

LLOYD'S

Early Careers at Lloyd's



**Perspective
changes
everything.**

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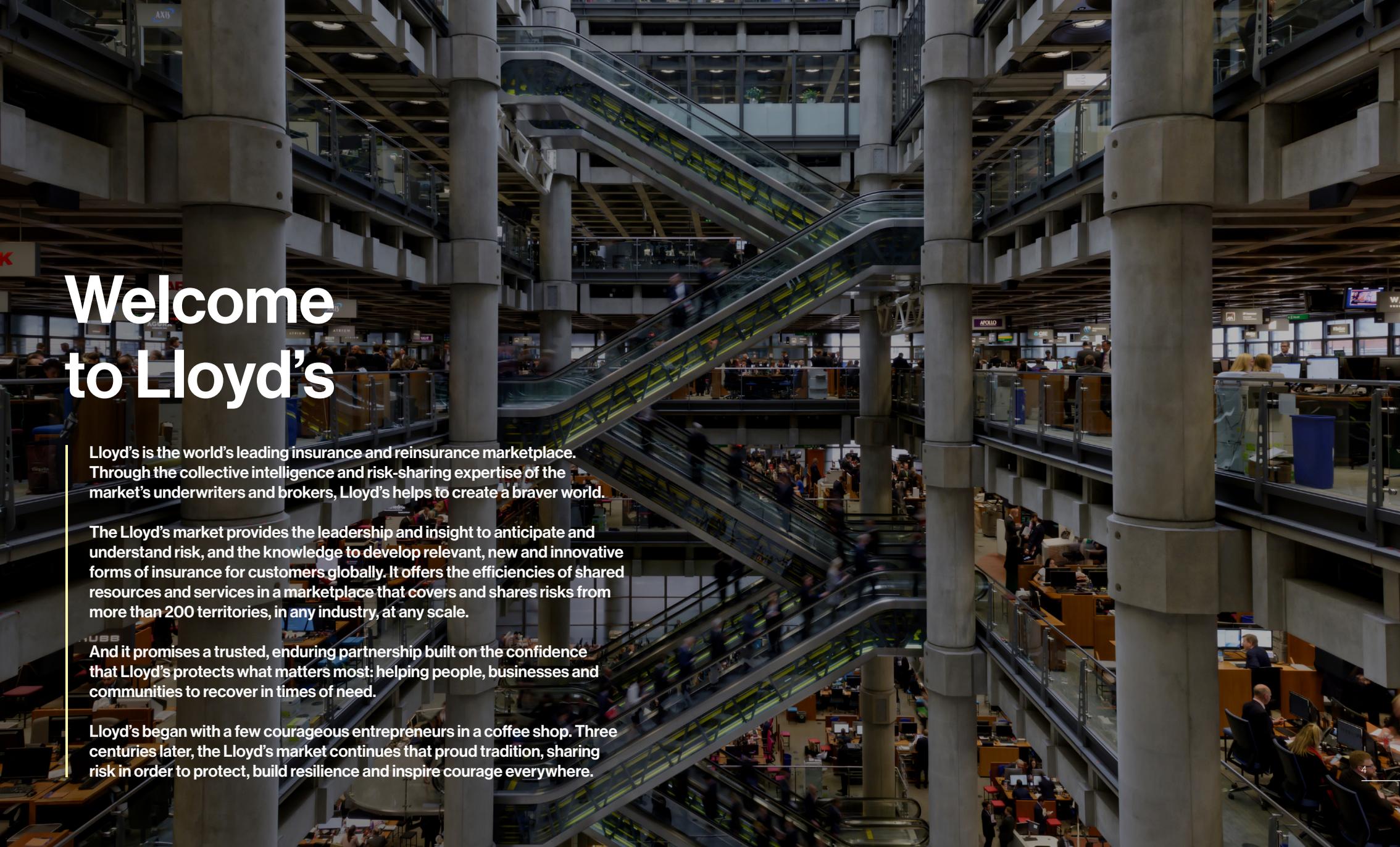
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Welcome to Lloyd's

Lloyd's is the world's leading insurance and reinsurance marketplace. Through the collective intelligence and risk-sharing expertise of the market's underwriters and brokers, Lloyd's helps to create a braver world.

