

Hi, I'm Gemma

Client Support, Witham



MY ROLE AT GUY CARPENTER

As an Excess of Loss technician, I check reinsurance contracts against our system to process and collect premiums. We receive and process individual claims from our clients, and arrange collection from the reinsurers, while mediating relationships and resolving queries. I have also processed pro-rata reinsurance and had the opportunity to cover a range of countries across America, Europe, Africa and Asia.

WHY I CHOSE A CAREER IN (RE)INSURANCE

Like many postgraduates, I was faced with the uncertainty of knowing what to do after university. I wanted to do something different, and decided to apply for this role. I was fairly ignorant when it came to insurance and certainly wasn't aware of reinsurance. However, I've now been at Guy Carpenter for more than two and a half years and have been exposed to a multitude of different risks, technical procedures and territories. As a broker, you are given insight into how both sides of the re/insurance process works, making it an invaluable position to be in when considering future career paths.

WHAT HAS SURPRISED ME THE MOST

The variation in the type and scale of claims that insurers are exposed to annually is vast, with numerous risks falling under marine, non-marine and aviation classes of business. I also didn't expect such a large number of people to be involved throughout the life-cycle of an insurance placement, from contract completion to final collection. The most surprising thing for me is the range of different career options available in both insurance and reinsurance, including client-facing, technical and analytical.

MY BACKGROUND

I grew up in Essex and graduated in 2015 from Reading University with a degree in Zoology. Since joining Guy Carpenter, I have completed the Cert CII (certificate in insurance), with an idea of moving into risk management or loss adjusting in the future. As there are risks involved in every business, one day I hope to be able to incorporate my degree into such a career.

#CareerTrifecta, #InsuranceCareersMonth