, before joining Phoenix Group in 2020.

I originally joined the business as a marketer and supported our race and ethnicity network as a volunteer, before moving into Diversity, Equity and Inclusion. It’s an area of the business that has the potential to make an impact for existing and future colleagues, I’m passionate about making a difference.

One must-do holiday recommendation?

Hate the water? Learn to swim. Never hiked? Go for a walk. Essentially, do something new to make it memorable.

What is your best networking tip?

Break the ice by asking others about themselves.

What are your top 3 movies?

Shawshank Redemption, Cool Runnings and The Green Mile.

What are your thoughts on cultural diversity in the insurance industry?

There’s a lack of ethnic minority senior representation in the sector and whilst we’re acknowledging this, there’s more work for all of us to do to change the narrative.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

I’d like to see more activity from the sector to address intersectionality and the role that this plays in career progression amongst ethnic minority groups, to establish equity.





Damani Francis

Born: South London

“I wish to see more people like me walking around the Square Mile and especially more people of colour in leadership and client-facing roles.”

Your current role/short bio:

I am currently a Senior Reinsurance Claims Adjuster at Berkley Re UK. My role is to help manage the claims function of our reinsurance company.

What I love about my role is that I am able to take an active role in many of the largest events to impact the (re) insurance industry including events that are hot off the press. Because reinsurance is insurance for insurance companies, most claims that impact reinsurance are multi-million-pound events. The types of claims vary from catastrophic bodily injury claims to the largest wildfires and hurricanes.

What was your first ever job?

Bartender and event promotor.

What is your single proudest achievement?

Participating in a study year abroad program in Rome, where I immersed myself in its culture, which was completely different to what I have ever done or was used to.

Favourite work-focused saying/motto/quote?

Diversity is never a compromise for talent. Always conduct yourself in a professional manner but never be afraid to showcase your individual personality. That is what will make you shine!

Your journey:

I have been to a variety of different schools, including private, state and boarding. From a young age I have been surrounded by and made friends with people from all backgrounds. However, moving schools more frequently than most was challenging educationally, as I was sometimes playing catch up. I have always been fascinated by law and in particular criminal law. My dream was always to become a criminal solicitor.

After sixth form I enrolled into the University of Leicester's Law faculty to study Law. After doing well in my first two years I was able to apply to study abroad for a year. I was accepted on the Erasmus program and studied in Rome at University Roma Tre. This is by far one of the best experiences to date as I was able to meet and make friends with people from all over the world, whilst being able to travel across Italy and Europe. The following year I graduated with a 2:1 and stumbled, as many people do, into the insurance industry.

One must-do holiday recommendation?

Skiing! It is one of the best and most beautiful activities to do! I was fortunate to learn how to ski on a work trip in my first year in the industry.

Are you competitive?

Most definitely! I enjoy watching and playing most sports. I love football (unfortunately I am a Liverpool fan), cricket, rugby and tennis. I played all four frequently when I was younger and still play football and cricket now. I'm now obsessed with a relatively new sport called Paddle Tennis. If you don't know about it – check it out!

Why are you passionate about the insurance industry?

I love working in the insurance industry but I am more passionate about improving cultural diversity within the industry. I have learnt and grown exponentially since I have worked in this industry and it has given back to me in so many ways. I truly believe the insurance/global risk industry is a hidden gem. The work is rewarding and extremely important.

I wish to see more people like me walking around the Square Mile and especially more people of colour in leadership and client facing roles!

But to get there you firstly need more diversity coming in at entry levels and a strong desire from ethnic minorities to become future leaders themselves.

What advice would you give your younger self?

Be more daring, ask more questions and take more risks!





Daniela Atencio Martin

Born: Caracas, Venezuela

“I believe we are in a better place than five years ago, but there is no doubt that more work needs to be done in order to attract and develop multicultural talent...”

Your current role/short bio:

Currently, I am the Portfolio Solutions Leader of AXA XL. My role involves overseeing the company facilities book (broker delegated authorities, line slips, panels, and consortia) and encouraging the use of new, innovative, and diversified distribution channels.

I love a lot of features of my role, including the opportunity to interact with various stakeholders, as it allows me to put into practice different skills, including good communication, understanding other perspectives and the ability to build relationships with others.

What was your first ever job?

I was a receptionist in the Ministry of Energy back home.

What is your single proudest achievement?

Starting a new life in England when I didn't speak the language, know the culture, or have any family/friends around. It made me more resilient and determined to achieve my personal & professional goals.

Favourite work-focused saying/motto/quote?

“Turn your obstacles into opportunities and your problems into possibilities”
Roy T. Bennett.

Your journey:

I'm originally from Venezuela in South America, which is a sunny and beautiful country. Thinking about my childhood brings back my fondest memories of my family and friends.

Back in 2015, Venezuela's economic and political situation was worsening, making me re-evaluate my life choices and priorities. I am half-Spanish; therefore, in 2015 I packed my life in two suitcases, and I moved to the UK with the intention of learning English for one year. Nonetheless, I fell in love with London, it became clear to me that the UK is a land of opportunity and that I could thrive and grow personally and professionally.

My main goal was to grow professionally and enhance my knowledge of the UK & Lloyd's market and I consider myself a fortunate person who has been in the right place, with the right people to learn, grow and keep working, AXA XL is a great company fostering diversity and inclusion. Likewise, I'm very grateful to find people that introduced me to iCAN as this has been a great environment to meet colleagues that have similar visions and goals in the insurance market from different backgrounds, creating a sense of community in the market.

What advice would you give your younger self?

Focus on improving your strengths instead of your weaknesses, work on your natural talents and always strive to be the best in what you do. If you do a good job, people will notice, and this will speak better of you than anyone.

Do you have any hidden talents?

I love singing and playing my guitar. I used to have my own rock band many years ago and had some gigs. Doing karaoke keeps me happy these days.

What are your thoughts on cultural diversity in the insurance industry?

I believe we are in a better place than five years ago, but there is no doubt that more work needs to be done in order to attract and develop multicultural talent, increase their presence in leadership roles and work together with their allies to create the insurance of the future, where everyone feels welcome and wants to work.





Dawn Bonner

Born: London

“I like developing people, and I think I do that every day with my team.”

Your current role/short bio:

I am the Indirect Procurement Manager at QBE Europe and I manage a small team of 3 people who procure goods and services for the business outside of Claims & IT. The work is varied because one day you can be buying consultancy, the next you can be tendering for Global Mobility Services.

I like the variety of the role and working with a range of business areas from Underwriting to compliance because it gives you even more insight into what the businesses are doing/working on and how Procurement Policy/processes can support them. I also like developing people and I think I do that every day with my team.

What was your first ever job?

Purchasing Admin checking paper requisitions for London Transport.

What is your single proudest achievement?

I have two: Becoming an International Umpire Manager (hockey is my sport) in 2014 and secondly becoming the first black Vice President of England Hockey voted for by the clubs in our sport.

Favourite work-focused saying/motto/quote?

There's no such thing as a free lunch (when it comes to suppliers).

Your journey:

After high school I could not go to Uni because my mother could not afford it. I joined London Transport as a Purchasing Admin not knowing what that meant. The manager did not want to progress me, so following a restructure, I was promoted to manage my first team of people aged 20. I worked for a range of companies like Wimpey Homes, 3Com, Yahoo! After being made redundant from one of those companies, I started contracting in 2001, set up my own Procurement Consultancy and I ended up at RSA in 2011 where my insurance journey began. I worked at RSA & Direct Line, then then one the managers previously at RSA asked if I would come in as maternity cover for his team at QBE. I did projects for QBE on and off for about 5 years. They offered me my current role in 2020 at the start of the pandemic.

What are your thoughts on cultural diversity in the insurance industry?

I have heard recently from a CEO 'Insurance is white, male and stale and with a diverse workforce, we get more diverse thinking that can benefit the company.' This says it all.

What is your favourite song/piece of music?

Always and Forever – by Heatwave. It was the first dance at my wedding!

One must-do holiday recommendation?

Las Vegas.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

Implement policies, procedures and working practices that make people from an ethnic background feel like they are wanted/include & insurance is for them.





Deepti Vohra

Born: Birmingham, UK (grew up in Delhi, India)

“I had a desire to venture out of the country and explore life outside of the boundaries and culture I had grown up in.”

Your current role/short bio:

I am an Audit Partner in PwC's Insurance Practice. Within that team of approximately 350 people, I am also the People Partner, responsible for all People-related matters.

In my role as People Partner, I love seeing our talent, in all its diverse forms, develop and thrive. It is a privilege to be in a position to be able to influence the People experience for the people I work closely with.

What was your first ever job?

I joined PwC on the grad scheme and I've been here for the last 20 years! I did a few weeks as a nursery teacher's assistant in Delhi during the summer holidays for some extra pocket money.

What is your single proudest achievement?

Making Partner at PwC is definitely one of my proudest achievements.

Favourite work-focused saying/motto/quote?

“Be yourself, everyone else is taken.”

Your journey:

Growing up in India, from a fairly young age, I had a desire to venture out of the country and explore life outside of the boundaries and culture I had grown up in. It took a lot of persuasion and my parents eventually agreed to send me to the University of Leeds to study a master's degree - an expensive opportunity, but they could see how much I wanted this.

I applied for a range of jobs but I had not expected the rejection that followed. My CV looked different, and this acted as a real barrier. I received rejection letters / emails for months before PwC offered me a chance at the first stage assessment to join the graduate programme

I made it through the PwC processes and excitedly moved to London, which is when the second shock hit - the culture shock and deep sense of loneliness. I didn't know anyone in London, and I struggled to make friends. I felt very different. It took me a long time to settle in and regain my self-confidence.

What advice would you give your younger self?

Two things :

Don't fear the hard times - they will pass, and they will shape you into the person you are going to be.

Embrace your differences as they define you and can become your superpower - don't try to hide them.

Did you have a mentor/role model to help you throughout your career?

I have had (and continue to have) mentors, sponsors and coaches throughout my career. Jim Bichard and Tom Robb have been my stubborn supporters for years. They have been my mentors and sponsors and I wouldn't be here without them.

Barbara Merry and Jane Portas have been there when I needed honest advice and have been invaluable mentors. They have shown me what it is like to be a good mentor.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

The industry has evolved significantly. When I started diversity was rarely mentioned. Now, we are celebrating well established global festivals focused on inclusion and diversity with the Dive In festival.

We have many industry networks like iCAN working hard to ensure cross industry progress. There is much more that remains to be done and we aren't where we need to be, but we have made progress.





Devin Chawda

Born: Isleworth, West London

“I enjoy the freedom and variety within a startup – it never gets boring! There’s always a different challenge and no two days are the same.”

Your current role/short bio:

CEO & Co-Founder of ARMD. My job is essentially to deliver on our company’s mission, which is to become the insurtech provider of choice for tradespeople. We have built a unique ecosystem of products and services specifically tailored to the needs of tradespeople. This includes a smart IoT van alarm and tracker together with smart tool insurance, therefore providing both proactive protection and reimbursement in one solution, which is a key USP.

I enjoy the freedom and variety within a startup – it never gets boring! There’s always a different challenge and no two days are the same. I could be writing some copy like this, testing a product, recording for the BBC, reviewing policy wording, speaking to a customer, or reading a contract (ok that last part’s not much fun!)

What was your first ever job?

Stacking shelves at my parents’ Londis grocery store when I was around 10.

Favourite work-focused saying/motto/quote?

“If there is no struggle, there is no progress” – Frederick Douglass. I believe there is no substitute for hard work.

Your journey:

Born into a poor family that emigrated to the UK from East Africa. Moved into an almost exclusively white area in Twickenham as my parents bought a grocery store there, which we lived on top of. My parents struggled working multiple jobs, but I had a happy childhood and did well academically, until I got expelled from Kingston Grammar School.

I then moved to a public college, and whilst my education suffered, I benefitted from mixing with a highly diverse group of people, which I think was a really important part of my personal development, and I believe has helped me to build relationships and rapport with all kinds of people.

I had a natural interest in technology, and given entrepreneurialism was in my blood, I started a few small ventures, including a website selling ballroom dancing shoes online and an Asian dating service. However it was in 2007 that I co-founded my first proper company, Y-cam. Then sold that in 2019 to Tyman plc and I started ARMD in 2020, and haven’t looked back since...

What advice would you give your younger self?

Enjoy the ride. It’s easy to get caught up in the day-to-day throes of life, especially as a startup founder, but be happy and thankful for what you have achieved, which is very often a lot more than you think.

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

A stockbroker, as I heard most of them drove Porsches!

Do you have any hidden talents?

I have a large record collection and used to DJ at various clubs and parties.

What is your best networking tip?

Listen more. I think too many people network solely to see what they can gain, however sometimes you get a lot more by listening to others and helping them. Karma is a funny thing...





Ellis Morgan

Born: Woodford Green, Essex

“I look very much up to my family especially my mum and dad, and I’m very interested in what they do and have achieved.”

Your current role/short bio:

I currently work as an in-house Recruitment Assistant at Apollo Underwriting. I’m responsible for hiring and onboarding new employees and I also support the HR Function at Apollo Underwriting. I’m currently studying my CIPD Level 5 Associate Diploma in People Management to develop my HR understanding which will allow me to move into a Junior HR/Recruitment Business Partner Role.

Apollo is an independent specialist (re) insurer and service company dedicated to providing high quality products and services to clients, brokers, and capital partners at Lloyd’s.

When working in recruitment, you get to build relationships with all levels of stakeholders across the business and I enjoy supporting them so we can deliver a smooth recruitment service.

What was your first ever job?

