



TOKIOMARINE  
KILN

READY  
TO

# G PLACES?



TMK EARLY CAREERS  
PROGRAMMES



# FROM THE FINAL FURLONG...

EQUINE INSURANCE



# ...TO THE FINAL FRONTIER

SPACE INSURANCE

From protecting cutting edge business in awe inspiring environments, to helping pick up the pieces after a catastrophic disaster. We insure disruption.

Keeping our ever-changing world moving is vital. It's what we're all about. And we want the best talent to be part of this ever-changing challenge.

Are you ready to go places?

[www.tmkiln.com/careers](http://www.tmkiln.com/careers)

# TO BE A GOOD COMPANY

By balancing our strength as an organisation with our compassion as individuals, we will always strive to be a 'Good Company' that will be there for clients and play an essential role in society in times of need. This philosophy will remain unchanged for the next 100 years and beyond.

## Look beyond profit

We act with integrity for the benefit of our customers, business partners and society.

## Empower our people

We inspire engagement and passion in all of our employees.

## Deliver on commitments

We achieve high quality results by enhancing stakeholder trust.

## OUR VALUES

We strive to embody our core values of empowerment, integrity, excellence, innovation, teamwork and inclusion in everything we do and we support the values held by our parent company, Tokio Marine.

We provide strong, clear leadership and act responsibly in our marketplace, our workplace, our community and our environment.

Our values reflect the way we work and behave, and are at the core of everything we do.



### Empowerment

We make decisions



### Integrity

We do the right thing



### Excellence

We build on our heritage



### Innovation

We are creative



### Teamwork

We are better together



### Inclusion

We value each other



MARINE INSURANCE

PERSONAL ACCIDENT INSURANCE

FROM THE  
**BIG MATCH...**

...TO THE  
**BIG BLUE**

## WE ARE TMK

Tokio Marine Kiln (TMK) is a leading international insurer with a reputation for specialist underwriting excellence, great people and innovative products.

With 140 years' experience of protecting clients from changing risks, we know how important it is to maintain our values.

We empower our people to deliver excellence in every discipline and we hold them accountable for their decisions. We encourage them to be innovative, to deliver the solutions our clients need in an increasingly complex world that's full of risk. Underpinning all of that is a focus on engaging our people and ensuring they have a strong work-life balance.

We pride ourselves on our high-calibre workforce and we recognise that the success of our business is dependent on our ability to attract, develop, motivate and retain a diverse and talented group of people.

Our strategy has always been to enable and empower our employees from an early stage of their career. We drive the company forward by putting our confidence in the ability and talent of our people.



It's been great to have exposure to different parts of an insurance company..."



## GRADUATE PROFILE

### AMIT TAILOR, ACTUARIAL RESERVING MANAGER

#### Joined TMK

2011

#### Degree course

Business Mathematics & Statistics, LSE

#### Department

Actuarial & Analytics

Amit is an Actuarial Reserving Manager at TMK. After joining the graduate scheme he undertook rotations in Reserving, Catastrophe Modelling, Reinsurance Underwriting, Capital Modelling, and a one month placement in Tokyo working with the Audit team. After completing the graduate scheme he became Reserving Analyst and was promoted to Manager in 2017.

#### Why did you join the TMK graduate scheme?

The TMK graduate scheme had been running for many years for Underwriting but the year I joined was the first time it had been opened up for an Actuarial position. The Actuarial profession has traditionally been split between pensions, life insurance, and general insurance, and the broad range of challenges that general insurance presents was a real attraction. From there the decision to look within the historic Lloyd's market, famous for its niche products, was an easy one, and with TMK offering up such a diverse scheme it felt like the perfect place to start a career.

Since joining I have been given the opportunity to work in a variety of Actuarial and non-Actuarial teams. It's been great to have exposure to different parts of an insurance company; helping me gain experience and allowing me to work with lots of different people. TMK has supported me through the

actuarial exams and given me plenty of opportunities to progress. The company has continued to grow and is seen as a market leader in the Lloyd's market. I believe this is an exciting time to join TMK.