The Lloyd's market provides the leadership and insight to anticipate and understand risk, and the knowledge to develop relevant, new and innovative forms of insurance for customers globally. It offers the efficiencies of shared resources and services in a marketplace that covers and shares risks from more than 200 territories, in any industry, at any scale.

And it promises a trusted, enduring partnership built on the confidence that Lloyd's protects what matters most: helping people, businesses and communities to recover in times of need.

Lloyd's began with a few courageous entrepreneurs in a coffee shop. Three centuries later, the Lloyd's market continues that proud tradition, sharing risk in order to protect, build resilience and inspire courage everywhere.

Who we are and what we do

The Lloyd's Corporation oversees the smooth running of the market, regulates and reports on the operations of its participants and holds licenses to write insurance in more than 80 countries. We are at the forefront of innovation, celebrating the changes happening at Lloyd's and beyond. As part of the Corporation's role in keeping the market on the front line and customers on the front foot, Lloyd's regularly publishes its series of Emerging Risk Reports that scans the horizon for the issues and trends likely to affect the insurance market. 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 have an ambitious ['Future at Lloyd's'](#) strategy to deliver profound change in the Lloyd's market through digitalization.

Our opportunities

By joining Lloyd's you are becoming part of the Corporation that helps support the market. Whether as a graduate or apprentice, this is an exciting time to join us. The rapid advancement of technology and the power of big data are propelling our industry forward.

What we look for

Lloyd's is changing and needs curious minds to define what that change will look like. With the pioneering spirit that's underpinned our success for hundreds of years, we aim to be at the forefront of this digital transformation. **We're looking for people with fresh perspectives and the confidence to share them.**



Lloyd's at a glance

47,000

people operating in the
Lloyd's market

£140.3bn

gross claims paid 2014 – 2021

1,305

employees globally

200+

countries and territories

4000+

coverholders

388

brokers

Our story

We are Lloyd's. We are a unique combination of a specialist insurance market and a Corporation. We're here to support customers when it matters most, providing the financial support to enable businesses, governments and people to recover as quickly as possible when the unexpected happens. The scale and scope of what we do means we can enable you to embark on an incredible career journey.



[Navigating the marketplace](#)

Established in a coffee house in the 17th Century, the Lloyd's market has offices around the world, where companies arrange specialist insurance for customers with complicated or unusual risks. The market houses syndicates with an unrivalled concentration of expertise, which provide the capital for underwriters to accept risk. Most of the business written at Lloyd's is still conducted face-to-face in the world famous Underwriting Room at our London Lime Street headquarters.

[The Lloyd's market](#)

The Lloyd's market is where the insurance policies are written. Every day, people, businesses and communities in over 200 countries and territories rely on the Lloyd's market to protect what matters most. And every day, more than 50 leading insurance companies, 200 registered brokers and a global network of over 3,800 coverholders work together in the Lloyd's market to do just that.



**“Not a breeze can blow in
any latitude, not a storm
can burst, not a fog can
rise, in any part of the
world, without recording
its history here.”**

—A journalist describes the Underwriting Room at Lloyd's, 1859







“Innovation is important because the world is changing. And as the world changes, risks change, meaning insurance – and the way we do things here at Lloyd’s – has to change as a result.”

– Kristian Jones, Insurance Graduate

**Early Careers
at Lloyd’s**

Early careers programmes

Lloyd's is changing and needs curious minds to define what that change will look like. Whatever department you join, you'll be **learning** alongside people who are always thinking **about the future** consequences of daily decisions. And as part of the Corporation, you'll ensure these decisions turn out for the best. We're looking for people **with new perspectives** and the confidence to share them.

Graduates

We're offering two-year Graduate Programmes at Lloyd's in 2023, all designed to launch your career in the Corporation. This year we are running five schemes: Business, Insurance, Actuarial, Markets Insurance and Financial Services Operations.