HR Apprentice at the City of London Corporation.

What is your single proudest achievement?

Achieving my CIPD Level 3 qualification.

Favourite work-focused saying/motto/quote?

“Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing or learning to do.” — Pele, Brazilian Football player.

Your journey:

Born into a mixed raced family along with 3 other siblings, a twin, an older brother, and an older sister.

Before I got my first role at the City of London Corporation, I had no idea what or where I wanted to be. I look very much up to my family especially my mum and dad, and I’m very interested in what they do and have achieved. My older brother works in HR, and I saw this as a possible route to go down. I started to look for roles in HR and landed a HR apprenticeship at the City of London Corporation where I completed my CIPD level 3 Certificate in People Practice.

I was at the City of London for just under 3 years before moving over to the U.S. Embassy. I was there for a year as a HR Clerk covering an employee’s maternity leave. That was an unimaginable workplace to work as it’s one of the most secure buildings in the UK.

I then moved to Apollo Underwriting, where I’m currently working. I’ve only been here for 6 months, and it’s been an amazing experience and a completely different world to what I was previously working in. I can’t wait for the next 6 months and hope to implement change and improve processes in Recruitment and HR.

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

Take and perform in every opportunity that gets presented to you.

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

Footballer.

What is your favourite song/piece of music?

Gabriel – Roy Davis Jr., Peven Everett.

What are your top 3 movies?

Interstellar, Whiplash, The Dark Knight.

One must-do holiday recommendation?

Havana, Cuba.

What are your thoughts on cultural diversity in the insurance industry?

Momentum is increasing and it’s good to see across the insurance industry.





Enora Ragonnet

Born: France

“I would tell my younger self to believe in myself. Don’t overthink and stay focused.”

Your current role/short bio:

Senior Underwriter at Starr Underwriting (CV Starr). I look after the Financial Institutions portfolio, assessing and pricing insurance risks for banks, asset managers or insurance companies and work on a diverse mix of insurance covers (Directors’ and Officers’ Liability, Professional Indemnity and Fraud), which makes it interesting and challenging every day. We started the portfolio 4 years ago, setting our own strategy and adapting it to remain competitive in an ever-changing market. It has been a unique and exciting journey. I find the culture at Starr dynamic, people are always keen to help one another and we have a fantastic Learning & Development department!

What was your first ever job?

A cashier for a pharmacist.

What is your single proudest achievement?

Contributing to the creation of the Diversity & Inclusion Forum at Starr and presenting its strategy plan and hard work during our Starr Europe Town Hall in my capacity as Chair. The Forum is made of wonderful volunteers and we received incredible feedback from employees following our first introduction during the Town Hall. I was also very honoured to be Highly Commended for Role Model of the Year - Insurer/MGA at the Women in Insurance Awards in 2022.

Favourite work-focused saying/motto/quote?

When we strive to become better than we are, everything around us becomes better too.

Your journey:

I spent 25 years of my life in France. I started my insurance journey in Paris working for Axa as a Claims Adjuster and quickly realised my role was missing an international aspect. To work abroad, I needed to work in English so I trained in an international law firm and moved to London in 2016. I started working for Chubb as a Claims Adjuster – I was familiar with the role, but the language was still new to me. Although I learned the work vocabulary quite quickly, social conversations were difficult (especially when happening in a loud pub!). It took 4 months for my colleagues to find out about my personality! I worked hard to move into underwriting, by attending technical trainings on top of my day-to-day work, by shadowing underwriters for months, by networking and by meeting incredible mentors.

Do you have any hidden talents?

I enjoy painting and training for races (triathlon, cycling and swimming).

What advice would you give your younger self?

Believe in yourself. Anything is possible with hard work. Don’t overthink and stay focused. There is no need to waste energy by doubting yourself constantly.

What is your best networking tip?

To dare. I started to improve my soft skills by meeting people. I am conscious I am at my best with one-to-one conversations, as opposed to group conversations, so I tend to ask people for coffee/lunch on a one-to-one basis. In my work, I apply this principle with brokers, to be able to create a meaningful relationship.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

The change is slow but is happening. The FCA is now focused on ESG and D&I, which is a chance for D&I committees to be heard within their organisations and link with one another via incredible networking groups such as iCAN. We need to keep pushing for change by becoming allies and being vocal about supporting D&I.





Glody Makiese Ramires

Born: Kinshasa, DRC

“I prioritise building positive relationships and remaining adaptable, welcoming feedback and embracing change, as demonstrated by my experience with multiple restructures in my career.”

Your current role/short bio:

As a Senior Business Intelligence Platform Engineer, I support the lead BI platform infrastructure which services both the Corporation and external partners. Additionally, I design data models and dashboards and provide subject matter expertise on projects across the Lloyd's Corporation and the Market.

My role allows me to function both as a developer and an advisor, utilizing my expertise in analytics, data, and statistics, as well as my knowledge of insurance and technology.

What was your first ever job?

Kiosk and hospitality staff at the Ricoh Arena in Coventry.

What is your single proudest achievement?

At 17, I landed a role in a televised production of Romeo and Juliet, which was completely outside of my comfort zone. Even though I wasn't particularly creative and had no prior acting experience, I gradually began to enjoy it. The experience ended up completely changing the way I speak, dress, and act, and I have been able to apply those skills to my personal and professional life ever since.

Favourite work-focused saying/motto/quote?

“If you don't fail you're not trying hard enough”.

Your journey:

Growing up with parents who were tailors, I had little exposure to the corporate world. After graduating from university, I moved to London to work in financial services. However, my lack of understanding about the various roles available led me to float between Treasury, Risk, and Finance positions for three years. Eventually, I realized that traditional finance wasn't for me. Fortunately, I found my calling when I joined a Business Intelligence team at Lloyd's where I could apply my degree in maths, develop data and risk models, and have room to grow.

Coming from a sports-oriented environment instilled in me both a competitive and collaborative spirit, which I have carried over into my professional life. I prioritize building positive relationships and remaining adaptable, welcoming feedback and embracing change, as demonstrated by my experience with multiple restructures in my career.

What advice would you give your younger self?

Failure is not the end, it's an opportunity to grow.

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

Surround yourself with people who support your personal and professional growth, and encourage you to reach your full potential.

Why are you passionate about the insurance industry?

The insurance industry offers a plethora of opportunities ranging from insurtech and data analytics to understanding emerging risks and their impact, creating innovative products to underwrite, and promoting diversity and inclusion.

One must-do holiday recommendation?

Experience Costa Rica.

What are your thoughts on cultural diversity in the insurance industry?

We need more diversity in top positions. It's great that we're seeing more diverse talent at junior levels, but we need role models in director and C-suite positions. This would show that there are no limits for us. It'll take time, but it's possible.





Ibrahim El Moghraby

Born: UK but lived in Sudan until I was 14

“My diverse background has helped me be successful in lots of different jobs in different countries.”

Your current role/short bio:

As the Chief Operating Officer for QBE Reinsurance my job is to oversee the operations teams, agree key improvement activity and oversee projects that support our strategy.

I love the variety of the COO role and my day ranges from shaping our strategy through to improving small elements of our processes that can make huge differences to how we operate as a business. QBE Re is a global business and I love the variety that brings as well as the opportunity to engage people in different countries and from different cultures.

What was your first ever job?

Silver service waiter at a local hotel when I was at school in Yorkshire.

What is your single proudest achievement?

As sponsor of our employee network for race diversity at Allianz UK I led the initiative to sign the Race at Work charter which was a huge step forward for the company.

Favourite work-focused saying/motto/quote?

“Work hard and be nice to people.”

Your journey:

Born into a mixed-race family I spent my formative years in the Sudan and then finished my schooling in the UK. After university I spent 2 years with an insurance broker and then joined Allianz. In my 16 years there I held a variety of roles in Commercial Insurance that ranged from running a branch in Maidstone, Managing Director of a Direct SME Insurer, Head of Claims Strategy and Customer Experience and UK Change Director. I then joined QBE where I am the Chief Operating Officer for the Reinsurance Division.

I have always pushed for a variety of experience, and this has defined my career. Insurance offers lots of different opportunities and my diverse background has helped me be successful in lots of different jobs in different countries and cities. The variety of roles and people I have worked with has been the most rewarding aspect of my career so far.

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

Work hard – simple as that! I know it may be unpopular but I believe if you really want to progress in any industry you need to put the effort in.

How many languages do you speak?

Only 2 – English and Arabic.

One must-do holiday recommendation?

Travel off the beaten track and don't always stay in flash places – try and experience the real place you are visiting.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

I think this starts at the top and we need much more representation at senior levels. We have an attraction problem and people will look to the senior faces and if they can't see diversity they will choose other industries for sure.





Imran Saeed Khan

Born: Edinburgh

“I saw very few people that looked like me working in our industry. It intrigued me, and once I joined I realised that ‘difference’ can be a competitive advantage.”

Your current role/short bio:

I am a Business Development Manager at Standard Life (part of Phoenix Group) – I work with the UK Corporate Adviser market to win new workplace pension schemes for my business.

In my role, being able to present, pitch and sell this to the Corporate Adviser market and then see it translate in to new business at Standard Life is really rewarding. Sales and Distribution is a subtle craft but I love the part of my role where I get to build deep relationships with my Adviser partners, find solutions for them and their clients, develop real trust and ultimately win new business.

What is your single proudest achievement?

Setting up (and then co-chairing) ‘Mosaic’, our Black, Asian and Minority Ethnic colleague network in 2017.

Favourite work-focused saying/motto/quote?

Something my very dear (late) father used to say to me when I was at school: “It doesn’t matter about your attainment, it matters about your effort. If your effort is 10, then your attainment will take care of itself.”

Your journey:

I come from a very traditional Pakistani family that settled in Edinburgh, Scotland in the late 1960s and still live in a joint-family system/multi-generation household to this day. I finished high-school, studied Politics at the University of Edinburgh and then started working at Standard Life all within a one mile radius.

A 90s kid – I grew up on rap, hip hop and R’n’B, grew through important geo-political movements in the world and developed a fascination around why racism still exists in our society. With that preface, it’s also surprising to me that I ended up working for a long-term savings provider...!

However, part of what drew me in was that I saw very few people that looked like me working in our industry. It intrigued me, and once I joined I realised that ‘difference’ can be a competitive advantage and ‘diversity of thought’ can be a game-changer.

What advice would you give your younger self?

Speak with confidence, move with poise and get involved in absolutely anything that interests you.

One must-do holiday recommendation?

Pakistan! Try it, you’ll be surprised...

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

Value every interaction you have. No matter how junior or senior the person you are talking to – there is something to be taken away from every conversation.

What are your thoughts on cultural diversity in the insurance industry?

I think more needs to be done to focus not only on the employee experience but the customer experience when it comes to racial/ethnic/cultural diversity. There is a big untapped market and customer research needs to go further in that space to finding out the true nuanced and intersectional challenges customers have.





Jacinda Da Rosa

Born: Southern California, USA

“Two years ago I was given the opportunity to move myself and my daughters to London and start my current role, which has proven to be challenging, exciting and generated a lot of personal growth.”

Your current role/short bio:

Regional Manager of Global Business Operations RUL & AQS over UK, Nordics, Central Eastern Europe, Med-Africa & Spain. I am responsible for ensuring the premiums AGCS retains and newly wins are promptly & accurately reflected in internal applications so these figures can feed to the P&L cleanly and allow our brokers & reinsurers to get paid.

I love the vast cross regional aspect of my role (from India up to the Nordics), which exposes me to many different cultures and ways of working. Also, I am supported by an incredibly talented & diverse team which is the crown jewel for me.

What was your first ever job?

My first job was at a Sandwich Shop (6th Street Deli).

What is your single proudest achievement?

Becoming a Licensed Sky Diver in 2018. I went through a big growth period in my life and decided it was time to conquer my greatest fear; heights. I have jumped solo from an airplane 31 times since and nothing in my life seems quite as scary as it used to.

Favourite work-focused saying/motto/quote?

“You’ve always had the power, my dear, you just had to learn it for yourself.” – Glinda the Good Witch, Wizard of Oz.

Your journey:

I was born in Southern California in a small town, first generation of a family that emigrated from the Azores Islands (Portugal) to the United States. I have always been self-motivated, did well in school, and landed at UCLA with a partial scholarship studying International Economics.

I quickly became a successful UW and found myself winning among the highest levels of new business premium across the USA. I became a mother along this journey which slowed my career progression, but once my two daughters became a bit older I started thinking about my career in a larger scope. I had a fantastic manager at the time, and she encouraged me to obtain a mentor and his guidance subsequently altered the course of my career.

I joined the Global Business Operations (GBO) team in 2019, having no experience in operations but I had an edge - the unique value of UW perspective. This has been one of my strengths while working in GBO these past 5 years, allowing me to see both sides of the coin and drive accountability in multiple functions. Two years ago I was given the opportunity to move myself and my daughters to London and start my current role, which has proven to be challenging, exciting and generated a lot of personal growth.

What advice would you give your younger self?

Believe in yourself, you are more capable than you realise.

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

From my mentor at AGCS (Rajiv Iyer) in the mid-point of my career: Think bigger, you are limiting yourself.

Do you have any hidden talents?

I am a really great singer, trapped in a terrible singer’s body.

What are your top 3 movies?

Kill Bill(s) or anything Tarantino, Forrest Gump, The Colour Purple.

What are your thoughts on cultural diversity in the insurance industry?

This is essential, we cannot truly understand our customer’s needs and the nuances of their preferences if we are not a diversified group of individuals ourselves.

One must-do holiday recommendation?

