Lloyd's and the London market: Thought leadership reports

Adapting to the needs of the modern insurance customer

With the launch of Blueprint One last September, Lloyd's has demonstrated its commitment to an ambitious programme of modernisation for the London Market. But, as research conducted by Post with WNS found, opinion is split on the success of the proposed reforms

When asked to state how confident they were about meeting the modernisation requirements and adapting to customer needs, just over half (50.9%) of respondents opted for a four or five on a scale of one to five, indicating that they believed it would be successful. However, with the average score 3.49, and 15.4% of respondents going for a score of one or two, there are clearly some concerns in the market.
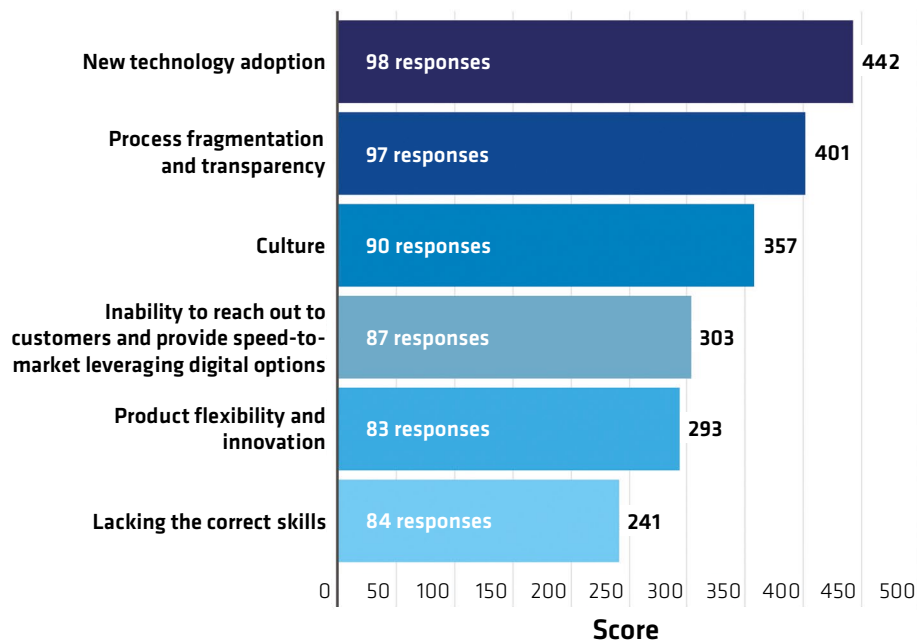
Part of this may be down to the uncertainty that still surrounds the modernisation programme. Tom Squires, head of digital trading at Aegis London, explains: "Lloyd's has come out with big, bold statements, which is brilliant and would really benefit the market, but are they achievable? We need more detail on how we're going to reach these goals."

The size of the programme, and the amount of change being proposed, can also lead to questions. Julian Tighe, CEO at Asta, commends the work Lloyd's is undertaking, but acknowledges there is more to do. "It's been a positive start with funding in place, a clear long-term vision the whole market can get behind and Blueprint One setting out the immediate priorities," he says. "But, as we all know, there's a lot of hard work ahead and continued commitment from all the key stakeholders will be necessary to ensure successful and timely delivery."

The coronavirus pandemic piles additional pressure on this challenge, causing significant disruption to the market as everyone adapts to working from home. This hiatus has forced Lloyd's to revise its plans, focusing on its key market priorities – the next generation of Placing Platform Limited, claims process efficiencies and the digital coverholder solution. Tighe believes this will ensure the programme maintains momentum. "It's done the right thing," he adds. "These are initiatives that should make a quick and positive impact on the majority of the business that comes into the market."

