

LLOYD'S

# Inclusive Futures

From the classroom to  
the boardroom



# The Future at Lloyd's

Creating the world's most advanced insurance marketplace.

The global risk landscape is changing at pace and our customers operate in a complex and fast changing world. Lloyd's is building the world's most technologically advanced insurance marketplace, providing customers with the widest range of risk solutions and services to help them face these new risks with confidence.

We are looking for diverse people, diverse skills and diverse talent to help us shape tomorrow and deliver the future at Lloyd's Insurance Markets and within the wider speciality insurance industry.



# About you and your views

## 1. What is important to you when you think about your future career?

Below is a list of options, but you can include other choices if you wish. From the list, either on your own or in discussion with your colleagues, please write down the 3 most important to you.

- Feel like what you do matters
- Company facilities
- Great work colleagues
- Salary
- Travel opportunities
- History of the company
- Climate change
- Work close to home
- Long term security
- Technology involved
- Identifiable career progression
- Helping the future happen
- Working with people
- Work/life balance
- Values and culture of the business
- Big company/industry

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## 2. What sort of values and purpose might you look for in your future career?

Can you list any jobs or industries, that, because of their history or purpose, you might question or in which you might choose not to work?

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# The Lloyd's history

In 2020, Lloyd's apologised for its role in the Transatlantic Slave Trade during the 1700 and 1800's.

We remain deeply sorry for this period of our history and the enormous suffering caused to Black and ethnically diverse people, both then and now.

We know we can't undo the wrongs of the past – however, we can take action to address the impacts still seen today, such as the racial inequality still prevalent in societies around the world.

What do you imagine are activities in society today that in the future may be seen as harmful?

- 1 .....
- 2 .....
- 3 .....

## Together for a Braver Future

The Speciality Insurance Market and Lloyd's in particular, are at the forefront of future technology and future initiatives which will shape the way our future world looks and feels.

### The internet is just a fad

In the early days of the internet, a number of people saw it as a flash-in-the-pan idea. In 1995, Robert Metcalfe, founder of 3Com, said: "I predict the internet will soon go spectacularly supernova and in 1996 catastrophically collapse."

Below is a list of interests and hobbies. Please circle any of these interests or hobbies, which are of interest to you, or that you are passionate about.

Please discuss, ask questions and then circle any and all of those which might interest you.

## Interests

- |                     |                |                        |
|---------------------|----------------|------------------------|
| Animals             | Food and Drink | Supercars              |
| Collectibles        | Music          | Celebrity              |
| Film and TV         | Sport          | Entrepreneur           |
| Live Events         | Big Boats      | Jewellery              |
| Space               | Cyber          | Politics and Economics |
| Art and Photography | Health         | Sustainability         |
| Crypto              | Planes         |                        |

The box below contains a list of some of the jobs available within Lloyd's and the wider speciality insurance market.

## Jobs

- |                 |                      |           |
|-----------------|----------------------|-----------|
| Brokers         | Claims Professionals | Sales     |
| Risk Modellers  | Finance              | Actuaries |
| Human Resources | Investment           | Marketing |
| Lawyers         | Underwriters         | Designers |
| Data Analysts   | IT                   |           |

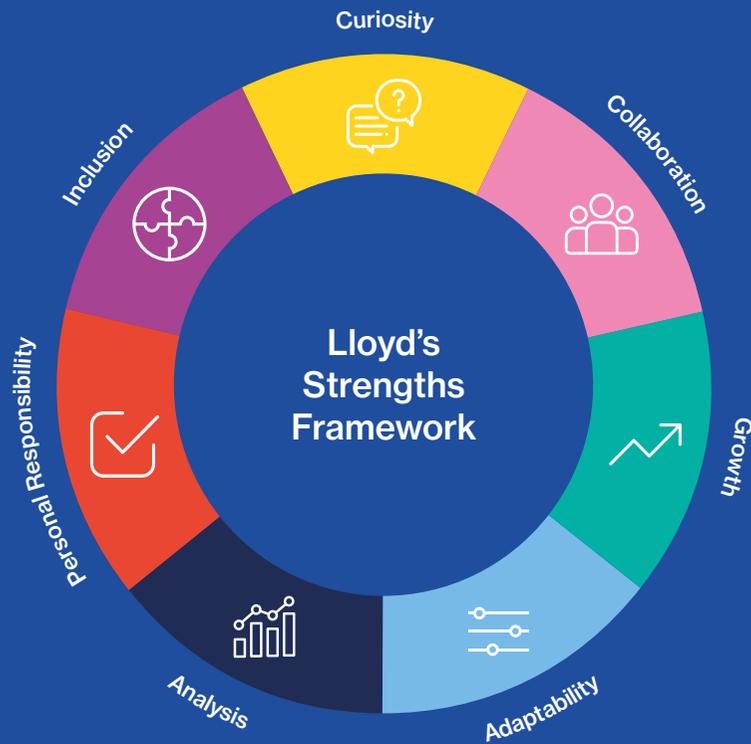
There is a need for diverse people with diverse skills and talents throughout the speciality insurance industry. It is an industry where your hobbies and passions can sometimes be combined with your work and career.



# Lloyd's Strengths Framework

There are a wide range of skills and perhaps more importantly, strengths, that are looked for within people working in the Lloyd's Insurance Markets.

Lloyd's and the wider speciality Insurance industry are always looking for people from diverse backgrounds, with diverse skills and talents.