The Azores Islands – this is where my family is originally from. Beautiful, natural islands in the middle of the Atlantic Ocean with great food, fun and very affordable.





Janthana Kaenprakhamroy

Born: Thailand

“My journey has taught me that with resilience and a willingness to learn, anyone can overcome obstacles and achieve their goals.”

Your current role/short bio:

I am the CEO and Founder of Tapoly, a London-based insurtech company providing on-demand insurance for freelancers and the gig economy.

Tapoly's USP lies in its ability to offer tailored insurance coverage, providing affordable and easy-to-use products. I have loved the challenge of building a company from scratch and the satisfaction of seeing my team and my company grow in a rapidly evolving industry.

What was your first ever job?

When I was only eight years old, I had to start working, which was not a typical situation for a child of my age. Due to my young age, my only work options were in manual labour. Although it was a challenging experience, I am grateful for the valuable lessons I learned at such a young age, which helped me develop problem-solving skills and cope with various difficulties growing up.

What is your single proudest achievement?

I am proud to say that one of my proudest moments was recently winning the “Innovator of the Year” award at the UK Fintech Awards 2023, which recognises my hard work and achievements.

Favourite work-focused saying/ motto/quote?

“Success is not final; failure is not fatal: it is the courage to continue that counts” - Winston Churchill.

Your journey:

I was born and raised in Thailand and moved to the UK to study English. I was surprised at how quickly I learned the language and was able to enrol in university after just six months. After completing a degree in Business Admin, I pursued becoming a chartered accountant and worked in investment banks for most of my career.

However, my passion for entrepreneurship and problem-solving led me to co-found Tapoly in 2016, a digital insurance platform for SMEs and freelancers.

As a female entrepreneur with no prior experience in insurance or running a company, building a network and growing the business was a challenge. However, I was determined to succeed and pushed through the steep learning curve that comes with starting a business from scratch. With hard work, dedication, and a bit of luck, Tapoly has grown into an award-winning insurance platform. Our team is made up of talented individuals who share our passion for innovation. My journey has taught me that with resilience and a willingness to learn, anyone can overcome obstacles and achieve their goals.

What advice would you give your younger self?

I have 3 - Take more risks and don't be afraid of failure. Trust my instincts and not always rely on others for validation. Lastly, I would remind my younger self to prioritise self-care and balance in life.

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

To always be willing to learn and to never stop growing. Another piece of advice that has served me well is to not be afraid to take risks and pursue your passions.

What are your top 3 movies?

I love Chinese films as they offer beautiful choreography, rich culture, and valuable moral teachings. Some of my favourites include “Crouching Tiger, Hidden Dragon,” “House of Flying Daggers,” and “Hero.” The intricate fight scenes and stunning visuals in these films never fail to impress me. But more than that, I appreciate the themes of loyalty, honour, and sacrifice that are often explored in Chinese cinema. These values resonate with me on a personal level and inspire me to strive for excellence in my own life and work.

How many languages do you speak?

I have acquired proficiency in 5 languages, being able to speak 4 of them fluently and understanding the fifth.





Jonathan Miller

Born: Sandwell

“I’ve often been the only black person in a room and even had a reception teacher tell me that I wouldn’t amount to anything!”

Your current role/short bio:

National Sales Director at Partners&. I am part of the group Executive Team and responsible for the growth of the business along with my senior sales team. I also lead/support our M&A, Cyber, Risk Management and Marketing teams.

I get to work with great colleagues, clients and partners and have a front row seat to the creation of something very special. No two days are the same and its exhilarating and challenging in equal parts. Above all I’m proud of the fact that the environment of belonging that has been created means our colleagues all have a voice, which means we operate at our full capacity.

What is your single proudest achievement?

English and British Schools Triple Jump Champion or being asked to chair the advisory committee for the charity Working Option in Education.

Favourite work-focused saying/motto/quote?

“Whether you think you can, or you think you can’t – you’re right.”

Your journey:

I class myself as quite a privileged person. My parents are both Jamaican and have a fairly typical Caribbean immigrant story and worked hard to support me and my brother who were fortunate enough to both attend grammar schools and good universities.

However, I’ve often been the only black person in a room and even had a reception teacher tell me that I wouldn’t amount to anything! In my early career there was no one who looked like me in mid-level broking positions, let alone senior, so I rarely thought that I’d reach board level at anything (I now sit on three).

The truth is that I wasn’t sure I’d even stay in this industry until I was about 30, which is when I started to win business more consistently, realised that I could help others do the same and committed to sector specialism. I think I did waste a few years working under a particular senior manager who was never going to advocate for or invest in someone who looked like me, but I’m not one for giving up and I pride myself on being resilient. This trait got a real test when I found out I was going to be a dad before finishing university or even having somewhere to live. Nothing like being a parent to keep you focused on what’s important! My daughter is now 19, eldest of three, starting her journey at university and much brighter than me and Mrs Miller.

What advice would you give your younger self?

Be braver.

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

“You’re not very good at sales Jon.”

Do you have any hidden talents?

Guitar, piano, and trombone playing.

One must-do holiday recommendation?

Brazil – from Iguazu Falls to Rio and the Amazon!

What is your best networking tip?

Turn up and don’t have lunch at your desk.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

I think we have finally woken up to the idea that D&I has been poor in the industry for some time and this is bad for not only the image of the industry, but it’s productivity and longevity too. The argument about the performance of diverse teams is over and we need to do a better job of attracting, retaining and nurturing diverse talent. If I had to “see it to be it” then I wouldn’t be here, but the status quo isn’t a great strategy moving forward. Thankfully there is a will from both minorities and many of the majority to do something about it.





Jovana Vasiljevic

Born: Belgrade, Yugoslavia

“My first pivot into insurance nearly didn’t happen because it was felt that my surname was “too difficult” to pronounce...”

Your current role/short bio:

Senior Associate at DWF Law LLP. I am specialised in the defence of professionals including solicitors, barristers, brokers, surveyors, architects and others. I also deal with claims involving fraud and coverage issues.

I love that I work with a powerhouse of exceptional lawyers and truly inspirational women who are every part true of their reputation for being fiercely intelligent, generous and empathetic.

What was your first ever job?

Hairdressing Assistant

What is your single proudest achievement?

Acting as the lead lawyer in a Coronial Inquest into the death of a young person with complex physical disabilities, which resulted in important recommendations being made to the NSW Health Minister.

Favourite work-focused saying/motto/quote?

It is not what you say, but how you say it.

Your journey:

My parents emigrated from Yugoslavia to Melbourne, Australia, when I was very young. Within a few (short) decades, I developed a sudden (read: laboured) sense of discipline and optimism, which pushed me into Law. I started my career as a volunteer for Anti-Slavery Australia and balanced my altruism (and bank account) at a small debt recovery firm.

My first pivot into insurance nearly didn’t happen because it was felt that my surname was “too difficult” to pronounce (this was, of course, before Elon Musk and Grimes named their babies). The person who hired me remains one of my closest friends and she would later become instrumental in my move to London. I realised quickly the importance of getting in the way of opportunities and doing the things I enjoyed. Adopting that approach led me to some wonderful experiences, including acting pro-bono on behalf of persons seeking asylum in disputes against the Australian government and as a lead lawyer in a coronial inquest into the death of a young person. Not only has it given me a richness of experience, but it has connected me with incredible people who have been pivotal to my career (and enjoyment of it!).

To be here, knowing that I can support others in the same way that I was supported, is a great thing.

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

It is important to set boundaries early.

Do you have any hidden talents?

I can play the piano upside down. I used this once in an interview, and it worked!

What are your thoughts on cultural diversity in the insurance industry?

We absolutely need it and should have more of it. Inclusivity and diversity of representation is so important to invigorate our conversations, break down false stereotypes and create a healthier working environment.

Did you have a mentor/role model to help you throughout your career?

I have been lucky to come across some exceptional women in my career who have challenged me personally and professionally and I proudly look up to them with doe-eyed admiration. It is so important to have role models and this is why diversity is so important.

What is your best networking tip?

Be present and be yourself.





Kajal Vakas

Born: Harrow, Greater London

“Covid opened more career options for me as the world proved the remote working model and I was no longer restrained by travel commitments. I combined my passion for the industry with my experience and skills to create my own unique non-linear career journey.”

Your current role/short bio:

I am a Senior Claims Vertical Market Manager at LexisNexis Risk Solutions, a leader in providing data and information to enable insurance companies to predict and manage risk. I am responsible for growth of the market from existing services, new product delivery and assessment of acquisition and partnership/alliance opportunities.

I love meeting professionals across the claims market and exchanging thoughts and ideas about the potential of data and technology to improve products and processes for the end consumer – which is us!

What was your first ever job?

My first ever job was working Saturday mornings in a pharmacy.

What is your single proudest achievement?

Coming from a non-technical background (my degree was in languages) I've built a career centred around technology and data within the insurance industry.

Favourite work-focused saying/motto/quote?

Everyone has a knowledge gap - no one person knows everything. Collaborate with others who are strong where you are weak and weak where you are strong.

Your journey:

I was born into an entrepreneurial family. Almost all my 13 aunts and uncles are successful entrepreneurs, except my dad who chose a corporate career with RBS. I always knew I wanted to follow in his path – and my first corporate role was with RBS when I graduated in 2008.

When I joined consulting in 2014, I had to balance life as a mother with that of a consultant. I couldn't do overnight stays so spent the first 3 years commuting 7 hours a day only stopping when I reached the 3rd trimester of my 2nd pregnancy. Covid opened more career options for me as the world proved the remote working model and I was no longer restrained by travel commitments. I combined my passion for the industry with my claims operational experience and skills in technology transformation to create my own unique non-linear career journey.

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

Find a role you aspire to and map the behaviours of the person in that role.

What are your top 3 movies?

I'm a huge Bollywood fan so my top 3 has to include Dilwale Dulhania Le Jayenge, I also absolutely love Shark Tale because it never fails to make me laugh and finally Mr and Mrs Jones.

Are you competitive?

I'd say I'm more collaborative. It can be really difficult to go it alone. You're more likely to succeed when consulting others and working together.

How many languages do you speak?

3 fluently and additionally a very basic capability in Arabic from my time at uni and year abroad in Egypt.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

This depends on the role. When I worked as a claims handler I found the teams were really diverse and there was a sense of belonging. However, that diversity begins to dilute the more senior you become. I can see the industry is now aware of this issue and working to mitigate it, but I feel the approach should be top down rather than bottom up.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

Raise awareness of the challenges faced by ethnic minority communities through focus groups or internal education. Encourage the formation of ERG's to provide employees an opportunity to meet others within the organisation to broaden their network. Encourage attendance to these events across the board to create allyship and foster a more inclusive environment.





Kalpesh Shah

Born: Leicester

“The first number of years working I was always worried about what I should have and probably undersold myself on numerous occasions, but over time I have learnt that sometimes you have to grab what you want in life.”

Your current role/short bio:

I am KS2's Underwriting Services Manager - covering Underwriting Management and Underwriting Operations. We are an MGU - we write niche business on behalf of carriers who feel that it's more efficient delegating to experts in the niche lines. As we are a small company I have the opportunity to get involved in a variety of areas and can help to solve problems. No two days are the same.

I also run an Inclusion Partner Network - iDAWN (The Insurance Disability, Ability & Wellbeing Network).

What was your first ever job?

Working in a Health Shop in Sloane Square.

Favourite work-focused saying/ motto/quote?

Sometimes you have to learn to say no.

Your journey:

Family history is an eye opener. My grandparents were originally from India but formed part of the British migration from India to East Africa. My parents then moved to the UK in in the 1960's. They worked hard to keep a roof over our heads and then to ensure we always had food on the table and could go off and study.

My siblings and I were fortunate and if it wasn't for the sacrifices of my parent's generation we wouldn't have what we have now. My journey has faced less challenges but the same work ethic of my parents still runs through my veins. Growing up we sometimes faced racism and we learnt not to waste our energy on it. The first number of years working I was always worried about what I should have and probably undersold myself on numerous occasions, but over time I have learnt that sometimes you have to grab what you want. Show people what you can do so they can't say no and be in control of your own career.

What advice would you give your younger self?

Failing is fine, learn from it. And don't be afraid to ask for help.

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

David Attenborough - I used to watch him on TV, he was always travelling and immersed in nature, talking wildlife. I wanted to do the same as it seemed like fun. Maybe one day!

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

People need to feel welcome or see the industry as one they can fit into. I see it as there being two aspects;

1. We as an industry can change our policies and attitudes to make the recruitment process more inclusive, however that only goes so far.
2. Role models play a big part in our psychology, if we can see someone who looks like us we then think that could be me, that then drives people to see the industry as one they can fit into. So let's help to create visible role models who are willing to share their experiences and act as a magnet. We should celebrate our diverse backgrounds more.





Karen Ko

Born: USA

“I consider my parents to be my most important role models in my career and they are my greatest inspiration both professionally and personally.”

Your current role/short bio:

I am the Senior Vice President – AFIC Team, Credit Specialties at Marsh. I help to support the financing of new and nearly new commercial aircraft.

I love being part of a team which is constantly working to find new and innovative solutions, and always delivering a best in class product to our clients.

What is your single proudest achievement?

Probably doesn't quite count as one single achievement, but I am very proud of the career that I have built for myself as an expat in the London insurance market.

Favourite work-focused saying/motto/quote?

“Some women choose to follow men, and some women choose to follow their dreams. If you're wondering which way to go, remember that your career will never wake up and tell you that it doesn't love you anymore.” – Lady Gaga

Your journey:

My parents are originally from Taiwan, but immigrated to Australia, where I grew up. After studying law in university, I qualified as a lawyer and entered into private practice, working in corporate and commercial property law.