What are the biggest barriers to meeting modernisation requirements and adapting to customer needs? Please select and rank at least one of the below in order of significance.
1 = biggest barrier, 2 = second biggest barrier, 3 = third biggest barrier, etc

Barrier	Responses	Score
New technology adoption	98 responses	442
Process fragmentation and transparency	97 responses	401
Culture	90 responses	357
Inability to reach out to customers and provide speed-to-market leveraging digital options	87 responses	303
Product flexibility and innovation	83 responses	293
Lacking the correct skills	84 responses	241

Score

"Technology that drives mid and back office improvements is critical in ensuring the market has the streamlined and automated processes that are needed to meaningfully reduce costs and create an operating model fit for the future."
Julian Tighe

Technology barriers

As well as the sheer size of the project, the research highlighted other concerns. Respondents rated technology adoption as the biggest barrier to modernisation, followed by process fragmentation and transparency, and in third place, culture.

Peter Blanc, group CEO at Aston Lark, isn't surprised that technology took the top spot. "Lloyd's should be a low-cost, highly innovative market that attracts capital from around the world," he says. "It's difficult to do this when it's stuck in the 20th Century and everyone else is in the 21st Century."

Introducing new technology is never straightforward but some survey respondents appear scarred by previous experiences. Criticisms include 'attempts at digitalisation doubling rather than reducing workload' and 'the horribly flawed PPL rollout process'.

Past experiences may be colouring opinions but transforming the London Market brings its own challenges. John Hodgson, operational efficiency consultant at Sunskia, says it's particularly difficult to automate the type of relationship Lloyd's is built on. "How do you get modern technology to support an 18th Century business model?" he adds. "The Lloyd's brand is so strong, you have to be careful not to lose it. It has to be about more than transactions."

Squires also believes there's a balance to be struck between automating the market and retaining some of the more traditional ways of working. "You have to keep some of the essence of Lloyd's," he says. "Yes, there's space for commoditisation but the market needs to support the complex risks too. Modernisation must be about trying to replicate Lloyd's in a more streamlined way rather than replacing it with a digital model."

In relation to emerging technologies, what are the main aims of the changes your business is making? Please rank the four options below in order of importance. 1 = least important 4 = most important

Score
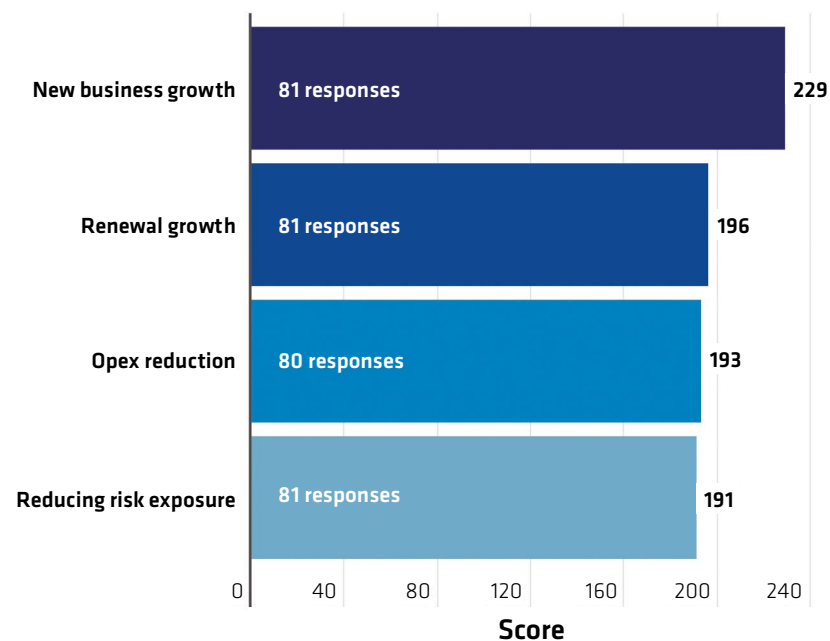
Moving forward together

Different levels of technology adoption across the market also bring a challenge to Lloyd's plans to move forward. While some syndicates are already well ahead and able to transact a lot of business digitally, others are much less advanced.

This was highlighted in the research.

When asked to rate how agile their organisation was in terms of managing process digitalisation, only 40% rated themselves as a four or five out of five.