Apprentices

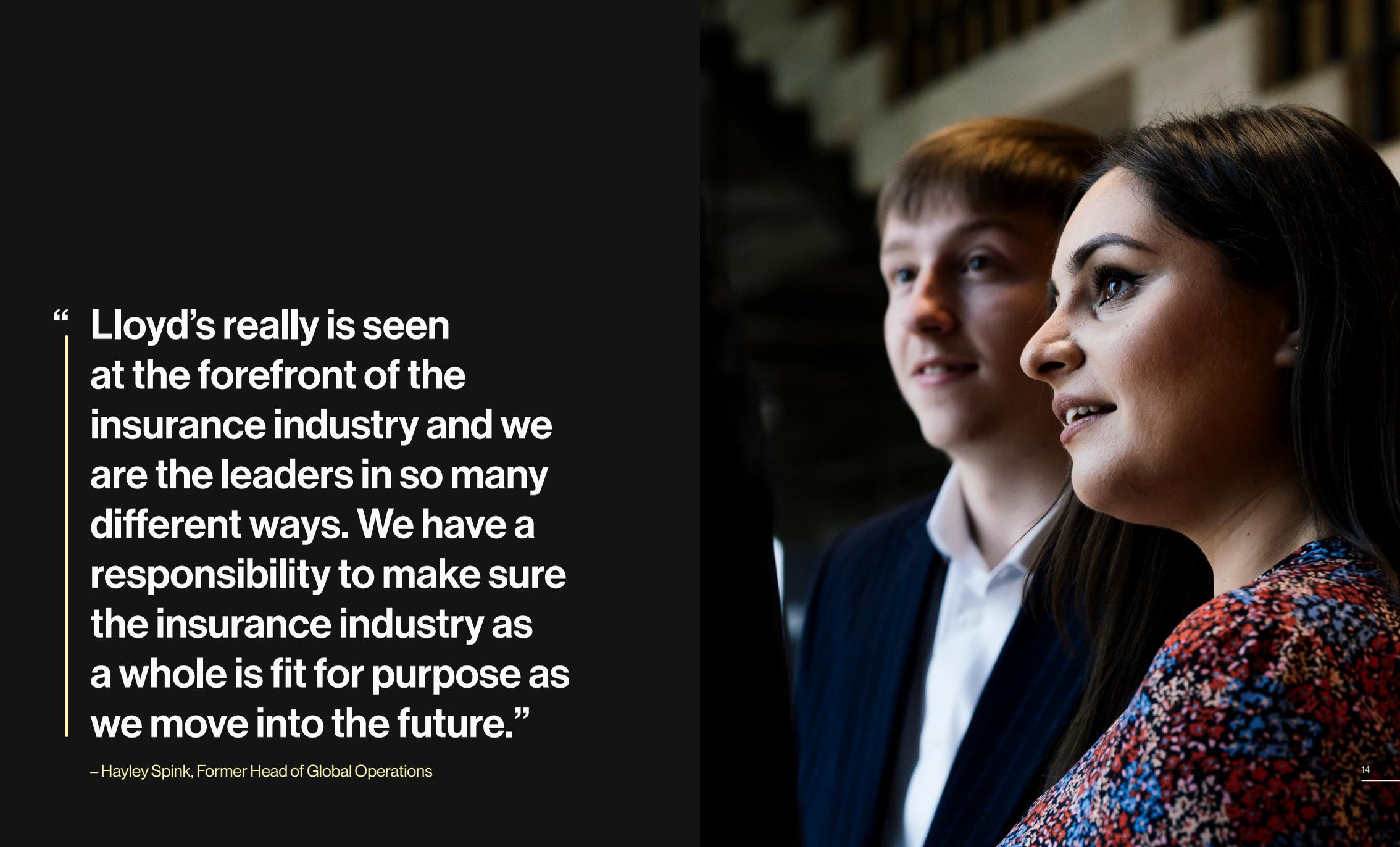
The Lloyd's Apprenticeship Programme is an exciting alternative for those who don't wish to go to university. This year we're running four schemes: Insurance, Business, Technology & Data and Markets Insurance.