In 2016, despite having never visited the UK or Europe before, I moved to London on a working holiday visa (heavy emphasis on the holiday part!). I secured a contract position with Marsh, where I discovered how wide the world of insurance could be and how much of day-to-day life is underpinned by insurance. When I was offered the opportunity to join a new team developing and placing an innovative, first-of-its-kind product in the market – how could I say no?

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

Don't be afraid to ask for help and always be willing to learn.

Did you have a mentor/role model to help you throughout your career?

I consider my parents to be my most important role models in my career. My parents provide unconditional support to help me achieve my career goals and they are my greatest inspiration both professionally and personally.

What is your best networking tip?

My best networking tip would be to be authentic.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

I feel that it is really important to focus on allyship as a means of supporting ethnic minorities and fostering inclusion. Whether this is by targeted recruitment efforts, colleague resource groups or more training for managers and other colleagues. The benefits of creating a truly inclusive environment are for everyone and it is important that the burden of creating this environment is not placed solely on the shoulders of our ethnic minority colleagues.





Karina Varma

Born: London

“Moving young minds toward healthier ways of thinking and pride in their culture is my proudest achievement.”

Your current role/short bio:

I'm a Corporate Development Manager at Beazley. I add long-term, commercial value to Beazley through driving organic and inorganic growth.

Beazley's culture is to be genuine, friendly, and treat each other with respect. We maintain this whilst also being ambitious about our growth goals. I co-Chair our Race & Ethnicity network. The way in which the company gets behind us is a great example of how we strive to do the right thing. What gets me out of bed every day is the desire to add value. Having a clear strategic vision set out from the top is a major enabler for me to do the best that I can.

What was your first ever job?

Shop assistant in my grandparent's shops (like many other Asian kids, we were not allowed to sit idle during school holidays!).

What is your single proudest achievement?

I've taught classes for teenagers on Hindu philosophy for about 15 years now, equipping a generation with ancient, spiritual tools for combatting stress and establishing a strong foundation for self-esteem. Moving young minds toward healthier ways of thinking and pride in their culture is my proudest achievement.

Favourite work-focused saying/motto/quote?

Make dharma (duty and purpose) your motivation – remain unmoved by both success and failure.

Your journey:

My heritage is Indian but my mother was born in Malta, and my father in Burma. I inherited the travel gene, and moved to the US at 18. At my college career fair, a friend who worked at Liberty Mutual dragged me to their stall against my will. A year later I joined their Corporate Strategy team, a diverse group of people that trained me in the strategy consulting skill set. My first Boston winter was the worst in 80 years! I lasted a few years before moving back to London to work in Healthcare. I found my way back to insurance thanks to that same friend at Liberty – relationships in this industry are key. I tried out and hated Pricing and took a career break to explore tech startups and food journalism. I've been at Beazley six years, and during that time moved from Marketing to Corporate Strategy.

What advice would you give your younger self?

Take more risks and try out even more different job experiences in your 20s. You've got a longer runway than you think.

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

Set a ten year goal and make it lofty. It will change the way you plan your next five years. Don't be afraid to tell people what it is – employers of choice want to know if you're ambitious so they can support you.

What are your top 3 movies?

Crazy Stupid Love, Queen (Bollywood), My Fair Lady.

What is your best networking tip?

Prepare! Research who is going to be there. Plan one or two talking points relevant to the subject and industry current affairs. Have three conversation-starter questions on the tip of your tongue. Finally – relax and enjoy it. It's part of your life. Go in determined to have a happy experience, regardless of whether it meets your expectations.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

I come from a family of Indian entrepreneurs, and used to feel I am “catching up” on the secrets of corporate success that seem to be obvious to others. Training courses that understand the barriers facing People of Colour, and how they can leverage their unique cultures and identities as strengths are really powerful – e.g. Lloyd's Accelerate. In addition, if leaders are intentional and thoughtful about who they build relationships with and who they sponsor, more colleagues from diverse backgrounds will see their careers grow. We've made good progress – let's keep going.





Ken Kittoe

Born: Leytonstone, East London

“I’m proud of my heritage, upbringing and who I am!”

Your current role/short bio:

I’m the Diversity and Inclusion Manager for AXA UK – my main purpose is to ensure that regardless of a person’s characteristics, background or circumstances they can bring their true, unique self to AXA and also thrive within their career. AXA has an amazing collaborative culture with people always willing to help, something which surprised me at first as I’m new to the insurance industry. Within my role, I love that I’m able to help support the next generation of talent who may come from disadvantaged backgrounds such as myself and provide that inspiration that YOU TOO can thrive in the insurance industry. Plus, AXA sponsor my beloved Liverpool Football Club!

What was your first ever job?

My first job was working as an Admin Clerk for a Nurse Assessor, aged 14 – I wanted to make my own money as I couldn’t really ask my parents and also didn’t want to stray into anything illegal.

What is your single proudest achievement?

I’ve had a few proud moments in my life but two stand out – seeing my mum’s face when I graduated with a Law degree and setting up the diversity and inclusion department for my last employer. Before I left, someone said to me “I feel like I belong here now because the work you’ve done has created a community for people that look like me, thank you”. Those words will stick with me forever.

Your journey:

I’m an East London, council-estate kid who went to a state school which had a GCSE pass rate of 31% A* - E so growing up the majority of people I knew that looked like me didn’t have the highest of ambitions or were involved in things they shouldn’t be. My parents instilled in me from a very young age a strong sense of determination to always be the best possible version of myself – whether that’s in how I interact with other people or how I react when an opportunity presents itself to me. When things get tough in my working life, I remind myself that it doesn’t compare to emigrating to another country in your mid-twenties, leaving behind your friends, family and hot weather so if my parents could do that, then I can overcome any obstacles the workplace throws my way!

I’m proud of my heritage, upbringing and who I am – one thing I love about AXA is I’m allowed and encouraged to bring my true self to work, east London accent and all.

What advice would you give your younger self?

Happiness comes from within, looking at what other people deem as “success” is only going to make you strive for unrealistic things.

What is your favourite song/piece of music?

I’m a massive music fan, I practically listen to music all day long. I love alternative RNB, UK/US rap, Garage and Afrobeats. My favourite album of all time is Kendrick Lamar’s good kid m.A.A.d City – a masterpiece.

What are your thoughts on cultural diversity in the insurance industry?

There is a lot of work to be done in this space but the insurance industry recognises that and are putting in place tangible processes to improve the level of diversity. Organisations such as iCAN are also crucial in boosting the level of diversity and also providing career inspiration to the next generation of ethnic minority talent.

Did you have a mentor/role model to help you throughout your career?

Yes, my mentor is a lady called Nadia Nagamootoo. Nadia runs a D&I consultancy and has been a key part of my journey into working in inclusion. She’s always there to offer me advice, guidance and challenge. Plus she’s there for me whenever imposter syndrome (inevitably) sets in.





Kevin Anang

Born: London

“Growing up in Newham, I didn’t have many role models in this space – and didn’t really know what I had to do to get there “other than work hard”; which in hindsight I don’t believe is enough.”

Your current role/short bio:

I am a Financial Institution Underwriter which means I assess D&O, E&O and Crime risks, amongst others for financial services companies.

I work for Zurich Insurance Company Ltd, a large global corporate who cares about making the world a greener, more sustainable place. And I also lead the work to try and ensure we have the right products and propositions to help our customers maintain their world.

What I love about my role is the ability to constantly build new relationships, and the fact that I am constantly learning.

What was your first ever job?

I worked in Iceland as a sales assistant at 16.

What is your single proudest achievement?

Probably as of recently, through providing pupils from my former secondary school and wider area with access to industry mentors. It was positive to see an idea develop and demonstrates what can be done when you collaborate with industry stakeholders to provide opportunities to the next generation.

Favourite work-focused saying/motto/quote?

“It is what it is”.

Your journey:

I grew up in Newham, east London and from an early age focused on being a lawyer, because my family used to say, “he talks a lot, he should be a lawyer”. Growing up in Newham, I didn’t have many role models in this space – and didn’t really know what I had to do to get there other than “work hard”; which in hindsight I don’t believe is enough. Having studied hard throughout my earlier years – I got to university and following some work experience realised that I did not want to be a lawyer. Struggling for inspiration I ended up in insurance, the way most people do – I fell into it, because a friend in the industry thought I would be a good fit. I absolutely love it but had no exposure to the industry prior to a couple of months before I applied – simply because no one when I was growing up knew anything about insurance, other than motor. I am working every day to change that.

What advice would you give your younger self?

Have more confidence in your ability.

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

Focus on the skills you can develop and offer, as opposed to focusing on a specific job.

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

A lawyer. I went as far as studying law in university before realising that I did not want to practice.

Do you have any hidden talents?

Get me behind a karaoke mic and ask me to do my Louis Armstrong impression.

What are your top 3 movies?

Coach Carter, Remember the Titans and Shawshank Redemption

Why are you passionate about the insurance industry?

I am passionate about making a difference, and the insurance industry is in a unique position to influence every element of society, whether my driving innovation, investment or providing access to new opportunities.

What is your best networking tip?

Put yourself out there, and be yourself, people connect with people.





Kirat Kaur Nandra

Born: Harlesden, London

“Coming from a background and generation where women like me were expected to have arranged marriages and focus on looking after our families, I resisted as I wanted to make my own choices.”

Your current role/short bio:

I am a Credit Control Manager for Chubb Global Markets and have been with my company for 23 years, sitting within finance ensuring our clients pay on time. The favourite part of my role is the team I work with, the different colleagues/clients I liaise with every day from all walks of life, all different cultures and all parts of the world. I give weekly tours in my lunchtime of the Lloyd's building for new starters and anyone who wants to hear more about an industry that has so much to offer and a fantastic place to build a career.

What is your single proudest achievement?

In 1999 I ran my first ever marathon. Sikh women of my generation weren't encouraged into sport or a career, we were encouraged to be homemakers. I was also asthmatic as a child, despite so many obstacles (including being diagnosed with Osteopenia when I was 32) I went on to run 12 marathons raising over £50,000 for non-government funded charities. In 2022 I decided to compete in the Atlantic Coastal Challenge 3 marathons back-to-back Padstow to Land's End ... it was incredible.

Favourite work-focused saying/motto/quote?

My motto has always been visibility leads to accessibility, we showcase our industry, we improve inclusion, and we change lives. We give opportunities to those who would not necessarily see them or have access to them. That really is what inclusion is all about.

Be the change you want to see in the world.

Your journey:

Coming from a background and generation where women like me were expected to have arranged marriages and focus on looking after our families, I resisted as I wanted to make my own choices. It was not easy, especially not knowing anyone who had broken away from tradition and was still respected and loved by their family.

When asked what I wanted in my life aged 16, my response 'not an arranged marriage and a flat in London, the rest of life would be a bonus...'

English is not my first language, sometimes I struggled.

I started my career in a retail bank studying part-time, namely, to prove to myself and family I could survive independently, I came joint highest in the UK in one of my exams and was offered a part-time lecturing post.

Knowledge is power, that would be my passport to success, I have deep passion for the programmes I created, I have lived it, not just survived, I thrived.

We pay that forward for our future generations.

What advice would you give your younger self?

Always be compassionate and show empathy, look at both sides of every situation and think carefully before responding to anything, it sounds obvious but think first, action second. Mix with people from all walks of life, we learn so much and it makes one such a rounded individual.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

I joined the industry in 1995, there has been a positive change since then and with organisations recognising and supporting all the benefits of an inclusive workforce and setting up different support networks it is a fantastic way for employees to really feel a sense of belonging and inclusion. There is still some way to go, in ALL areas of inclusivity.

We also need to make the industry more visible and accessible and for those from a lower socio-economic and diverse backgrounds, hence I created events like InSight Programme & The Life Cycle of events under our social mobility stream.

Programmes like these give our young adults a chance to change the direction of their life and an opportunity to enter an industry they would not normally otherwise have access to.





Kumu Kumar

Born: Sri Lanka

“Having suffered prejudice first hand throughout my career, removing barriers in the workplace along with improving diversity and inclusivity is really important to me.”

Your current role/short bio:

I am the Head of Zurich Resilience Solutions UK, leading a large team of risk professionals to offer customer centric consultancy services.

I am also the Chief Risk Engineering Officer UK, ensuring that underwriters can visualise risk quality for the risks they underwrite.

What I love about my roles is delighting customers, the strategic challenge, working with like-minded professionals and above all, the variety.

What was your first ever job?

I always joke that I literally started at the bottom, as my first job was within sewage treatment. On the plus side, it cured my fingernail biting.

What is your single proudest achievement?

I'd say raising awareness of the importance of inclusivity. Having suffered prejudice first hand throughout my career, removing barriers in the workplace along with improving diversity and inclusivity is really important to me. As an industry, we need to ensure others don't have the same experiences. I'm proud of what we've achieved but there is always more we can do.

Favourite work-focused saying/motto/quote?

What's the worst that can happen?

Your journey:

Left Sri Lanka as a baby due to sectarian violence and settled in Birmingham. Experienced racism but made me resilient. Read Chemical Engineering at Uni, so worked as an engineer in industry. Early roles in technical sales developed my soft skills. Project management developed my operational skills. Became a published scientist and generated patents. Redundancy 3 months before marriage. Job in insurance after marriage. 3 months after marriage shipped to New York to learn Risk Engineering. 20 years married this year! Felt there was a glass ceiling so moved into broking. Within months, given a large team to manage. Turned around loss making businesses. Grew commercial and strategic skills. Managed relationship with Zurich. Zurich invited me to join them.