With so many different levels of adoption, there's a risk that the market could end up with a lack of uniformity. "If everyone is left to build their own digital systems it could cause problems," explains Squires. "Brokers could find themselves having to complete lots of question sets, which is really inefficient. It would be much better if we could all plug straight into a risk exchange."

Widespread adoption is essential according to Tighe. "This will give the technology a chance to make an impact," he explains. "This is perhaps where the market has failed before, with too many different systems, vested interests and a lack of collective responsibility to unite behind the technology we know the market desperately needs. This time feels different though: there does seem to be a widespread commitment to support the initiatives Lloyd's is putting in place."

Even with this support though, he believes that it may be necessary for Lloyd's to reinforce its role in driving change by mandating certain technology solutions. This is something it has done before, with both PPL and DA SATS.

"Lloyd's has come out with big, bold statements, which is brilliant and would really benefit the market, but are they achievable? We need more detail on how we're going to reach these goals."
Tom Squires

Meeting needs

Understanding what the market wants from technology could help too. In the research, when asked what the most important goals were when prioritising digitalisation initiatives in their organisation, improving business process efficiency came top by a considerable margin. Enhancing customer/ broker experience was in second place, with scaling the business/attracting new customers in third.

It's understandable that making improvements to business process efficiency takes top spot, as this is an area where significant benefits can be delivered. "Technology that drives mid and back office improvements is critical in ensuring the market has the streamlined and automated processes that are needed to meaningfully reduce costs and create an operating model fit for the future," says Tighe.

While meeting the market's priorities may win additional support, Squires says there are other elements of the modernisation programme that could drive significant change. In particular, he points to the claims solution being proposed by Lloyd's.

This is designed to triage and route claims, automating the simpler ones and assisting with more complex claims handling. "Claims are the industry's shop window so it makes sense to tackle this area," he says. "It would be great if, for instance, we knew there was a storm in a particular area and we could download details of those affected. It would make settling claims so much faster and slicker."

He also welcomes the work being done on the 'syndicate in a box' initiative. "There are lots of barriers to getting into Lloyd's. If we could make it easier and cheaper, it would encourage more competition."

Emerging technologies also have a role to play in Lloyd's modernisation plans, especially given its ambition to create the world's most advanced insurance marketplace. However, the research found that while the market is making progress with data analytics, technologies such as artificial intelligence and robotic process automation are still far from the norm.

39.51%

data analytics
(are three years or more into the implementation journey)

8.64%

artificial intelligence

9.88%

robotic process automation

Tighe believes that Lloyd's may be able to exert more influence in this space. "Some of the technology coming out of the Lloyd's Lab that supports product innovation and distribution looks very interesting," he explains. "It's absolutely an area where Lloyd's could and should take the lead."

> **"Fixing the cultural divide is a huge challenge. There are high levels of trust across the market and Lloyd's will have to be careful that the enthusiasm for sorting the issues doesn't inadvertently destroy this."**
> John Hodgson

Culture shock

While advances in technology should help to reduce this issue, culture is a much more difficult issue to address. This was perceived as another significant barrier in the survey, with respondents levelling criticisms such as the market being dominated by un-dynamic, change-resistant individuals and the insurance industry not attractive to the best new talent.

Certainly, while few would wish to lose the personal touch that permeates the London Market, many would like to see it embrace technology more. Squires is among those who sees culture as one of the biggest problems when it comes to adopting new technology. "There are some really good ideas being put forward but we need more people who are able to talk across both underwriting and technology. Five years ago, we recognised we had to introduce more technology into our business to secure our long-term survival and the market needs to do this too. It takes times to change."

This cultural divide is also recognised by Hodgson, who fears that although Lloyd's has brought plenty of technology people into the market, they haven't always been able to get their heads round the culture. "Fixing the cultural divide is a huge challenge. There are high levels of trust across the market and Lloyd's will have to be careful that the enthusiasm for sorting the issues doesn't inadvertently destroy this."