Insight Week

Want a taste of life at Lloyd's? Find out more about our Insight Week opportunities.





A photograph of two women in professional attire looking towards the right. The woman in the foreground is wearing a colorful patterned top, and the woman behind her is wearing a dark blazer over a white shirt. The background is dark and out of focus.

“ Lloyd’s really is seen at the forefront of the insurance industry and we are the leaders in so many different ways. We have a responsibility to make sure the insurance industry as a whole is fit for purpose as we move into the future.”

– Hayley Spink, Former Head of Global Operations



Our graduate programmes

For 2023, we are running five core programmes for graduates: Business, Insurance, Actuarial, Markets Insurance and Financial Services Operations. Each programme is two years long and composed of four six-month placements, designed to give you an encompassing range of experiences to discover your strengths and interests. Equipped with those insights, you'll be able to choose your professional path and achieve your aspirations.

Business

What you'll do

This stream is aimed at those that are looking for a rounded introduction into different professional areas within a global corporate business. During this rotational Programme, you will spend time in different core functional teams within Lloyd's. You could be working within our Project Management team supporting projects which will help to build the Future of Lloyd's; working within HR, supporting employees across the globe; or working within IT, supporting employees with the technology needed to perform their roles to the highest standard. Whilst on the Programme you will study for the Level 5 Operations Manager Apprenticeship Standard which includes the Chartered Management Institute (CMI) Diploma which will set you up for success during and after your Graduate Programme finishes.

What you'll need

We ask our applicants to have a minimum 2:2 in any degree subject. We don't require a specific numerate subject – we'll teach you everything you need to know. We are looking for those who are curious about our organisation and future opportunities with us. Here at Lloyd's, we take a strengths-based approach to assessment. We want to explore what stimulates and inspires you, instead of placing too much emphasis on what experience you may already have. Essentially, we want you to be your authentic self! Navigate through our assessment process honestly and genuinely, this is the best way to show us your potential and ability.

What you'll get

As the successful candidate, you can expect to be rewarded with a competitive salary, and an enviable range of benefits. Realise your professional ambitions as part of an organisation that is trusted to solve some of the world's most complex problems in an environment that puts a focus on investing in human progress.

Our Recruitment Process

The recruitment process will comprise of several stages including a strengths-based online assessment, a strengths-based video interview, and an immersive assessment centre. At Lloyd's we believe that innovation comes from having an inclusive culture of equality and diversity. Should you feel that you require reasonable adjustments during your application process we request that you please let us know by contacting earlycareers@lloyds.com



Markets Insurance

What you'll do

Our 24-month Markets Graduate Programme is aimed at those with an interest in both the Lloyd's market and Corporation. You will undertake four corporation-based placements within market facing teams, allowing you to experience the perfect hybrid between a global business and the world's specialist marketplace for (re)insurance. You will also receive support towards achieving your L6 Senior Insurance Professional and ACII advanced diploma.

What you'll need

We ask our applicants to have a minimum 2:2 in any degree subject. We don't require a specific numerate subject – we'll teach you everything you need to know. We are looking for those who are curious about our organisation and future opportunities with us. Here at Lloyd's, we take a strengths-based approach to assessment. We want to explore what stimulates and inspires you, instead of placing too much emphasis on what experience you may already have. Essentially, we want you to be your authentic self! Navigate through our assessment process honestly and genuinely, this is the best way to show us your potential and ability.

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Financial Services Operations

What you'll do

Business Rotational, this stream is Chatham based and aimed at those that are looking for a rounded introduction into different professional areas within a global corporate business during the 24 months programme. You could be working within our Project Management team supporting projects which will help to build the Future of Lloyd's; working within HR, supporting employees across the globe; or working within IT, supporting employees with the technology needed to perform their roles to the highest standard. Whilst on the programme you will study for the Level 5 Operations Manager Apprenticeship Standard which includes the Chartered Management Institute Diploma for Leaders and Managers which will set you up for success during and after your Graduate Programme finishes.