What advice would you give your younger self?

Don't be afraid of taking a calculated risk. Also, extroverts tend to have more fun.

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

Your career is yours, and yours alone, to manage.

Do you have any hidden talents?

I'm a drummer and have a drum kit. But don't worry, I try not to annoy the neighbours. It's electronic, so they can't hear a thing when piped through my headphones.

What are your thoughts on cultural diversity in the insurance industry?

6/10 could do better. Proud to say that since I joined Zurich in 2015, I've worked hard to make sure my team reflects society. Overhauled the recruitment process, so the best person still gets the job, but we removed barriers and cast the net widely. From a cultural perspective, this means my team has moved from 3% to 13% ethnic minority. But the team is more diverse in terms of protected and non-protected characteristics. And as a result, more successful.





Leon Carford

Born: Sheffield

“I didn’t have the family contacts or the financial backing to open doors or give me a leg up.”

Your current role/short bio:

I am the Head of Risk & Compliance at Atlanta Group, a retail insurance Broker that includes a number of the UK and Ireland’s leading personal lines brands focusing on specialist motor, home, bike, and pet insurance. I am an advisor and my job is all about safeguarding customers and the business, which fits well with our company ethos of finding the right insurance for ‘you and yours’.

I also get involved in mergers and acquisitions, assurance and change projects, which keeps my day to day challenging and fresh. Outside of insurance, I was recently invited to sit on the Board as a Non-Executive Director and Trustee for a mental health charity.

What was your first ever job?

I worked in a local newsagent, looking after newspapers and magazines and selling pick and mix.

What is your single proudest achievement?

Becoming a people manager for the first time and being responsible for helping others to learn and develop.

Favourite work-focused saying/motto/quote?

Everything should be made as simple as possible, but not simpler.

Your journey:

I’m 38 and a proud northerner with a mixed English and Caribbean heritage. I grew up in Sheffield before moving to London to do a Law Degree. I didn’t have the family contacts or the financial backing to open doors or give me a leg up and so I took gap years at university to gain experience and pay my way. After Uni, I stayed in London for work – first in Law, before moving into Internal Audit and training with Deloitte. I returned to the north, working in practice and then moved into Financial Services. I rose through the Internal Audit ranks before moving into Risk and Compliance.

I’ve operated at a senior level for my entire career and whilst I take my work seriously, I pride myself on doing so with personality and good humour. My career mission is to be seen as a ‘trusted advisor’ and to be known for adding value.

My journey hasn’t been easy. School made me feel like I didn’t belong, university made me feel like I was too working-class, London made me feel like I was too northern, and work made me feel like I had nobody to look up to. I have to work extra hard on two key things everyday: making sure I know my stuff; and having the mental resilience to deal with challenging situations. I now try and help people with both wherever I can.

What advice would you give your younger self?

Be present. I spent far too much energy when I was younger going over things that had happened in the past or worrying about the future. Being present in the here and now is where growth and happiness is.

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

I used to work for a High Court Judge who told me that the key to success is sleep. I thought he was fobbing me off but years later, I realised he was spot on.

One must-do holiday recommendation?

India. It’s like no place I’ve ever been to. Parts are frantic and tough. Other parts are tranquil and meditative. There’s amazing food, ancient wisdom and something happening everywhere you look. You can gain a lot of life perspective by spending time in India.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

The industry is still on a journey but it’s becoming a lot more collaborative. Organisations like iCAN are doing massive amounts to educate people. In Atlanta Group, DE&I has become a massive part of our fabric and we are really starting to erode those old-fashioned stereotypes.





Luis Prato

Born: Caracas, Venezuela

“I have an insatiable thirst for learning, discovery and adventure, never to be deterred by hard-work or adversity.”

Your current role/short bio:

I am currently Chief Underwriting Officer of AXA XL's UK & Lloyd's region. I am also an Insurance Active Underwriter of Lloyd's syndicate 2003.

I am proud to have completed an Executive MBA at Cambridge Judge Business School in 2021, and my past roles have included Managing Director - Latin America for Zurich Global Energy, a founding member of Allied World Assurance Company (AWAC) where I was responsible for the Energy Underwriting unit in London and UK Head of Energy at Catlin.

I enjoy working amongst a large number of professionals, from which the learning never stops!

What was your first ever job?

Trainee Maintenance Engineer at an oil refinery.

What is your single proudest achievement?

Being a small contributor to the upbringing of two beautiful people, now successful in their own right: my two lovely daughters.

Favourite work-focused saying/motto/quote?

“The only time you fail is when you fall down and stay down.”

Your journey:

I was born in Venezuela and was fortunate to win a series of sponsorships to the best education available, normally off-bounds to a middle-class family. I am the second of six siblings, which may explain my competitiveness and drive. I emigrated from my native Venezuela to the UK as soon as I finished my undergraduate university degree. As a young adult my frontiers expanded, I learnt a new language and experienced an array of different cultures. Even though Mechanical Engineering was my choice of specialism, I have always wondered whether I should have given my creative side more of a chance. Just the same, I learnt that what you study is often times irrelevant to the path you follow in life. I married my wonderful wife in Russia in 1995, have two lovely daughters, now adults, and have a job that's both challenging and fulfilling. I love sailing, scuba-diving, riding motorbikes, running, playing tennis, playing the ukulele, sketching, gardening and trekking through forests and up mountains. I'm a qualified pilot and regularly travel with my family as my precious passengers. I don't watch much TV! All of this is, I think, the result of an insatiable thirst for learning, discovery and adventure, never to be deterred by hard-work or adversity.

What advice would you give your younger self?

Devote more time to the arts, and feed your creative curiosity more freely.

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

Do your job well, and the rest takes care of itself.

How many languages do you speak?

Two properly, plus two others purely for comedy-value.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

I was one of very few Latin American professionals in London in the early 1990s. Things are different now, and will continue to get better.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

I think the trick is to attract more diversity into the industry. The benefits that come with diverse cultures, experiences, knowledge and perspectives are specially valuable in corporate insurance. Our clients are all over the world - not having such perspectives would generate dangerous blind spots for our businesses.





Luke Ogunlaja

Born: Newham, London

“After a few rejections, I secured an internship where I was motivated to use the opportunity to learn more about the industry and build my professional network.”

Your current job title/short bio:

Cyber Underwriter, Tokio Marine Kiln. In my role as an insurance underwriter, I analyse how vulnerable businesses are to cyber-attacks to determine the appropriate pricing, terms, and conditions - protecting our clients from cyber events that inhibit their ability to trade profitably. Underwriting is certainly a challenge, but the entrepreneurial freedom involved is perhaps one of the most exciting aspects of the profession.

What was your first ever job?

Administration Clerk, NHS.

When did you join the insurance/risk profession?

My first stint within insurance was as an intern during the summer of 2015. I had recently completed a placement year in the industry as part of my Undergraduate Degree and was eager to spend the summer working in the City. Using an IFoA brochure I found online, I sent my CV and Cover Letter to several insurance companies.

What is your single proudest achievement?

Graduating with an Actuarial Science Undergraduate Degree. I have so much respect for graduates and professionals in the field, having endured long, painful hours memorising mathematical proofs that sometimes felt irrelevant.

Your journey:

My journey into the world of insurance began with an internship. None of my friends or family had any exposure to the industry so it was all new territory for me. Before graduating from university, I was quite keen to spend my summer working in the City. Using an online Actuarial industry brochure, I speculatively sent my CV and Cover Letter to several insurance companies. After a few rejections, I secured an internship at Tokio Marine Kiln, where I was motivated to use the opportunity to learn more about the industry and build my professional network.

One must-do holiday recommendation?

Colombia, I was fortunate enough to spend three weeks exploring some of the major cities with a few friends from university and it was unreal!

What is your best networking tip?

Don't overthink the idea of saying hello and having a conversation to establish mutual interests.

What did you want to be as a child?

Like most kids, I aspired to be like my parents, who are both IT professionals.

What advice would you give your younger self?

Trust the process.





Maiko Adachi

Born: Madrid, Spain

“Making myself step outside my comfort zone and navigate work culture in a different country was a hugely daunting step but I am glad I made the jump...”

Your current role/short bio:

I am a corporate lawyer, working in-house at Aviva. I advise on key strategic projects, including selling and buying businesses. Aviva is a 327 year old insurance company so you can imagine how many changes it has been through in that time!

It is very rewarding being able to contribute to its journey as it evolves through the ages. What I enjoy the most about my job is team work and collaboration as the large transactions that I work on cannot be accomplished by one person and require lots of different people working together towards a common goal.

What was your first ever job?

Marine conservation intern.

What is your single proudest achievement?

Deciding to work in Japan – although my parents are from there, I had never lived (or worked) there so making myself step outside my comfort zone and navigate work culture as a junior lawyer in Tokyo was a hugely daunting step but I am glad I made the jump.

Favourite work-focused saying/motto/quote?

Listen to understand, not to respond.

Your journey:

I was born in Spain to Japanese parents, who moved there with no connections or family. My dad was keen for my sister and I to be global citizens and a key part of that was being fluent in English. I therefore went to a British school in Madrid followed by university in London (my dad steered me towards law which he thought provided lots of options for future employment).

I followed the well-trodden path of getting a training contract, qualifying as a solicitor and worked in London and Tokyo. I moved in-house to find a better work life balance and have had two kids since moving to Aviva. I now combine both my day job as a corporate lawyer and my second job co-chairing our cultural awareness employee resource group where we get to celebrate and advocate for cultural and socio-economic diversity within Aviva.

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

Anything horse related (I was obsessed even though I was allergic – not a great combo).

What are your top 3 movies?

My Neighbour Totoro, Drive, Napoleon Dynamite.

What are your thoughts on cultural diversity in the insurance industry?

Essential, as we cannot properly serve our customers if we do not reflect the diversity of our customer base and community within our own organisations.

Did you have a mentor/role model to help you throughout your career?

Yes – my former boss at my old law firm who is an amazing role model in terms of leading with kindness, warmth and empathy, he always leads by example and never loses his sense of humour (despite the long hours) – he showed me that there was an alternative to the demanding and aggressive partner anti role model that was so prevalent at the time.

How many languages do you speak?

3 (Japanese, English, Spanish).

One must-do holiday recommendation?

Raja Ampat, Indonesia for the most amazing diving in the world.





Marcus Li

Born: Oxford

“I believe that being competitive means I always give my all in anything I wish to achieve.”

Your current role/short bio:

I am a Senior Associate in Aon's Strategy & Technology Group (STG). We advise (re)insurers and private equity clients on strategic initiatives, ranging from portfolio growth, market entry, proposition development, to M&A due diligence or investment into new ventures. As part of a brokerage firm, we can combine strategic thinking with execution for our clients.

Recent projects I have worked on include advising a global insurer on setting up a new vehicle to underwrite a specialty segment, as well as supporting the executive team of a London carrier on market entry and establishing a branch in the region.

My work is technical and dynamic, with no two days the same, which affords a rewarding learning curve.

What was your first ever job?

Strategy consulting.

What is your single proudest achievement?

I was selected to be 1 of 10 Underwriting 'Future Leaders' by the CII, where I collaborated with some incredible colleagues across the market on a research project. That was quite a humbling experience. We still keep in touch and go for drinks.

Favourite work-focused saying/motto/quote?

“It's going swimmingly.” – from a close friend / colleague. Versatile enough for various situations and reminds me of one of my favourite Pixar movies as a child.

Your journey:

I studied medieval and modern languages at university, and whilst I had a fantastic time, I knew I did not want to work in the usual fields associated with a language degree. Consulting was an effective way to explore my options whilst developing transferrable skills, and this was how I first came into insurance.

I recall my first resourcing meeting (when you are assigned to a project). There were two opportunities on the table: one asset management, and the other insurance. Of course, everyone was fighting over the former, and I ended up with insurance. The first thought that came into my mind was “Why me?!”

But soon I came to realise how interesting the insurance business model is and how tangible our sector is to real-world problems, be it commercial trade or climate change. Before long, I decided to move properly into the industry.

What advice would you give your younger self?

See your career as a journey: every opportunity you encounter presents something valuable to put into your suitcase. It really gave me perspective when the going got tough!

What are your thoughts on cultural diversity in the insurance industry?

Looking back, it is encouraging to see the progress we have made in the last five years. It is evident walking around the City of London that we have more colleagues from diverse backgrounds and that support for I&D is more outspoken.

Nonetheless, there are still areas to improve. For example, I would like to see more visibility for the Asian community and to challenge damaging stereotypes that scupper career development.

Did you have a mentor/role model to help you throughout your career?

Absolutely – my mentors were one of the reasons why I joined insurance. They gave me the time of day when I was just a fresh graduate trying to figure out my career.

How many languages do you speak?

I grew up speaking English, Cantonese, and a bit of Mandarin. Then studied German and Italian at university; they are somewhat rusty now and I'd need a drink to jog my memory!





Megan Bingham-Walker

Born: United Kingdom

“I tried a variety of different careers, from working in venture capital to the civil service before finding my calling as an entrepreneur.”

Your current role/short bio:

I'm the co-founder and CEO of the insurtech startup, Anansi, which is on a mission to make goods-in-transit insurance faster, fairer and more flexible for ecommerce businesses. Claims are our shop window and our core USP. The platform uses shipping tracking data and parametric claim triggers to automate the creation and reimbursement of claims. As CEO of an early stage startup, my role is highly varied because we're so small that the whole team needs to wear a lot of hats, which I love. In a single day, I could go from negotiating a deal with a new retailer or distribution partner, to speaking on an industry podcast and then researching which business bank account offers the best rates.