One direction

As well as concerns about how technology recruits will rub up against colleagues with a more traditional outlook, the diverse nature of the market means it can be difficult to get a consensus. Blanc believes that, although the market is supportive of Lloyd's plans, it tends to struggle with the detail. "There are too many different opinions so, whichever direction Lloyd's goes with the modernisation programme, there will always be people who wanted to go the other way," he says.

Managing change in this environment isn't easy, especially when it's of the scale proposed by Lloyd's, but commentators can see some potential ways forward. "Issuing a dictate won't work: you have to make changes through hearts and minds," says Hodgson. "Lloyd's has to take a bottom up approach to bring all the different syndicates along with it."

He advocates a couple of strategies to get this buy-in. As well as engaging one technology company and embedding them into the market to ensure consistency, he recommends focusing on making lots of small improvements initially. "This will help to get alignment as everyone will see the benefit of moving forward," he adds.

Squires agrees, adding that some of the easy wins such as the risk exchange will help. "Everyone will need to change," he says. "It's not going to be an easy ride but people do want it to work."

All change

Although it was never part of Lloyd's plan, and wouldn't even have been considered when the research was conducted, the coronavirus pandemic could prove to be a gamechanger when it comes to the modernisation of the London Market. Although it's causing some immediate disruption as everyone adapts to working remotely, Christopher Croft, chief executive of the London and International Insurance Brokers' Association, says it's moved the modernisation conversation on considerably.

"Forced by circumstance, London has become an online, remote trading marketplace," he explains. "Three years ago, we were asking if the market could trade electronically, but now we're discussing how to improve our approach to trading via electronic platforms. It's become our new normal."

And, while it may have taken a bit of getting used to, there are certainly some indications that the market has embraced electronic trading. Figures released by PPL on 8 April show that the market placed more than 5,600 risks that week, around 2000 more than the previous weekly high.

The platform has also seen an increase of 40% in the number of unique users since mid-March, with a steady flow of new companies, both underwriters and brokers, looking to join. In addition, the number of submissions has doubled over the same period, with 31 March a record day for the volume of trades.

It's a no-brainer for those who are more used to working remotely. Squires explains: "Working remotely shouldn't be an obstacle: if you have the internet you can bind business. Everyone's worked at home for long enough now that the market will never be the same again."

Being forced to adapt could yet prove to be the catalyst required to move Lloyd's modernisation programme forward. "Given we are now an electronic marketplace, the pace of digitalisation could happen pretty rapidly," adds Croft.

"Coronavirus has already reshaped the market considerably and the digital discussion will build on that to shape a wholly new approach to trading insurance."

Appendix: Modernisation Survey

Response statistics

Status	Responses	Percentage
Complete	81	73.6%
Partial	29	26.4%
Total	110	100%

1. On a scale of 1-5, how confident are you that you can meet the Lloyd's/London Market modernisation requirements and adapt to customer needs?
1 = not confident, 5 = very confident
Average score = 3.49

Confidence level	Responses	Percentage
1	5	4.5%
2	12	10.9%
3	37	33.6%
4	36	32.7%
5	20	18.2%
Total	110	100%

2. Which of the below factors are the biggest barriers to meeting modernisation requirements and adapting to customer needs?
Please select and rank at least one of the below in order of significance.
1 = Biggest barrier, 2 = Second biggest barrier, 3= Third biggest barrier, etc
Individual responses = 110

Option	Overall rank	Score	Responses
New technology adoption	1	442	98
Process fragmentation and transparency	2	401	97
Culture	3	357	90
Inability to reach out to customers and provide speed-to-market leveraging digital options	4	303	87
Product flexibility and innovation	5	293	83
Lacking the correct skills	6	241	84

Rank	1	2	3	4	5	6	Responses	Overall rank
New technology adoption	35	23	15	12	8	5	98	1
Process fragmentation and transparency	22	26	15	14	17	3	97	2
Culture	28	15	15	7	8	17	90	3
Inability to reach out to customers and provide speed-to-market leveraging digital options	9	11	29	16	8	14	87	4
Product flexibility and innovation	9	20	14	16	11	13	83	5
Lacking the correct skills	6	10	13	13	22	20	84	6