What you'll need

We ask our applicants to have a minimum 2:2 in any degree subject. We don't require a specific numerate subject – we'll teach you everything you need to know. We are looking for those who are curious about our organisation and future opportunities with us. Here at Lloyd's, we take a strengths-based approach to assessment. We want to explore what stimulates and inspires you, instead of placing too much emphasis on what experience you may already have. Essentially, we want you to be your authentic self! Navigate through our assessment process honestly and genuinely, this is the best way to show us your potential and ability.

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Insurance

What you'll do

Our two-year Insurance Graduate Programme is aimed at those with an interest in Insurance, and who wish to pursue a career in the industry. It provides an in-depth overview of both Lloyd's and The Market, allowing you to experience a variety of roles within the sector. Our Insurance Graduate Programme will see you working in teams across both the market and the Corporation. Within the Corporation you could be working within our Innovation Lab, testing new concepts, ideas and products with the support and active involvement of the Lloyd's market. Or, you could be in our Market Intelligence team, helping to provide analysis of the world's insurance industry from a geographic perspective for the benefit of internal and external stakeholders, in support of strategy and business planning. Within the market, you could be working across the full insurance life cycle in either broking, underwriting or claims. You will also receive support towards achieving your Level 6 Senior Insurance Professional apprenticeship standard which incorporates the ACII qualification.

What you'll need

We ask our applicants to have a minimum 2:2 in any degree subject. We don't require a specific numerate subject, and you don't need any prior insurance experience – we'll teach you everything you need to know. We are looking for those who are curious about our organisation and future opportunities with us. Here at Lloyd's, we take a strengths-based approach to assessment. We want to explore what stimulates and inspires you, instead of placing too much emphasis on what experience you may already have. Essentially, we want you to be your authentic self! Navigate through our assessment process honestly and genuinely, this is the best way to show us your potential and ability.

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Actuarial

What you'll do

The Actuarial team at Lloyd's is responsible for the oversight of market reserves and capital. As part of this two-year rotational Programme, you can expect plenty of variety as you hone your commercial awareness and work towards a professional qualification with the Institute and Faculty of Actuaries (IFoA). Reserves are the funds set aside to pay claims and capital is funds held to ensure that claims can be met in adverse circumstances. With potentially billions at stake, our actuaries handle large quantities of data, analysing and modelling outcomes and requirements.

What you'll need

We ask our applicants to have a minimum 2:2 in any degree subject. We don't require a specific numerate subject – we'll teach you everything you need to know. We are looking for those who are curious about our organisation and future opportunities with us. Here at Lloyd's, we take a strengths-based approach to assessment. We want to explore what stimulates and inspires you, instead of placing too much emphasis on what experience you may already have. Essentially, we want you to be your authentic self! Navigate through our assessment process honestly and genuinely, this is the best way to show us your potential and ability.

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“ It's always worth voicing your opinion. Even if you are the most junior person in the room or the newest person in the room, no question is a stupid question – no opinion is a stupid opinion.”

– Catriona Geraghty, Senior Actuary

Kristian's perspective

“ The schemes are very good at getting people from different backgrounds into insurance. If I look at my graduate cohort, we have people from all backgrounds and disciplines. People have studied everything from philosophy to music, geography to chemistry.”

Can you describe your graduate scheme and the rotations?

At Lloyd's, the graduate schemes have quite a unique setup. I am on the Insurance Graduate Programme and we do four six-month rotations, with placements both at Lloyd's the Corporation, and as part of the market. Currently, I'm in a role at a managing agent within the Insurance Graduate Programme. I'm part of their innovation and product development team, meaning I conduct research on behalf of the business and underwriters to help them develop their ideas. Innovation is really the area that interests me – it's about predicting the change that could shift a whole industry and finding new ways to harness that.

What was your experience on the different rotations on the graduate scheme?

The graduate scheme is very holistic. You get to see the different components that add value for the insurance (such as the claims and underwriting) but you also get to see the Lloyd's perspective, how it's impacting and supporting the market. Having that complete overview here is really valuable in terms of seeing which direction insurance is going and also helping me make my own decisions in terms of where I'd like to go within Lloyd's in the future.