What was your first ever job?

Paper round.

What is your single proudest achievement?

The charity Pump Aid, that I've been a trustee of for many years providing 1.5 million people with access to safe water.

Favourite work-focused saying/motto/quote?

Definitely a Maya Angelou quote. Either "Live as though life was created for you" or "People will forget what you said, people will forget what you did, but people will never forget how you made them feel."

Your journey:

I grew up in Bedford, which is a very multicultural town in the south of England with large and thriving Jamaican, Italian and South East Asian communities. Both of my parents were the first in their families to go to university and they were keen for my brother and I to get a good education.

I went on to study Social & Political Sciences at Girton College, Cambridge, which was an amazing experience, it was one of the few colleges that actively sought to attract a diverse student base and keep a 50/50 male/female balance. I've always been a bit of a generalist, so after university I tried a variety of different careers, from working in venture capital to the civil service before finding my calling as an entrepreneur.

What advice would you give your younger self?

No one can take your experience away from you, meaning if you have a career misstep or a failure, it doesn't counteract everything you've done before, so don't be afraid to try something new.

What is your favourite song/piece of music?

"I Am Not My Hair" by India Arie because it speaks to the natural hair journey that many of us black women have been on.

Why are you passionate about the insurance industry?

The insurance industry is one of the oldest industries and forms the bedrock of the economy and yet probably one of the least well-known. It wasn't an industry or career that I was particularly aware of when I was younger, despite the diverse range of opportunities for development across all of the functional areas. I would love for young people starting their careers to be much more aware of this.

What is your best networking tip?

When you're at a networking event and trying to break into a group, make eye contact with the tallest person as an entry point. Works every time.





Michael Yabantu

Born: Swansea

“It was tough because of my background, I experienced some severe racism growing up, and it definitely taught me an early lesson in personal resilience.”

Your current role/short bio:

I'm currently the Director of Mid Market, Schemes & Regional Specialty Lines for Aviva. I'm responsible for our all our regionally underwritten commercial business that we trade with insurance brokers across the UK.

I love working for an organisation that has a passion for delivering the best of Aviva for our customers, our colleagues, our communities and our shareholders. I also love being around our offices across the UK and see the opportunity to lead our teams as both a privilege and a responsibility. Seeing the energy, passion and commitment from our people inspires me to be the best version of myself every day and use my personal and professional experience to help build a better future.

What was your first ever job?

My first ever job was working at McDonalds.

What is your single proudest achievement?

I've been fortunate to have lots of success and achievements in my career but there are probably a couple of standout achievements. One was leading the team that secured the largest client I have ever secured and also the largest that our Mid-Market business in Aviva have ever secured at £10M+ GWP. My second is I'm most proud of having the opportunity to use my personal experience, my heritage with my role to help promote Diversity, Equity & Inclusion in Aviva. The fact it's been recognised through this process makes me feel incredibly humbled and proud.

Favourite work-focused saying/ motto/quote?

Don't worry or get upset about the things you can't control.

Your journey:

I was born in Swansea in Wales to an Iranian mother and a South African father. I spent most of my life growing up on the outskirts of Burnley in Lancashire. It was tough because of my background, I experienced some severe racism growing up, and it definitely taught me an early lesson in personal resilience.

I joined Endsleigh in a part time role in 1998 and came back full time in 2000 whilst on a gap year from Uni – but never returned. I did a variety of roles at Endsleigh before joining AXA and spending 13 years at AXA across claims, distribution and then in regional management roles before joining Aviva in 2018 and moved into my current role in October 22. I also co-chair our DE&I GI Inclusion Council and I'm hugely passionate about diversity and inclusion because I firmly believe the more diverse and inclusive we are in our representation the more diverse we'll be in our thinking and the better business we'll be for our colleagues, customers and communities.

What advice would you give your younger self?

Work hard, look for opportunities alongside your current role to stretch yourself / try new things, feedback is a gift so you choose what you want to do with it and know your numbers!

Do you have any hidden talents?

I enjoy holding a tune on the karaoke!

Did you have a mentor/role model to help you throughout your career?

I've admired a number of my immediate line managers that I've had during my career and that have also helped me during my career. One of the most memorable ones was Ken Carmichael, who was the Regional Underwriting Manager at AXA when I first joined the Manchester branch as a BDM. A brilliant Underwriting Manager but was also one of the best salespeople I've ever witnessed in action – I learned so much from him, particularly in pitching to end clients and thinking on your feet.

One must-do holiday recommendation?

Go and see the Burj Khalifa in Dubai after 6:30pm and watch the lights and fountain show.

What is one thing you would change about the insurance industry if you could?

Significantly accelerate the pace of DE&I change and have significantly more people from more diverse and ethnic minority backgrounds to join the industry.





Moussa Thiam

Born: Dakar, Senegal

“I was motivated to dispel the preconceptions that immigrants were less intelligent or had less to offer.”

Your current role/short bio:

I am the Head of Cross-Border at Beazley Plc and head up the international compliance department and responsible for regulatory matters relating to our international transactions. I enjoy the international nature of my role and how we explore legal and regulatory challenges. It's a role where you have to have your ear to the ground and react to new changes.

Beazley is a global specialist insurer with cyber risk management services. At Beazley we try to be different; not only with our products and how we approach clients but also staff engagement. I love that Beazley is not afraid to take on new challenges or be at the forefront of something new.

What was your first ever job?

Shepherd - over the summer I would help my uncles and grandparents feed and herd the sheep.

What is your single proudest achievement?

At times I measure success by my ability to provide for my family and I'd say the catalyst for that was completing university and law school.

Favourite work-focused saying/motto/quote?

A play on the saying of getting a horse to water - As long as you had the right intention and you put in all your effort - don't worry about the situation.

Your journey:

My parents immigrated to the UK after receiving scholarships for their master's and PHD; a few years later me and my siblings followed them and moved to the UK. My parents are staunch believers of education being a means of opening doors and this was instilled into me at an early age. Senegal is a French speaking country, so we had to adapt to the English; unfortunately, some teachers perceived us as unintelligent due to the initial language barrier even though we had educational success in Senegal and France.

I was motivated to dispel the preconceptions that immigrants were less intelligent or had less to offer. I successfully completed my Law degree and LPC specialising in insurance law and corporate finance, which led me to the insurance market and the Beazley compliance function. Being in this market has also allowed me to pursue my passion of championing and promoting DE&I.

What advice would you give your younger self?

Don't doubt your ability and know that you do belong there and you have a lot to offer.

What are your thoughts on cultural diversity in the insurance industry?

The insurance industry is making strides to become more diverse and starting to catch-up to other financial services sectors. However, those sectors are still continuing to grow, so the insurance sector should not become complacent, just because of improvements. More and more companies are seeing that diversity isn't just a buzz word but actually leads to substantial benefits to an organisation.

Are you competitive?

I love sports and this has given me a bit of a competitive streak, but it's all good fun in the end.

How many languages do you speak?

I speak 5 languages, English, French, Fulani, Wolof and Basic Arabic.

What is your best networking tip?

Don't be afraid to approach people - see it as an opportunity to meet a possible lifelong connection.





Nazmin Mohal

Born: Stoke-On-Trent

“As Co-Chair of the Ethnicity CRG, I love working with like-minded individuals and encourage individuals to speak up so that we can make a positive difference!”

Your current role/short bio:

I currently work for Ageas UK who protect over 4 million motor, home, travel, pet & business customers. I am a Senior Internal Auditor and Co-Chair of the Ethnicity Colleague Resource Group (CRG). I love the variety that my role gives me. Being able to work across different business functions, meeting different stakeholders and giving senior management the peace of mind and assurance that risk management, internal controls are designed and working effectively. As Co-Chair of the Ethnicity CRG, I love working with like-minded individuals and encourage individuals to speak up so that we can make a positive difference!

What was your first ever job?

Working at my dad's restaurant at the age of 16 as a dish washer.

What is your single proudest achievement?

Work, study and looking after my family has been a challenge over the years and therefore my proudest achievement has to be passing all my IIA qualifications.

Favourite work-focused saying/motto/quote?

Work gives you meaning and purpose and life is empty without it!

Your journey:

I am a first generation British born Bengali. Graduated in 2001 when my search for jobs started. I knew that I wouldn't be allowed to work outside of Stoke on Trent as it was not the norm for south Asian girls to live away from home before marriage, it was always 'what would people say....'

With this in mind, I secured a role with Britannia Building Society where my insurance profession begun. I worked my way up and became a Branch Manager and later went into Compliance Monitoring. When Britannia merged with the Co-operative Bank I was recommended to apply for a trainee internal auditors role and was given this. Due to organisational restructure a few months later, my role at the Co-op was at risk and as a result of luck and great timing I met a person on the train whom I had previously met at a networking event. He told me about a vacancy which was due to come up as an internal auditor locally. I submitted my CV and got the role at Ageas UK in 2014 and still here to date.

What advice would you give your younger self?

Never underestimate yourself and always be confident and proud of your roots!

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

My childhood dream was to be an air hostess as you got to travel the world. But due to my height this was never an option.

What are your thoughts on cultural diversity in the insurance industry?

Cultural diversity is still a work in progress. We need to work collectively to attract diverse talent into the industry and find ways to encourage, support and develop the younger generation to consider roles in the insurance industry.

How many languages do you speak?

I am fluent in Bengali as this is my mother tongue and can also speak fluently in Hindi and Urdu thanks to watching Bollywood movies.

What is your best networking tip?

Be true to yourself and don't pretend to be someone you are not.





Oke Eleazu

Born: Balham, South London

“I was the only black person in every department I joined. I soon realised that didn’t matter and that if I worked hard, did my best and embraced the culture of the organisation, I would be recognised. And that turned out to be right for the rest of my career!”

Your current role/short bio:

I've always been focused on improving the experience of customers, from Director of Customer Experience at Sainsbury's to Customer Service and Operations Director for Bupa and Prudential. In 2016, I joined ManyPets and there were only 15 of us attempting to build an insurance company that customers would love. We're pet health and insurance business focused on making the world a better place for pet parents. Our high-quality insurance leads the pack, offering award-winning levels of customer service and a wide range of pet health benefits. Today we cover over 600,000 pets globally. I am now UK CEO of ManyPets UK and helped establish ManyPets' Inclusion Council in 2021 which focuses on driving meaningful change around diversity and inclusion within the business.

What was your first ever job?

I worked as a shop assistant at Fads, a home decorating shop...not sure it exists anymore!

Favourite work-focused saying/motto/quote?

If you believe you can or you believe you can't, you're probably right.

Your journey:

I'm a first-generation immigrant as both my parents came over from Nigeria in the 60s. My dad is an entrepreneur, so sometimes we were up and sometimes we were down, but both worked really hard to send me to one of the best schools in the country, as they thought it would give me a head start. Fast forward a few years, I then joined the Legal & General graduate scheme after university and was the only black person on the scheme and was the only black personality in every department I joined. I soon realised that didn't matter and that if I worked hard, did my best and embraced the culture of the organisation, I would be recognised. And that turned out to be right for the rest of my career!

What advice would you give your younger self?

To win in life/work, someone else doesn't necessarily need to lose!

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

Be yourself, no one else can be.

Do you have any hidden talents?

I'm a decent DJ.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

It's hard for me to see any discernible change at this point. It feels as though there is more recognition for the depth of the issue but it's going to be a long journey to make any real, long-lasting change.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

We need to create more opportunities for ethnic minorities and celebrate those who make it.





Ola Jacob

Born: Shoreditch, London

“I believe it’s my duty to become as successful as I can to show there is no ceiling for anyone, no matter where you come from or what your background is.”

Your current role/short bio:

My official role is transforming, and I’m excited to share what that is soon. However, my duty to the industry remains the same. I have had the pleasure of building a distribution strategy for something the market hasn’t seen before, as one of the Pioneers of Parametric Insurance, officially selling the most parametric insurance policies to date.

I love what I call: making insurance “cool” by changing the image of insurance, transforming how we cover risk and closing the protection gap.

What was your first ever job?

My first job was starting a mini business selling chocolates and sweets in the playground.

What is your single proudest achievement?

When I joined our industry with my Computer Science degree, my objective was to make a difference with Innovation and Technology. So, I was blown away by winning The Insurance Times Technology Champion of the Year.

Favourite work-focused saying/ motto/quote?

I’m where I am because of the wonderful people on my journey, and I’m eternally grateful for all of them.

Your journey:

My story started when I was ten on a family trip back to Nigeria. Unfortunately, my parents wanted my siblings and me to experience how they grew up. We stayed in my parent’s childhood home, where we all had to sleep in one room; we discovered that the toilets and showers were cold buckets of water and holes in the floor’, the electricity would cut off from time to time, and the locals would shout the words “down Nepa” as you can imagine I couldn’t wait to get home. The moment that hit me was when we went to a local school, and at lunchtime, my parents provided the school meal. At that moment, a six year old approached me and said, “You’re so lucky to be from England, make the most of your opportunity”, and he said it with a beaming smile on his face, he was so happy for me.

Raising the ceiling is one of the biggest things we can do for the ethnic minority community that are under-represented as it gives others hope that they can do it. I believe it’s my duty to become as successful as I can to show there is no ceiling for anyone, no matter where you come from or what your background is.

Did you have a mentor/role model to help you throughout your career?

My sponsors are Tom Gallagher, Matthew Pike, Dominic Christian, Jane Kiely, and Steve White. They all have consistently gone out of their way to do what they can to support my development. There are many others to thank, but I can’t fit you all in. They showed me diversity isn’t just about the colour of your skin because these five people have diverse hearts.