Please comment below on any additional barriers not mentioned above:

1. Additional industry cost, role-out failure, historical poor track record.
2. Allowing true unencumbered innovation to take place within the program.
3. Attempts of digitisation (PPL) doubling workload rather than helping to reduce it. We need tech urgently to free up underwriters.
4. Broker adoption.
5. Brokers need to increase their niche skill otherwise pure generalists.
6. Collaboration between MGAs.
7. Confusion over lead / follow, resulting lack of leader choice for customers and potentially cartel-like behaviour and anti-trust issues. Lack of transparency over the cost of doing business at Lloyd's as a result of acquisition cost obfuscation. PPL administration burden and lack of SDC.
8. Cost, moving at the pace of the slowest.
9. Data.
10. Data uniformity.
11. Face to face broking is grossly inefficient and needs to be changed to remote broking.
12. High level decision makers are not aware of what products are available to help improve the market.
13. Ignoring traditional client needs.
14. Key challenge is getting brokers to change the way they are remunerated.
15. Lack of common market systems.
16. Lack of uptake from brokers like Marsh, who do not want to use PPL for example. Additional work/expense put onto insurers when Lloyd's are actually trying to get us to cut expenses.
17. Linked with culture but people's mindsets.
18. Lloyd's own systems that are not fit for purpose.
19. Lloyd's red tape behind the scenes governing syndicates when they have no real skin in the game.
20. New technology adoption only works if the technology adds value.
21. The pernicious regulatory environment coming straight from the corporation of Lloyd's is the biggest barrier.
22. People (underwriters and brokers) like the face to face aspect of Lloyd's.
23. People, market dominated by un-dynamic change-resistant individuals. Insurance industry not attractive to best new talent.
24. PPL has shown that action taken as a market does not produce suitable technology. Allow companies to compete. Early adopters and innovators will rise to the top.
25. PPL is an embarrassment to our industry, it needs to be completely replaced.
26. Prioritisation of growth over profit.
27. Racism.
28. Slips are old, outdated, largely illegible and change completely between years (often the same information is inexplicably completely jumbled up making assessments very time consuming). Appalling presentation, poor traceability of stated information in the slip, incomplete information and archaic attitudes to slip presentation mean turnaround of risk assessments takes much, much longer than necessary. Not sure how many energy slips are actually written when the assets are illegible but they seem to be.
29. Some of the ideas won't actually enhance profits. They'll just add regulatory cost.
30. Spiraling costs driven by those who still seem to lack understanding of the market.
31. Squaring Lloyd's desire to centralise vs insurers' desire to differentiate on proposition. Also Lloyd's blinkered view that many insurers have claims dealing with work off company and syndicate platforms - this impacts on TOM when Lloyd's want to centralise some syndicate pieces.
32. The biggest barrier is Lloyd's not providing the tools and solutions the market needs.
33. The fact that PPL is useless.
34. The horribly flawed PPL 'rollout' process - absolutely back to front in terms of scoping needs, no cost efficiencies of quality improvements achieved for underwriters, instead the creation of yet another enforcement bureaucracy.
35. Unclear, inconsistent articulation of purpose of Lloyd's into the future, and wholesale failure to listen to market participants or bring the underwriters with them.
36. Willingness to spend the amount of money required.