Our apprenticeship programme



This year, we are running four apprenticeship programmes – Insurance Apprenticeship Scheme, Business Apprenticeship Scheme, Technology & Data Scheme and Markets Insurance Scheme – aimed at school leavers who are keen to pursue a career within the corporate world and eager to start work. Our programmes are designed to give you a full range of experiences to discover your strengths and interests. Equipped with those insights, you'll be able to choose your professional path and achieve your aspirations.

Insurance

What you'll do

Our Insurance Apprenticeship programme lasts 18 months and consists of multiple placements within the Lloyd's Corporation, as well as the Lloyd's market. Within the Corporation you could be working within our Innovation Lab, testing new concepts, ideas and products with the support and active involvement of the Lloyd's market. Or, you could be in our Market Intelligence team, helping to provide an analysis of the world's insurance industry from a geographic perspective for the benefit of internal and external stakeholders, in support of strategy and business planning. Within the market, you could be working across the full insurance life-cycle in either broking, underwriting or claims. You can also expect to work to the Level 4 Insurance Professional apprenticeship standard, an important step on the road to completing the CII diploma qualification.

What you'll need

You should have already secured or be on track to obtain 96 UCAS points from three A levels (or equivalent) and GCSE Maths and English (or equivalent) at Grade 4 or above by September 2023. We are looking for those who are curious about our organisation and future opportunities with us. Here at Lloyd's, we take a strengths-based approach to assessment. We want to explore what stimulates and inspires you, instead of placing too much emphasis on what experience you may already have. Essentially, we want you to be your authentic self! Navigate through our assessment process honestly and genuinely, this is the best way to show us your potential and ability.

What you'll get

Our apprentices are paid £20,125 per year, alongside a one-time payment to buy business clothes and an end of programme bonus. Apprentices receive a 25-day holiday allocation and a range of competitive benefits, including season ticket loans. At the end of your programme, you'll have achieved the Level 4 Insurance Professional apprenticeship and the CII Diploma. Perhaps even more valuable, you'll have developed an in-depth knowledge of the world of insurance, a host of useful contacts and confidence in your future.





Business

What you'll do

Our Business Apprenticeship programme lasts up to three years and gives you the opportunity to experience working life in a fast-paced corporation, alongside completing a degree-level apprenticeship in business. Although we operate in the insurance industry, this Apprenticeship programme doesn't have a specific insurance focus – instead it offers a rounded introduction to different professional areas and skills. The programme consists of multiple placements within the Lloyd's Corporation and as you rotate across the business, you'll gain a 360° perspective into life at Lloyd's. You will be working in our core business functions to build your understanding of how a global business operates. This could mean working with our Procurement team helping to manage our supply chain, our HR team supporting our people strategy or Marketing helping to protect and promote our brand.

What you'll need

You should have already secured or be on track to obtain 96 UCAS points from three A levels (or equivalent) and GCSE Maths and English (or equivalent) at Grade 4 or above by September 2023. We are looking for those who are curious about our organisation and future opportunities with us. Here at Lloyd's, we take a strengths-based approach to assessment. We want to explore what stimulates and inspires you, instead of placing too much emphasis on what experience you may already have. Essentially, we want you to be your authentic self! Navigate through our assessment process honestly and genuinely, this is the best way to show us your potential and ability.

What you'll get

Our apprentices are paid £20,125 per year, alongside a one-time payment to buy business clothes and an end of programme bonus. Apprentices receive a 25-day holiday allocation and a range of competitive benefits, including season ticket loans. At the end of your programme, you'll have achieved a Business degree apprenticeship. Perhaps even more valuable, you'll have developed an in-depth knowledge of how a global business operates, a host of useful contacts and confidence in your future.

Technology & Data

What you'll do

Our Technology & Data Apprenticeship is aimed at those with an interest in Insurance and Technology, who want to be part of our digital transformation whether through Design, Research, Technology or Data Analytics. You will have the opportunity to work towards a Level 6 Digital and Technology Solutions professional standard which incorporates a BSc (Hons) in Digital & Technology Solutions.