What are your thoughts on cultural diversity in the insurance industry?

The beauty of our global business is it touches the whole world. Learning from different cultures is exciting and the best way to connect. The best insurance professionals will embrace this.

What is one thing you would change about the insurance industry if you could?

This is not a wish because I will change this, but I’ve found that when diverse talent enters the industry, they are so taken aback by the lack of diversity they end up in roles focused on culture and people or leaving insurance. I want to champion change and still rise as high as possible doing front-end insurance.





Prabhmeet Singh

Born: India

“I was often the only person of colour in a meeting and as I got more senior I realised that junior members were drawn to me for advice and mentoring.”

Your current role/short bio:

Global Finance Director for the Financials Solutions and Crisis Management businesses at WTW. I lead everything finance related, looking at financial performance, planning and strategy.

In my role I love being able to adapt to different people; brokers, finance, Ops, HR and experience global cultures. Being very entrepreneurial I get consulted on a variety of topics from organisation design to climate.

What was your first ever job?

My parents ran a clothing retail business in London, so I got early exposure to a grass roots sales environment. My first corporate job was at 18 when I worked in Sales at Bloomberg. I went from selling clothes to the bond markets.. clearly a natural transition.

Favourite work-focused saying/ motto/quote?

Understand you're dealing with humans, not titles or roles.

Your journey:

I started as a graduate in insurance audit at KPMG. Not knowing much about insurance, I learnt from a variety of businesses. This created a depth of knowledge which I then applied to growing a start-up insurance company. At the heart of each successful company that I visited, the main asset was the people. This furthered my interest in business psychology where I had already had an interest in studying the human mind. What was it that kept people motivated to drive strong results? What makes a good leader? What kind of culture works best? I was often the only person of colour in a meeting and as I got more senior I realised that junior members were drawn to me for advice and mentoring. I was fortunate enough to lead the multicultural network, am a RATL advisory board member, deliver training courses and often invited to speak on topics rooted in understanding human behaviour in a corporate setting.

What advice would you give your younger self?

There is no such thing as a mistake, it's just experience that one day makes sense.

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

Don't compete against your peers, set your own path.

Do you have any hidden talents?

I'm a trained mindfulness teacher which I introduce to the corporate world on topics such as stress, empathetic leadership and understanding biases.

What is your favourite song/piece of music?

We are a family of musicians and singers and we hold monthly jams at our house.

What are your thoughts on cultural diversity in the insurance industry?

The awareness is there that more needs to be done and that's enough of a catalyst for change. I genuinely feel that people do get the benefits of diversity.





Priscilla Osibona

Born: London

“It’s normal to experience setbacks and challenges in your career, but those who can stay focused and keep working towards their goals are more likely to achieve them.”

Your current role/short bio:

I manage the Account Handling team in BMS Group’s FINPRO team, and I broke Financial Lines & Cyber products to our international clients.

BMS has a soul. The company values the well-being of its employees and fosters a strong sense of community and belonging amongst colleagues. Additionally, there is a big focus on career development and growth which has allowed me to expand my skills and take on new challenges. I love the entrepreneurial aspect of my role, which has provided me with opportunities to take ownership of accounts and build my client and market relationships. I also enjoy the management aspect of my role as I enjoy watching my team grow personally and professionally.

What was your first ever job?

Sales Coordinator at Kurt Geiger.

What is your single proudest achievement?

Achieving my Law degree.

Your journey:

I started my career path with a clear goal - to become a lawyer, but fate had other plans! After failing the LPC, I found myself exploring a variety of fields, from retail to HR to payroll. But then, I stumbled into the world of insurance, working as a team secretary. It was there that I had my ‘aha’ moment! Watching the brokers do their thing, I realised that this was a career that better suited my personality type.

So, I took the plunge and became a broker technician, gaining the skills I needed to land a role as an account handler in the newly established FINPRO team at BMS. And now, I can say with absolute certainty that I’m in love with my career in insurance.

What advice would you give your younger self?

Success often requires patience, persistence, and resilience. It’s normal to experience setbacks and challenges in your career, but those who can stay focused and keep working towards their goals are more likely to achieve them. So, don’t give up easily and keep pushing forward, even when things get tough.

What are your top 3 movies?

The Sound of Music, Sister Act 2, Pulp Fiction.

What is your best networking tip?

If you’re looking to expand your network, one of the best tips is to step out of your comfort zone and attend events by yourself. This can be daunting at first, but it’s a great way to meet a variety of people and broaden your horizons.

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

In terms of diversity and inclusion, the insurance industry has come a long way since I first started working in it. Nowadays, a lot of companies are placing greater emphasis on DEI and are making it an integral part of their culture and practices. It’s encouraging to see that many companies are now recruiting heads of DEI, who can help drive these initiatives forward and make a real difference in the industry.





Raphael Zindi

Born: Harare, Zimbabwe

“The experience of learning from a Founder was invaluable and gave me confidence for starting out my career.”

Your current role/short bio:

Chief Commercial Officer at Slipcase. Slipcase is a central content platform for the global commercial & speciality sector of the (re) insurance industry. We enable organisations to distribute their brand, expertise and thought leadership to a uniquely targeted audiences around the world.

What was your first ever job?

Ball boy at a local football club.

What is your single proudest achievement?

Winning the Global Employment award at Fitch at the start of my career, this was a key moment in driving my career and helped open many opportunities.

Favourite work-focused saying/ motto/quote?

‘Always be useful, find purpose - this is what we are here for’.

Your journey:

Born into a humble family in Harare, Zimbabwe. My family migrated to the UK when I was aged 10. I attended school in Bath, before university in Plymouth completing an Industrial placement year with James A Baker, a mid-sized commercial property company, where I learnt first-hand a lot about businesses and how companies work. It was great to learn from a Founder and be involved in every part of the business from Operations, Sales and Finance. The experience was invaluable and gave me confidence for starting out my career. I got my first taste of the insurance industry after shadowing an old boss on client meetings - I fell in love with it and haven't looked back since.

What advice would you give your younger self?

There are so many opportunities to learn, be open to trying something new and continue to challenge yourself.

What is your favourite song/piece of music?

Anything involving Florence & The Machine!

What are your thoughts on cultural diversity in the insurance industry?

The industry has some way to go - steps are being taken and never feels fast enough. However over the last few years, I have seen a greater push and more accountability - I remain optimistic on change coming.

How many languages do you speak?

I speak two languages English and the Shona Language from Zimbabwe.

What is your best networking tip?

Always try to follow up with people you meet.





Saskia Bewley

Born: Luton

“I’ve always been fascinated by how people build community across difference.”

Your current role/short bio:

I am Global Inclusion & Diversity Partner at AXA XL, working to ensure colleagues can thrive within a diverse community. AXA XL is the property, casualty, and specialty risk division of AXA, serving our broader societal purpose to act for human progress by protecting what matters.

What I love most about my current role is partnering with our Business Resource Groups (BRGs), voluntary employee-led groups, formed in support of Inclusion & Diversity (I&D). I strongly believe in the transformational potential of BRGs and the importance of a grassroots I&D agenda. And it’s a joy to work with such passionate and inspiring colleagues.

What was your first ever job?

Steward in an art gallery.

What is your single proudest achievement?

I’m proud of my ongoing work with a small charity for whom I am a Trustee, and who I support in their equity, diversity and inclusion journey.

Favourite work-focused saying/motto/quote?

The way you do the work is the work.

Your journey:

I was born and raised in Luton, and I have a multi-heritage background, so I grew up surrounded by different cultural influences. I’ve always been fascinated by how people build community across difference, and I was fortunate to spend time exploring the theory during my masters.

On graduating, I knew I wanted to secure a Diversity & Inclusion role and put theory into practice, but there were few entry-level roles available at that time, and no obvious routes into the profession. I did some temporary work, paid internships, and volunteer work before landing a Diversity & Inclusion Assistant role at a global FTSE 100 media company. I’ve worked as a diversity and inclusion practitioner across several creative and commercial businesses before recently making the move into the world of insurance.

What advice would you give your younger self?

Trust the process – no season is ever wasted.

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

To always bring constructive energy. It’s easy to name a problem and far harder to name possible solutions.

Do you have any hidden talents?

Martial arts training in my youth (a dormant talent).

What is your favourite song/piece of music?

I have so many! Recently I keep going back to Swimming by Mac Miller.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

I’m fortunate to be in a position where answering this question is part of my day job, and it’s something I look forward to exploring further. While there’s no silver bullet, I believe that an increasingly data-driven and evidence-based approach to I&D interventions will make the difference.





Selina Bilton

Born: London

“The lack of guidance throughout my education, coupled with a lack of money available to support me through school made a profound impact on choices.”

Your current role/short bio:

I am a proud generalist, a reflection of being at the height of my career at a time where possibilities are limitless, especially for women. I spent the happiest part of my career as a Chief of Staff to some kick-ass, relentless women and now I am co-founder with responsibility for building a marketing strategy at Lukango, a fast-growing startup developing disruptive technology to help underserved small business owners manage the overly complex insurance buying process.

My role is about shifting perspectives and supporting the dreams of small business owners by protecting what's important to them - what's not to love!

What was your first ever job?

I filled cream buns at Bakers Oven (the OG bakery chain) on a Saturday morning when I was sixteen.

Favourite work-focused saying/ motto/quote?

My favourite saying in life and at work is: “It is what it is.”

It signifies the ability to be resilient when the chips are down, to dust yourself off and try a different approach to the problem in front of you. So whether that's divorce, being turned down for investment, or realising my Bumble date doesn't look anything like their picture, take a moment to breathe and keep swiping. After all, it is what it is.

Your journey:

I often reflect on the things that have changed the game for me as a black woman throughout my career and my life. Huge credit has to go to my mum, an island queen who raised children single-handedly on a council estate in West London. She did this whilst working crazy hours to create what she dreamed of for us. My sister has been a phenomenal guardian and angel throughout my life. She has always encouraged me to take every opportunity and not to see doors closed when there was still a gap to squeeze through. All credit to her.

Somehow I made it through school leaving with some GCSEs and a random A-Level in interior design. The lack of guidance throughout my education, coupled with a lack of money available to support me through school made a profound impact on choices. I just couldn't imagine going to University - at the time money was a blocker. More importantly I saw money as a huge blocker.

Thankfully after years of administrative jobs that kept the bailiffs at bay, I started to find my stride. Here I need to give a nod to the strong, relentless women who I have had the pleasure to work with - women who have taken charge of their careers and who in the 90s and 00s began to guide and help me realise my true potential as a black woman and as a leader. It is these women who have shifted our perspective of powerful female professionals and most importantly helped to foster ambition in young women like me at the time.

For the first time I was able to hear words like: ‘You're brilliant at that.’ and ‘You would be really good at X.’ I was being coached and encouraged to explore my potential. I embraced brand strategy, communications, employee engagement and quickly realised that I like to partner with someone and coach them from good to great leaders.

What advice would you give your younger self?

When someone says you can't do something, f*** 'em and do it anyway.

What are your thoughts on cultural diversity in the insurance industry?

While there has been much positive movement in the industry in the last 3 years or so, there is a long way to go and everyone has to recognise that the wheels of change will turn slowly. Trying to change 1000s of years of what has traditionally been a white male dominated industry cannot happen overnight. The momentum needs to continue so that the generations that follow gain the most benefit; seeing the route to C-Suite roles and Board roles, as being attainable.





Shazia Deenally

Born: London

“I think those from an ethnic background undersell the power of these tremendous qualities which we tend to have through various lived experiences.”

Your current role/short bio:

I work at the Corporation of Lloyd's in the International Regulatory Affairs team. I lead a team that's responsible for the regulatory reporting in all territories bar Asia-Pac. Lloyd's is the hub of the insurance market in London, so it's amazing to work here and feel the buzz of the underwriting room.

Working in an international team means I am constantly learning about new cultures and ways of working. Being at Lloyd's allows me to help influence change in culture within the market, as well as be an ambassador for those in the ethnic minority community, which I absolutely love.

What was your first ever job?

My first job was as a commercial analyst for Manchester United FC. They have an office in London to deal with the sponsorship deals, and my role was to research potential sponsorship partners for the Club.

What is your single proudest achievement?

Work life wise – getting through the regulatory complexities of Brexit. Personal life wise – surviving three pregnancies within four years.

Favourite work-focused saying/ motto/quote?

“A team is not a group of people who work together. A team is a group of people who trust each other.” - Simon Sinek.

Your journey:

Graduating in the same year as the global financial crisis definitely instilled a resilience and adaptability that has stayed with me throughout my career. I think those from an ethnic background undersell the power of these tremendous qualities which we tend to have through various lived experiences. I've found that this, alongside determination and relying on your support network to give you that push when you most need it, have provided me with what I need to keep developing.

In 2018, I started to wear a headscarf (a hijab as we say in Islam). I was asked by some friends “aren't you worried about what this will do for your career... people will treat you differently, I hope you're ready for that.” Since 2018 I have been promoted three times, been on maternity leave twice, and been voted as a Rising Star by the Insurance Business Magazine. So far, so good.

What advice would you give your younger self?

Find a sponsor – someone relatively senior that will be your biggest advocate in the room when you're not there.

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

The ability to stop time. I often feel like there just aren't enough hours in the day, so it would be great to stop and smell the roses more!

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

Ten years ago I didn't see anyone wearing a headscarf, either in the Corporation or on the underwriting floor. The department I worked in did not have any ethnic minority managers, and there were not many senior leaders from a diverse background. That's not the case now which is brilliant to see. We've still got a way to go, but the direction of travel is positive. Measuring managing agents on Culture as part of their ratings from Lloyd's is such a massive step in terms of the mindset at Lloyd's – it really can't be undersold. So it's evolved a massive amount – but still work to do.