3. On a scale of 1-5, how agile is your organisation in terms of managing the below challenges?
1 = Not agile, 5 = Very agile
Individual responses = 110

Challenge	1	2	3	4	5	Responses	Average score
Meeting increasing and changing customer demands	4	11	27	49	19	110	3.62
Equal competition/New market entrants	3	14	32	43	18	110	3.54
Overall geopolitical scenarios	3	9	43	39	16	110	3.51
Managing process digitalisation	8	21	37	31	13	110	3.18

Challenge	1	2	3	4	5	Total	Average score
Meeting increasing and changing customer demands	3.64%	10%	24.55%	44.55%	17.27%	100%	3.62
Equal competition/ New market entrants	2.73%	12.73%	29.09%	39.09%	16.36%	100%	3.54
Overall geopolitical scenarios	2.73%	8.18%	39.09%	35.45%	14.55%	100%	3.51
Managing process digitalisation	7.27%	19.09%	33.64%	28.18%	11.82%	100%	3.18

4. Which of the below are you using to remain competitive in the digital age?
Please tick all that apply.
Individual responses = 100

Option	Responses	Percentage
Small scale proprietary automation & process reengineering	60	60%
Internal digital road map	52	52%
Digital road map with TPA	15	15%
Other - Please specify	5	5%

Other – Please specify
1. AI.
2. Bespoke digital place & bind platform.
3. Ensuring that any new initiative is done away from Lloyd's.
4. Our own quote and bind platform.
5. We are embracing change for change's sake so as not to appear obsolete, thus easy prey for consultants.

5. What are the most important goals when prioritising digitalisation initiatives in your organisation?
Please select and rank at least one of the below in order of significance.
1 = First priority, 2 = Second priority, 3= Third priority, etc
Individual responses = 81

Option	Overall rank	Score	Responses
Improving business process efficiency	1	351	81
Enhancing the customer/broker experience	2	257	72
Scaling the business/attracting new customers	3	198	66
Retooling resources with digital know-how	4	158	67
New product development	5	149	59

Rank	1	2	3	4	5	Responses	Overall rank
Improving business process efficiency	51	16	5	8	1	81	1
Enhancing the customer/broker experience	17	26	17	5	7	72	2
Scaling the business/attracting new customers	5	15	29	9	8	66	3
Retooling resources with digital know-how	3	12	15	13	24	67	4
New product development	5	10	10	20	14	59	5

6. In relation to the emerging technologies listed below, how far into your journey are you?
Please tick N/A for the options which don't apply.
Individual responses = 81

Option	Less than 12 months	1-2 years	3-5 years	More than five years	N/A	Responses	% using/into journey
Data Analytics	15	26	21	11	8	81	90.1%
Robotic Process Automation (RPA)	21	23	4	4	29	81	64.2%
Artificial Intelligence (AI)	27	15	5	2	32	81	60.5%
Blockchain	20	10	3	2	46	81	43.2%

Option	Less than 12 months	1-2 years	3-5 years	More than five years	N/A	Total	% using/into journey
Data Analytics	18.52%	32.10%	25.93%	13.58%	9.88%	100%	90.1%
Robotic Process Automation (RPA)	25.93%	28.40%	4.94%	4.94%	35.80%	100%	64.2%
Artificial Intelligence (AI)	33.33%	18.52%	6.17%	2.47%	39.51%	100%	60.5%
Blockchain	24.69%	12.35%	3.70%	2.47%	56.79%	100%	43.2%

Other – Please specify

Option	Less than 12 months	1-2 years	3-5 years	More than five years	N/A	Responses	% using/ into journey
Online automated trading	0	1	0	0	0	1	1.2%
Bespoke in-house place & bind platform	0	0	1	0	0	1	1.2%

7. In relation to emerging technologies, what are the main aims of the changes your business is making?
Please rank the four options below in order of importance
1 = least important, 4 = most important
Individual responses = 81

Option	Overall rank	Score	Responses
New Business Growth	1	229	81
Renewal Growth	2	196	81
Opex Reduction	3	193	80
Reducing Risk Exposure	4	191	81

Rank	1	2	3	4	Responses	Overall rank
New Business Growth	25	25	23	8	81	1
Renewal Growth	12	24	31	14	81	2
Opex Reduction	27	10	12	31	80	3
Reducing Risk Exposure	17	22	15	27	81	4

8. On a scale of 1-5, how important is the 'Speed & Scale-to-market' in terms of launching new products or services into the market?
1 = not important, 5 = very important
Average score = 3.56