#### What do you do on a day to day basis?

My primary role as a Reserving Manager is to help ensure the company is adequately reserved, which simply put means being sure we have enough money set aside to pay out future claims and fulfil our purpose as an insurance company. The role involves working closely with various departments around the company such as Underwriting and Claims, as well as the other Actuarial teams and often stretches beyond Reserving. TMK encourages cross team collaboration on a number of initiatives, which has been valuable in building up broader experience. I am also part of the Inclusion and Diversity Steering Group, which has been an important forum for discussing ideas and issues that affect us all.



FROM THE  
TOP OF  
TOWN...

PROPERTY INSURANCE

...TO THE  
TOP OF  
THE WORLD

AVIATION INSURANCE

## PROGRAMME OVERVIEW

The aim of our graduate programme is to develop future underwriters, actuaries, and leaders within TMK.

Our graduate programmes range from 15 months to 2.5 years and seeks to provide in-depth experience, skills and a broad spectrum of knowledge through insightful and challenging rotations across various departments. With rotations in different business areas, alongside structured learning and development, including professional qualifications, the programme helps to provide a foundation for each individual's career.

FROM TAKING  
TO THE  
SKIES...

UAS INSURANCE



POLITICAL RISK INSURANCE



...TO TAKING  
A STAND

## TRAINING & CAREER DEVELOPMENT

At TMK we encourage everyone to take personal ownership of their learning and development, and we will be there to support you at each step. You will develop and grow through professional studies, regular feedback, informal and formal mentoring, on-the-job training and department rotations.

### Onboarding

During your first few weeks, you will build an understanding of who we are, what we do and how we work. You will attend a series of training courses, seminars and meetings with key people from around the organisation in order to develop your understanding of our business and help you hit the ground running.

### Training

You will attend a range of professional, personal and technical skills training throughout the programme. This will cover a wide variety of topics ranging from foundations of insurance, regulatory and insurance industry knowledge, communication and networking skills, IT skills and building your personal brand. Individuals on our apprenticeship programme will receive additional support from an external training provider to ensure you are gaining knowledge in the required areas.

### Feedback

Continuous feedback is key to helping us grow and we believe this is one of the fastest ways to develop your skills. All our early careers professionals are given regular feedback through structured goal setting and regular conversations with managers and other stakeholders in the business.

### Professional studies

Professional studies are a key element of our Early Careers Programmes. Generous study support is available to help you progress at a manageable pace, with the added incentive of study-related awards as you successfully complete your qualification. You will be supported throughout the programme to gain a professional qualification aligned to your chosen career, which may include an accreditation with the Chartered Insurance Institute, the Institute and Faculty of Actuaries, the Association of Chartered Certified Accountants or other relevant body.

Individuals on the Apprenticeship programme will also work towards an apprenticeship alongside their professional qualification and will be fully supported by a government approved training provider throughout.

### Mentoring

All early careers individuals will be matched with an experienced mentor from the business to provide guidance, advice and support as you begin your career.



It provides an excellent grounding for the start of a career in insurance.”



## GRADUATE PROFILE DIVISIONAL HEAD OF ENTERPRISE RISK

### Joined TMK

2009

### Degree course

Physics, Warwick University

### Department

Enterprise Risk

Laila Khudairi joined the TMK graduate scheme in 2009. After two years on the training scheme she joined the Enterprise Risk division as an underwriter, writing cyber insurance. Since then she has been responsible for growing the cyber book and is now Divisional Head of our Enterprise Risk division, responsible for a \$60m book of cyber business.

### Why did you join the TMK graduate scheme?

It was during my second year at university that I first concluded the science lab was not the place for me. I applied for a two-week work experience placement at a London insurance company over the summer holiday and was surprised by the diversity of the business they wrote; I had never considered the vast world beyond motor and travel insurance. I spent two days shadowing a broker at Lloyd's and immediately knew I would love to work there; everything from the atmosphere in the building to the traditional face-to-face style of business and the diverse fast-paced environment convinced me that it would provide the kind of challenge I needed.

The structure of the TMK graduate programme means we have the opportunity to work with many teams in the company, learning about the

business and the people who work here. It provides an excellent grounding for the start of a career in insurance. For this reason as well as the reputation of the company and the support it provides in taking exams, I chose TMK.