What you'll need

You should have already secured or be on track to obtain 96 UCAS points from three A levels (or equivalent) and GCSE Maths and English (or equivalent) at Grade 4 or above by September 2023. We are looking for those who are curious about our organisation and future opportunities with us. Here at Lloyd's, we take a strengths-based approach to assessment. We want to explore what stimulates and inspires you, instead of placing too much emphasis on what experience you may already have. Essentially, we want you to be your authentic self! Navigate through our assessment process honestly and genuinely, this is the best way to show us your potential and ability.

What you'll get

Our apprentices are paid £20,125 per year, alongside a one-time payment to buy business clothes and an end of programme bonus. Apprentices receive a 25-day holiday allocation and a range of competitive benefits, including season ticket loans. At the end of your programme, you'll have achieved a Level 6 Digital and technology solutions professional standard which incorporates BSc (Hons) in Digital & Technology Solutions.



Markets Insurance

What you'll do

Our 18-month Markets Apprenticeship Programme is aimed at those with an interest in both the Lloyd's market and Corporation. You will undertake three corporation-based placements within market facing teams, allowing you to experience the perfect hybrid between a global business and the world's specialist marketplace for (re)insurance. You will also receive support towards achieving L4 Insurance Professional and CII Diploma.

What you'll need

You should have already secured or be on track to obtain 96 UCAS points from three A levels (or equivalent) and GCSE Maths and English (or equivalent) at Grade 4 or above by September 2023. We are looking for those who are curious about our organisation and future opportunities with us. Here at Lloyd's, we take a strengths-based approach to assessment. We want to explore what stimulates and inspires you, instead of placing too much emphasis on what experience you may already have. Essentially, we want you to be your authentic self! Navigate through our assessment process honestly and genuinely, this is the best way to show us your potential and ability.

What you'll get

Our apprentices are paid £20,125 per year, alongside a one-time payment to buy business clothes and an end of programme bonus. Apprentices receive a 25-day holiday allocation and a range of competitive benefits, including season ticket loans. Working in this rotational programme gives you exposure to numerous teams across the business, and the chance to make contacts with a variety of stakeholders across the Corporation and within the market. You can also expect to study for a Compliance & Risk apprenticeship with qualifications from the ICA (International Compliance Association).



Tom's perspective

“ I had several other options, including university offers, but I'm very glad I chose Lloyd's. They have put me through my CII insurance qualifications and that's going to open up so many opportunities as I progress through the Corporation.”

Why did you choose Lloyd's?

I chose Lloyd's because it's a world-famous Corporation. The theory behind it being so unique was really interesting for me – what it is and how it works. I had some other options, including university offers and other companies but Lloyd's interested me more than others. There's a wealth of opportunities for apprentices at Lloyd's. While you're on your apprenticeship, you work alongside and are treated the same as any employee would be – you're given the same sort of responsibilities.

What are the learning opportunities like?

Lloyd's offers so many learning and development opportunities for apprentices. There are courses across the whole Corporation that are open for you to participate in – you don't have to focus on apprentice-level training. It could be anything from personal skills right through to your financial skills and how you want to build your life. I'm glad I picked this instead of going to university or taking up an apprenticeship with another employer. The programme has provided me with my CII insurance qualification which will open up so many doors as I progress through my career.

Do you do anything else outside of work?

In my free time, I'm a part-time firefighter. I love helping people but I know the scope for progression is much greater within Lloyd's. My perspective has changed from being a firefighter. In those scenarios, something can be lost in a matter of seconds, with no warning. We're dealing with unforeseen circumstances all the time and we see the result of accidents firsthand. What if someone's house caught alight and they lost everything? Although Lloyd's doesn't provide insurance for houses, the same could apply to an airline that unexpectedly loses an aeroplane. The insurance industry is there to help to reset people back to where they were. I'm proud to work somewhere like that.