Level of importance	Responses	Percentage
1	3	3.7%
2	6	7.4%
3	26	32.1%
4	35	43.2%
5	11	13.6%
Total	81	100%

Respondent information

Company	Responses
AEGIS	5
AIG	1
ALLIED WORLD ASSURANCE CO	1
ANTARES UNDERWRITING SERVICES	5
APOLLO UNDERWRITING	5
ASCOT UNDERWRITING	2
ASPEN INSURANCE	1
ASTA MANAGING AGENCY	1
ATRIUM UNDERWRITING	6
AXA XL	6
BARBICAN INSURANCE	2
BEAZLEY GROUP	3
CANOPIUS	10
CHANNEL SYNDICATE	1
CHAUCER INSURANCE	5
CHUBB	3
FARADAY UNDERWRITING LTD	1
HAMILTON	1
HARTFORD FINANCIAL SERVICES	1
HISCOX INSURANCE	1
LANCASHIRE GROUP	3
LANDMARK UNDERWRITING	1
LIBERTY SPECIALTY MARKETS	2
LLOYD'S MARKET ASSOCIATION	1
LONDON & INTERNATIONAL INSURANCE BROKERS' ASSOCAITION	1
MARKEL	3

Company	Responses
MS AMLIN	2
MUNICH RE	2
NAVIGATORS	1
QBE GROUP	6
SIRIUS INTERNATIONAL INSURANCE	3
SOMPO INTERNATIONAL	1
STARR COMPANIES	1
STARSTONE INSURANCE HOLDINGS LTD	3
TIGON SERVICES	1
TOKIO MARINE HCC	4
TRAVELERS INSURANCE	2
VALIDUS	4
VIBE SYNDICATE MANAGEMENT	2
WILLIS GROUP	1
WR BERKLEY	5
Total	**110**

Job Title

1. ACTUARY
2. ASSOCIATE CATASTROPHE ANALYST
3. ASSOCIATE DIRECTOR
4. BROKER RELATIONS DATA ANALYST
5. BUSINESS ANALYST
6. CARGO AND SPECIE UNDERWRITING MANAGER
7. CEO
8. CHIEF FINANCIAL OFFICER
9. CLAIMS ADJUSTER
10. CLAIMS MANAGER
11. CLAIMS OPERATIONS
12. CLASS UNDERWRITER
13. CLASS UNDERWRITER
14. CLASS UNDERWRITER – MARINE EXCESS OF LOSS
15. CLASS UNDERWRITER – UK AND INTERNATIONAL PROFESSIONAL INDEMN
16. CLASS UNDERWRITER – UPSTREAM ENERGY
17. CORE OPERATIONS AND CHANGE LEAD
18. CROP UNDERWRITER
19. CYBER UNDERWRITER
20. DELEGATED AUTHORITIES UNDERWRITING MANAGER
21. DEPUTY LINE UNDERWRITER – WAR TERRORISM AND POLITICAL VIOLENCE
22. DIRECT AND FACULTATIVE PROPERTY CLAIMS ADJUSTER
23. DIRECTOR – RISK AND COMPLIANCE
24. DIRECTOR OF TPA AND PROFESSIONAL SERVICES
25. DIRECTOR OF UNDERWRITING SPECIALTY CASUALTY
26. DIRECTORS AND OFFICER – CLASS UNDERWRITER
27. DIVISIONAL HEAD OF PROPERTY PORTFOLIOS
28. E-TRADING AND LONDON MARKET OPERATIONS MANAGER
29. EXECUTIVE UNDERWRITER – DESIGN AND CONSTRUCTION PROFESSIONAL
30. EXECUTIVE UNDERWRITER – TERRORISM
31. EXECUTIVE VICE PRESIDENT AND HEAD OF EUROPEAN SPECIALTY INSURANCE
32. FINANCE AND SII PROCESS DEVELOPMENT MANAGER
33. FINANCIAL INSTITUTIONS DEVELOPMENT UNDERWRITER
34. GOVERNANCE AND CONTROLS MANAGER
35. HEAD OF CHANNEL MANAGEMENT
36. HEAD OF CLAIMS
37. HEAD OF CYBER AND TECHNOLOGY
38. HEAD OF DELEGATED UNDERWRITING
39. HEAD OF ENERGY
40. HEAD OF FINANCE FOR CATLIN UNDERWRITING AGENCIES
41. HEAD OF GLOBAL PROFESSIONAL INDEMNITY
42. HEAD OF HEALTHCARE LONDON
43. HEAD OF MARINE AND ENERGY
44. HEAD OF MARINE LIABILITY
45. HEAD OF MGA IMPLEMENTATION
46. HEAD OF PROPERTY PROGRAMME
47. HEAD OF UNDERWRITING
48. HEAD OF UNDERWRITING OPERATIONS
49. HULL UNDERWRITER
50. MANAGEMENT INFORMATION AND DATA WAREHOUSE MANAGER
51. MANAGING DIRECTOR
52. MANAGING DIRECTOR
53. MANAGING DIRECTOR – MARINE
54. MARINE CLAIMS ADJUSTER
55. MARINE LIABILITY UNDERWRITER
56. MULTINATIONAL CLIENT COORDINATOR
57. MULTINATIONAL UNDERWRITER – CARGO
58. OPERATIONS MANAGER
59. OPERATIONS MANAGER
60. PRICING ACTUARY
61. PRODUCT DELIVERY MANAGER
62. PROFESSIONAL UNDERWRITER – INDEMNITY
63. PROJECT MANAGER