### What do you do on a day-to-day basis?

In my current job I am responsible for managing and growing our Enterprise Risk portfolio which includes cyber and intellectual property. Most of our business is outside of the UK so I spend a lot of time travelling, especially to the US, to meet with brokers and clients to help them with their cyber opportunities and exposures. I am at Lloyd's some days, however in my area of business, many opportunities are agreed over the phone or via email. There are seven underwriters, in addition to myself, working in the Enterprise Risk team and I am responsible for the peer review of their accounts on a weekly basis.





FROM DAY  
TRIPS OUT...

FINE ART INSURANCE



...TO THE  
TRIPS YOU'D  
RATHER FORGET

LIABILITY INSURANCE

## WORKING AT TMK

We know that success comes through employing great people, so our objective is to recruit the best talent in the market place. We have a diverse workforce and our people can adapt to new challenges and changing situations.

### Our culture

Our culture makes TMK a place where people want to work. We live our values by empowering our people; it's the knowledge, experience and professionalism of our staff that underpins our business.

We work hard and responsibly to deliver the best service for our brokers and customers, from one end of our business to the other.

We offer job satisfaction, career progression and great rewards to our people.

### Inclusion and diversity

We are committed to an environment that is open, inclusive and empowering in which all of our people can thrive.

Inclusion is one of our company values, and we are working to embed a culture where we encourage diverse views to make better decisions, respect each other and invite difference in all forms.

We believe that our success is achieved through engaging our people within a culture which rewards those who move our business forward. Ensuring our talent pool comprises a diverse range of people and perspectives is a critical enabler for innovation.

Our people can take part in a series of employee-led network groups, which are voluntary and sponsored at an executive level to ensure we maintain an open dialogue about issues that affect all of us.



## RESPONSIBILITY

### Community

We are committed to our corporate social responsibility and our employees are actively encouraged to make a difference, both to the society in which they live and to the wider global environment.

We contribute to the local community by donating money, time, or resources to local causes. This can involve our employees volunteering at schools and homeless shelters or acting as mentors to young people about to enter the world of work.

### Climate

Our business purpose extends beyond just the provision of insurance products – following the philosophy of our parent company Tokio Marine Group, we take our responsibility to climate change seriously.

We are active members of ClimateWise, the insurance industry initiative through which members aim to work together to respond to the myriad risks and opportunities of climate change.

TMK has established the Environmental, Social and Governance (ESG) Committee to actively address climate issues as well as ethics and inclusion.

### Charity

TMK has established a Charity and Ethics Committee who work on behalf of the company in choosing charities, partnerships, events, and volunteering opportunities.

The committee's aim is to raise awareness and involve staff in a wide range of volunteering and fundraising activities to support our key partners and a wide range of other charities and organisations.

Part of our charity policy is the TMK matching scheme where each employee is allocated up to £2,000 a year in fundraising matching as well as one paid volunteering day.

# WHAT WE'RE LOOKING FOR

## For graduate roles

An honours degree in any subject, ideally at a 2.1 grade or above

## For apprentice roles

GCSE & A Levels as a minimum in: A Levels or equivalent (Grade C or above) and GCSE Maths and English (Grade 4 or above)



**Smart and curious people who share our passion for supporting our colleagues and customers**



**Respectful people who embody our values**



**People with ideas who help us continually improve**



**People who set high standards for themselves and for others**

# APPLICATION PROCESS

Full details of the application process can be found on our website at [www.tmkiln.com/careers](http://www.tmkiln.com/careers) or by emailing: [recruitment@tokiomarinekiln.com](mailto:recruitment@tokiomarinekiln.com)

Review of application



Telephone interviews



Online assessments



A full assessment day



Offers to successful candidates



FROM THE  
**HIGHWAYS  
OF TODAY...**



MOTOR INSURANCE



CYBER INSURANCE

...TO THE  
**HIGHWAYS OF  
TOMORROW**

Start your TMK journey today

[www.tmkiln.com/careers](http://www.tmkiln.com/careers)