Hayley's perspective

“ There are always different things happening, people wanting to look at things in different ways and you have to respond to that quite quickly. There’s always a new challenge on the horizon.”

– Hayley is Former Head of Global Operations at Lloyd's.



Life at Lloyd's

We look to the future with one eye on the past. Lloyd's is changing and needs curious minds to define what that change will look like. Our past informs who we are, but to continue leading and innovating, a new era of talent will inform who we become.

In addition to our benefits we also offer exceptional training, both in technical and soft skills, and comprehensive support for gaining qualifications.

Benefits

Join us, and you can expect a combination of professional advancement and a well-rounded rewards package. For graduates and apprentices, that will include:

-  25 day's holiday (with option to buy additional holiday)
-  A contributory pension scheme
-  Competitive salary
-  Season ticket travel loans
-  Access to subsidised on-site restaurant and café
-  Work laptop
-  Study leave for exams
-  Subsidised gym membership
-  Private medical insurance
-  Cycle to work scheme
-  Flexible working through our hybrid working model

Diversity & Inclusion

We're focused on making Lloyd's a truly inclusive place to work too. We have a number of initiatives to drive our long-term culture change initiative to build a more inclusive environment. We run a global '[Dive In Festival](#)' to celebrate diversity and inclusion in insurance and we have a number of employee resource groups:

- Inspire
- Pride and Allies
- PA Network
- Workability
- Cultural Awareness Network
- Families Network
- Military



Both our Advance Programme and Accelerate Programme are key in driving our long-term culture change. Our Advance Programme aims to encourage and increase the number of senior female leaders in the insurance industry, improving the pipeline of women within the industry identified as future leaders. Our Accelerate Programme is a modular programme to develop Ethnic Minority Future Leaders across the market. Improving the experience of Black and Minority Ethnic talent in the Lloyd's market is an important focus and we're taking a number of steps to do so, including investing in positive recruitment programmes to attract, retain and develop Black and Minority Ethnic talent in the Lloyd's market. You can find out more about all of these initiatives on our corporate website.

Culture



On all of our early careers programmes, you'll have a dedicated 'work buddy' and a career manager to advise and encourage you at every turn. We work hard, but we also place a serious value on providing a work-life balance. We aim for you to make the most of your life in and out of work and we run numerous clubs and societies for you to get involved in too.

In line with that commitment, we are very active in our CSR activities and all our graduates and apprenticeships can take three fully paid days for voluntary work, either through some of our partners or on their own initiative. Building an inclusive culture is essential to the market's future success and that is why culture sits alongside performance and strategy as one of the Corporation's three strategic priorities. [Our Culture Dashboard](#), is updated annually and tracks progress towards a wholly inclusive environment; measuring the gender, ethnicity, sexual orientation and disability of our employee talent.



“We will succeed by harnessing the entrepreneurial and innovative spirit that is at the heart of Lloyd’s. Together we have a tremendous opportunity to reimagine Lloyd’s and build a marketplace that is future-focused, highly responsive to the changing and diverse needs of our global customers, with a culture of inclusivity and innovation.”

– John Neal, CEO



The application process

For all of our graduate programmes and apprenticeships, the application process is split into several stages:

Initial application

Complete our online application form on our website. We do not require you to submit a CV or covering letter.

Strengths-Based Online Assessment

This assessment will help us understand your existing strengths and skills, and how these can be best utilised at Lloyd's. These are also designed to give you an insight into who we are, and what we do as a business.

Strengths-Based Video Interview

We will ask you questions to determine how well your skills align with our core competencies.

Assessment centre

This will include a variety of exercises and provide you with an opportunity to build a better picture of Lloyd's. You will be given full details before the day.

Key dates

Application timeline for graduate schemes

2022

October / November
Applications open

December / January
Online Strengths-Based
Assessment

2023

January
Video interviews

February
Invite to Assessment Centre

February / March
Assessment Centre

Application timeline for
apprenticeships

2023

January
Applications open

January / February
Online Strengths-Based
Assessment

March
Video Interviews and Invite to
Assessment Centre

March / April
Assessment Centre





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