Shreeya Joshi

Born: Leicester

“I was blissfully unaware of the career opportunities available in insurance...”

Your current role/short bio:

I am an Associate Underwriter, focussing on Property Binders at Carbon Underwriting. Carbon is the first syndicate-in-a-box that transitioned into a full Lloyd's syndicate in 2023. Working for a new syndicate has been an amazing experience and a great opportunity to grow – every day is incredibly varied!

I started in insurance through a rotational grad scheme for a Lloyd's syndicate – this was a great way to gain exposure across different departments over a two-year period. I was able to spend time with various departments, from operations through to underwriting. I hadn't actually applied directly for the role, my CV had been passed onto the recruitment team and they reached out to me.

What was your first ever job?

Retail assistant.

When did you join the insurance/risk profession?

2016.

Your journey:

I'm a first generation British-Indian, and the first of my family to graduate from university. Having studied Economics, I was bombarded by banks and consulting firms at the careers fairs advertising their graduate schemes.... Insurance really was not on my radar.

I landed my first role as an Econometrician at a Media firm in London shortly after graduating. 6 months later, I was invited for an interview for the Graduate Scheme at Travelers. I was blissfully unaware of the career opportunities available in insurance – and in classic fashion 'fell into the industry'. Accepting this role was a great way to learn about the industry and gain exposure to the different roles within an insurance company. I joined the open-market underwriting team after the graduate scheme.

During the Covid lockdown, I was ready for the next challenge and joined the Property Binders team at Carbon Underwriting.

What advice would you give your younger self?

Don't ignore your gut feeling – trust your intuition.

What are your top 3 movies?

Goodfellas, Mulan, Lord Of The Rings.

Are you competitive?

Only with myself!

What are your qualifications/awards?

Undergraduate Degree in Economics.

Insurance Qualifications: Cert CII

How many languages do you speak?

2 - English and Gujarati.





Shyam Bhayani

Born: Harrow, London

“Education is important to my parents so I was pushed to take my studies seriously – and my proudest achievement was completing my PhD in Astrophysics.”

Your current role/short bio:

I am an actuary and the Head of GCS Pricing at Aviva and am responsible for the pricing of policies for large Corporate and Specialty companies. Aviva is one of the largest insurers in the UK and has been going for more than 325 years.

I love the combination of technical and communication skills that the role requires. No day is the same and I love being thrown difficult problems that are important to the business and finding solutions to them.

What was your first ever job?

Working at an M&S Food store on the till and stacking shelves.

What is your single proudest achievement?

Completing my PhD in Astrophysics in 2011.

Favourite work-focused saying/motto/quote?

“Ability is what you’re capable of doing. Motivation determines what you do. Attitude determines how well you do it.”

Your journey:

Education is important to my parents so I was pushed to take my studies seriously and put it before anything else. I completed a degree in Physics and then a PhD in Astrophysics, but didn’t see a long term future for myself in Academia, where securing permanent positions is difficult. I enjoyed analysing data so becoming an actuary felt like it could be a rewarding career for me. I started my career at a consultancy working on pensions, but fell into the insurance industry after a colleague and friend switched to working at an insurance company. Since then, I have qualified as an actuary and have worked in a range of different actuarial roles, but have enjoyed working on pricing as it involves working on the front line of the business with underwriters.

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

Performing well at your job only contributes around 10% to career success. 60% instead comes from getting exposure to the right people.

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

I wanted to emulate Roy Keane and captain Manchester United, but unfortunately have two left feet!

How has the insurance industry evolved in terms of diversity and inclusion since you started working in it?

It has got slightly better since I first started and I was one of only a handful of ethnic minorities. I have found actuarial teams are generally more diverse than other teams so more work needs to be done to remedy this as insurance is generally not seen as a traditional career for ethnic minorities.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

The industry needs to do more work to attract graduates from ethnic minorities. The plus points of an insurance career are not adequately demonstrated and so ethnic minorities are lost to other industries. There is then not a big enough pool of talent to allow for the progression of ethnic minorities into the most senior roles.





Dr. Subashini M

Born: Chennai, Tamil Nadu, India

“While I knew strongly what my moral compass was, naming my values really helped with anchorin myself and when you know what your non-negotiables are, everything else flows more easily.”

Your current role/short bio:

I am a Medical Director at Aviva Health. I lead the Clinical team focusing on Clinical risk & governance, Oncology and ESG.

I love that I can use my medical knowledge to help make healthcare inclusive and accessible for our customers. My role at Aviva ranges from supporting start-ups to bring HealthTech to homes, to commissioning value-based healthcare that accelerates the transition of innovation from bench to bedside.

What was your first ever job?

Packaging gift hampers in an assembly line.

What is your single proudest achievement?

My proudest achievement at work was to help launch the Aviva Mental Health Pathway where we re-wrote insurance benefits to better address the unmet clinical need of the customer. This was launched in 2018, just when we noticed the increasing need for mental health support in our society, and I am incredibly proud that we have since supported several people and workplaces with personalised and end-to-end support to keep people healthy and happy and thriving at work.

Favourite work-focused saying/ motto/quote?

I love the poem titled Deepest Fear by Marianne Williamson, particularly the lines: “As we let our light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence actually liberates others.”

Your journey:

I was born in India, grew up in Singapore, went to university in Scotland and trained as a surgeon in England. While it was a childhood dream to be a doctor, and my competitive nature drove me to be a surgeon, it was my desire to create sustainable impact that attracted me to insurance.

At Aviva, I embraced opportunities adjacent to my role, including being an Evolution Council (Shadow Board) member; this helped me on my journey to other Board roles - I am a NED at Southern Health NHS Trust.

I have always followed my curiosity, and this led me to work in retail where I led a new business function to bring consumer health to life. And when the opportunity arose for me to marry my passion to reduce health inequalities, improve population and planetary health by working on ESG within insurance, I returned to Aviva in my current role.

What advice would you give your younger self?

Take the time to nail down your core values. I found that every decision I make now is that much easier as I can judge them against my value set. While I knew strongly what my moral compass was, naming my values really helped with anchoring myself and when you know what your non-negotiables are, everything else flows more easily.

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

Create a life with people and projects that energise you.

Do you have any hidden talents?

I have a black belt in TaeKwon do and I was a Bharatanatyam dancer.

How do you feel the insurance industry could better support ethnic minorities and foster a more inclusive environment?

I think the starting point is to realise if there is a gap within each organisation with regards to representation and ensure that we take on a data-driven approach to design out unconscious or inherent bias in the system. When we do have colleagues from minoritised backgrounds, we need to create psychologically safe spaces so that individuals are empowered to bring their diverse ideas and perspectives to the business instead of second guessing or self-censoring themselves due to fear of not fitting in. We need to stop thinking that people need more training to meet this pre-conceived notion of what a leader in insurance ought to look like or sound like. Let's re-define leadership in insurance; let's double down on inclusion in the workplace and let's act with authenticity and urgency as viewing inclusion as a tick-box is doing a huge disservice to our customers and the industry.





Tasneem Lulat

Born: Bolton

“There was a lot of pressure to succeed as our parents (like many others) wanted to give us the opportunities that they hadn’t had themselves”

Your current role/short bio:

I am the Head of Risk Management at Atlanta Group, a Retail Insurance Broker that includes a number of the UK and Ireland’s leading personal lines brands focusing on specialist motor, home, bike, and pet insurance. My role includes providing the business with the frameworks, tools and techniques to manage risk. Risk is part of everything that we do and my role is to provide some structure to enable us to manage that risk effectively. I love the people that I work with and the diversity of thought that they bring to their roles.

What was your first ever job?

I worked at JJB Sports as a Sales Advisor until of course that company went into liquidation.

What is your single proudest achievement?

Completing my Masters in Business whilst being pregnant and giving birth to my little boy. I completed my thesis whilst on maternity leave!

Favourite work-focused saying/ motto/quote?

“All we have to decide is what to do with the time that is given to us”

Your journey:

I’m 31 and have always lived in Bolton or its surrounding areas. I was brought up in quite a small, tight-knit South Asian community where most of us were first generation British Asian. In my family (like most others), me and my siblings were the first in our family to attend college and university. There was a lot of pressure to succeed as our parents (like many others) wanted to give us the opportunities that they hadn’t had themselves. I was extremely fortunate to land a great job after university and fell into Risk Management quite quickly afterwards.

I felt very supported by my managers and peers during my career and always felt as though I was pushed to be the best I can be. At Worldpay as my role required me to travel a fair bit, I experienced a lot of racial profiling when travelling. Its only now I look back on those experiences, I realise how discriminatory, traumatic and racist that type of behaviour is and can’t believe it still happens to people today!

What advice would you give your younger self?

This won’t matter in a few days / months / years so stop worrying and enjoy the moment.

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

If it scares you, then do it. No one grows in their comfort zone.

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

A doctor or research scientist, I just knew that I wanted to be in a role where I could help people.

Are you competitive?

Hugely competitive and sometimes that comes with its challenges (like when we’re playing a game of Monopoly at home!)

One must-do holiday recommendation?

Japan; it’s one of the most extraordinary places I have ever visited. The most amazing culture and people and should be on everyone’s bucket list!





Vivek Syal

Born: Newcastle-upon-Tyne

“Little by little, we are increasingly valuing our individual and collective diversity which is the right thing for us all to do.”

Your current role/short bio:

I am Chief Risk Officer at Tokio Marine Kiln, responsible for oversight of our Strategy, Risk Management, Legal, Compliance, Data Protection and Catastrophe Management. Our business is one of the foremost international speciality insurance organisations with a known reputation for underwriting expertise, outstanding claims service and innovation. TMK is rich in its history, grounded by our values and Tokio Marine ethos i.e. To be a Good Company.

My role allows me the opportunity to engage with all parts of our business. Our people are what makes it so special and that's something I'm very proud to be part of.

What was your first ever job?

I set up a sports-related catering business when I was 16 with my late mother. We catered at the England v India ODI match in Durham and even had a mention from Henry Blofeld on Radio 4!

Favourite work-focused saying/motto/quote?

If at first you don't succeed, try, try, and try again - D.P. Syal (my late father).

Your journey:

I was born in Newcastle to Indian parents. I'm a proud Punjabi and Geordie. We were brought up with modest means but I was lucky to have a loving family unit. I was one of very few minority kids in school but not once did I ever feel out of place.

I joined the insurance industry in 2007 and enjoyed it from the get-go. My first department manager was incredible and she encouraged me plenty. London felt far away but I was driven, and spent a lot of my first year with various Underwriting teams and branched out thereafter. Of the many great things about our industry, one of them is it is full of entrepreneurs and that felt comforting to me. Very little happens in the world without insurance and allowing our clients to take risks and/or to provide them with security is both a humbling and rewarding thought.

Do you have any hidden talents?

I was a pretty handy cricketer once upon a time (opening batsman and leg spinner in case you're wondering!)

What are your thoughts on cultural diversity in the insurance industry?

It's getting there. Whilst I never felt different growing up in Newcastle, I did when I first came to the Square Mile - then again, not many people could understand the accent! That's largely changed now and little by little, we are increasingly valuing our individual and collective diversity which is the right thing for us all to do.

One must-do holiday recommendation?

Cape Town, South Africa and the Garden Route. Stunningly beautiful.

What is your best networking tip?

Don't change who you are and don't try too hard to fit into something you aren't. You be you.





Waseem Malik

Born: Perivale, Middlesex

“Growing up my mantra was all about working as hard as I could as I saw the hardships people around me had faced. I felt fortunate that I had opportunities that my parents never did.”

Your current role/short bio:

Chief Claims Officer of UK & Ireland General Insurance at Aviva. I am responsible for all general insurance claims for Aviva and manage a team of 2,500 FTE which also includes 21 repair bodyshops branded Solus.

Aviva is the largest insurer in the UK market and one of the few composites. It has a fantastic brand and great people all striving to provide the very best customer experience that we can.

I love the variety of my role, the opportunity to lead such a critical function which has a noble purpose of helping customers when they need us.

What was your first ever job?

Sales Assistant at M&S food store as a part-time job when at university.

What is your single proudest achievement?

Looking back now I am very proud of where I have ended up both career wise and personally as lucky enough to have 3 wonderful children.

Favourite work-focused saying/ motto/quote?

Never have regrets and approach everything with a smile.

Your journey:

My parents came to the UK in 1972 as immigrants departing Uganda following the expulsion of Asians. I was born in London and grew up in a multi-cultural area attending a comprehensive school in a deprived area. I was fortunate enough to be bright and became the first person in my family to attend university, graduating in Economics from University College London. I went on to join PwC and qualified as a Chartered Accountant before joining AXA and more recently Aviva.

I have been fortunate enough to have done some senior roles and I love encouraging others to keep going! Growing up my mantra was all about working as hard as I could as I saw the hardships people around me had faced. I felt fortunate that I had opportunities that my parents never did.

I always thought about what more can I do to fulfil and maximise my potential.

What advice would you give your younger self?

You have to believe in yourself first for others to believe in you too.

Are you competitive?

Yes, very – just ask the 9 year olds I coach on weekends at football and cricket!

What are your thoughts on cultural diversity in the insurance industry?

We are making small steps but still have a long way to go to catch up with other sectors – however, I am pleased to see the momentum we now have and the role models who are passionately driving this.

Why are you passionate about the insurance industry?

We have a noble purpose which is to help people and we play such a critical role in society – that can't be said for many professions.

One must-do holiday recommendation?

Petra, Jordan – just wow.



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