Work with your friends/group and see if you can agree answers for each of you, for these questions.

What do your friends and family know you for? How would they describe you to somebody who has never met you?

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What do you truly enjoy doing, and what are you like at your best?

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What achievements are you most proud of, and how did you achieve these?

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# The challenge for insurance

On March 26<sup>th</sup>, 2024 at 01:28 a.m. the main spans and the three northeast approach spans of the Francis Scott Key Bridge across the Patapsco River in the Baltimore metropolitan area of Maryland, United States, collapsed after the container ship, Dali, struck one of its piers. Six members of a maintenance crew, working on the roadway were killed, while two more were rescued from the water.



After considering this tragic accident, what are the 3 immediate areas where the speciality insurance industry will have a role to play.... what is likely to have been insured?

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The bridge collapse blocked most shipping to and from the Port for **11 weeks**

In 2023 the Port handled more than **444,000** passengers

It handled **52.3M** tons of foreign cargo valued at **\$80 Billion**

The port was the **second largest** in the USA for handling coal

The port was the largest in the USA for trucks and cars, shipping nearly **900,000** per year

The port employed **15,000** people and indirectly supported 140,000 other jobs

The economic impact of the port closure was estimated to have cost **\$15 Million** per day

The effects of this tragic accident were felt well beyond just the ship, the bridge and the lives lost.

The reach of this accident affected businesses, the community, finances and the country as a whole.

What skills and knowledge might now be required in order to investigate where responsibility might lie for this tragic accident?

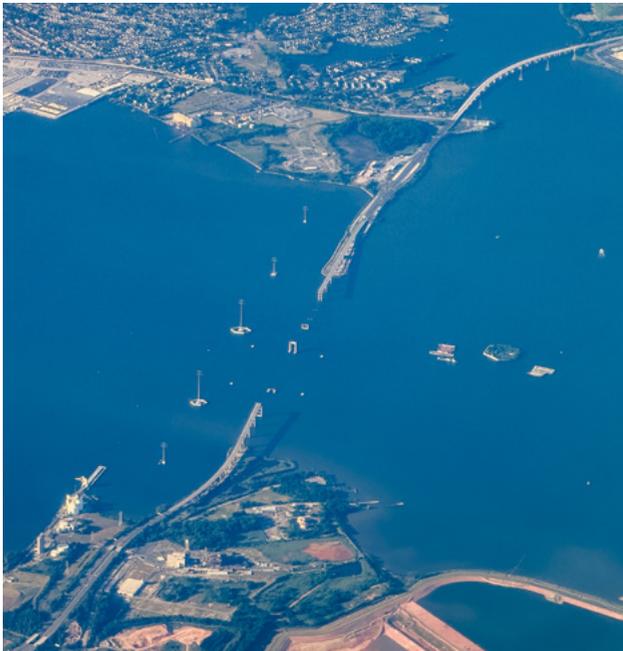
## Diverse People, Diverse Skills and Diverse Talent

The situation becomes more complicated as we consider the following:

The ship was owned by a company based in Singapore. It was operated by another company, also based in Singapore. It was chartered (rented) by a third company for the shipping of containers.

At the time of the accident the ship was crewed by 21 people. The ship arrived in Baltimore on the 23rd March, where it underwent engine maintenance. An anonymous source reported to the press, an alarm on the ships' refrigerated containers went off while the ship was docked, likely due to an inconsistent power supply.

On the morning of the accident at 01:24 a.m. the ship suffered a "complete blackout" and began to drift out of the shipping channel; a backup generator supported electrical systems but did not provide power to the propulsion system. At 01:27 a.m. a mayday call was made from the ship, notifying the Maryland Department of Transport that the crew had lost propulsion and control of the vessel and that a collision with the bridge was possible.



Captain and Crew

Owners

Operator

Maintenance Team

Harbour Authorities

## And there's even more to consider...

Federal regulations require bridges to conform to standards established by the American Association of State Highways and Transportation, but AASHTD did not specify how strong bridges should be to withstand ship collisions until 1994.

When the rules were updated, existing bridges were exempted by a "grandfather" clause and thus the Baltimore Bridge piers lacked the level of support of newer bridges.

In 2018, the World Association for Waterborne Transport Infrastructure noted that ships frequently hit bridges but rarely destroy them, but between 1960 and 2015, thousands of barges and ships collided with US bridges, destroying only 18 of them.

To resolve all the issues associated with this tragic accident, the speciality insurance industry requires a great many skills and talents.

**Do you think it is important to be able to insure against risk?**

Lloyd's of London is central to every aspect of the speciality insurance industry and works at the cutting edge of technological and societal advances every day. It is a place where people feel that they have a strong purpose at work, helping people during a time of crises or assisting with the advancement of our world.

This is an industry which requires diverse people with diverse skills and talents... **people like you.**

# Your Future at Lloyd's Starts Here

Lloyd's is more than a building, it's a global marketplace where bold ideas, diverse talent, and real-world impact come together. Whether you're curious about business, technology, data, or innovation, there's a place for you here. Through our early careers programmes, we support young people from all backgrounds to explore exciting pathways into the insurance industry. Your journey can start with just one spark of interest, so dream big, ask questions, and know that your future is full of possibility.

## From the classroom to the boardroom

If today has been of interest to you, please use the QR code below to find further information on all aspects of Lloyd's Insurance Markets and the wider industry and a copy of this booklet for future reference.