Job Title

64. SENIOR ACCOUNT ENGINEER – UPSTREAM AND OFFSHORE ENERGY
65. SENIOR ADJUSTER – CARGO, FINE ART AND SPECIE
66. SENIOR BUSINESS ANALYST
67. SENIOR BUSINESS ANALYST AND UNDERWRITER
68. SENIOR CLAIMS ADJUSTER
69. SENIOR PROPERTY UNDERWRITER
70. SENIOR UNDERWRITER
71. SENIOR UNDERWRITER
72. SENIOR UNDERWRITER – COMMERCIAL PROPERTY
73. SENIOR UNDERWRITER – INTERNATIONAL CASUALTY
74. SENIOR UNDERWRITER – UNITED STATES PROPERTY TREATY SYNDICATE
75. SENIOR VICE PRESIDENT
76. SPECIE UNDERWRITER
77. STRATEGY AND CORPORATE DEVELOPMENT
78. TECHNICAL ADMINISTRATION MANAGER
79. TECHNICAL ASSISTANT – DELEGATED AUTHORITIES – NORTH AMERICA
80. TECHNICAL SPECIALIST – DELEGATED AUTHORITIES
81. TRADE CREDIT UNDERWRITER
82. UNDERWRITER
83. UNDERWRITER
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91. UNDERWRITER
92. UNDERWRITER
93. UNDERWRITER
94. UNDERWRITER – ACCIDENT AND HEALTH
95. UNDERWRITER – AVIATION REINSURANCE SYNDICATE 2010

96. UNDERWRITER – CARGO AND SPECIE
97. UNDERWRITER – DELEGATED AUTHORITIES
98. UNDERWRITER – EMPLOYERS AND PUBLIC LIABILITY
99. UNDERWRITER – ENERGY
100. UNDERWRITER – INTERNATIONAL CASUALTY
101. UNDERWRITER – MARINE LIABILITY AND PORTS
102. UNDERWRITER – POLITICAL RISK AND VIOLENCE
103. 1UNDERWRITER – PRODUCT RECALL
104. UNDERWRITER – PROPERTY
105. UNDERWRITER – PROPERTY TREATY
106. UNDERWRITER – SYNDICATE 2010
107. UNDERWRITER – UPSTREAM ENERGY
108. UNDERWRITING GOVERNANCE MANAGER
109. UPSTREAM ENERGY UNDERWRITER
110. VICE PRESIDENT – REINSURANCE OPERATIONS AND REGIONAL MANAGER