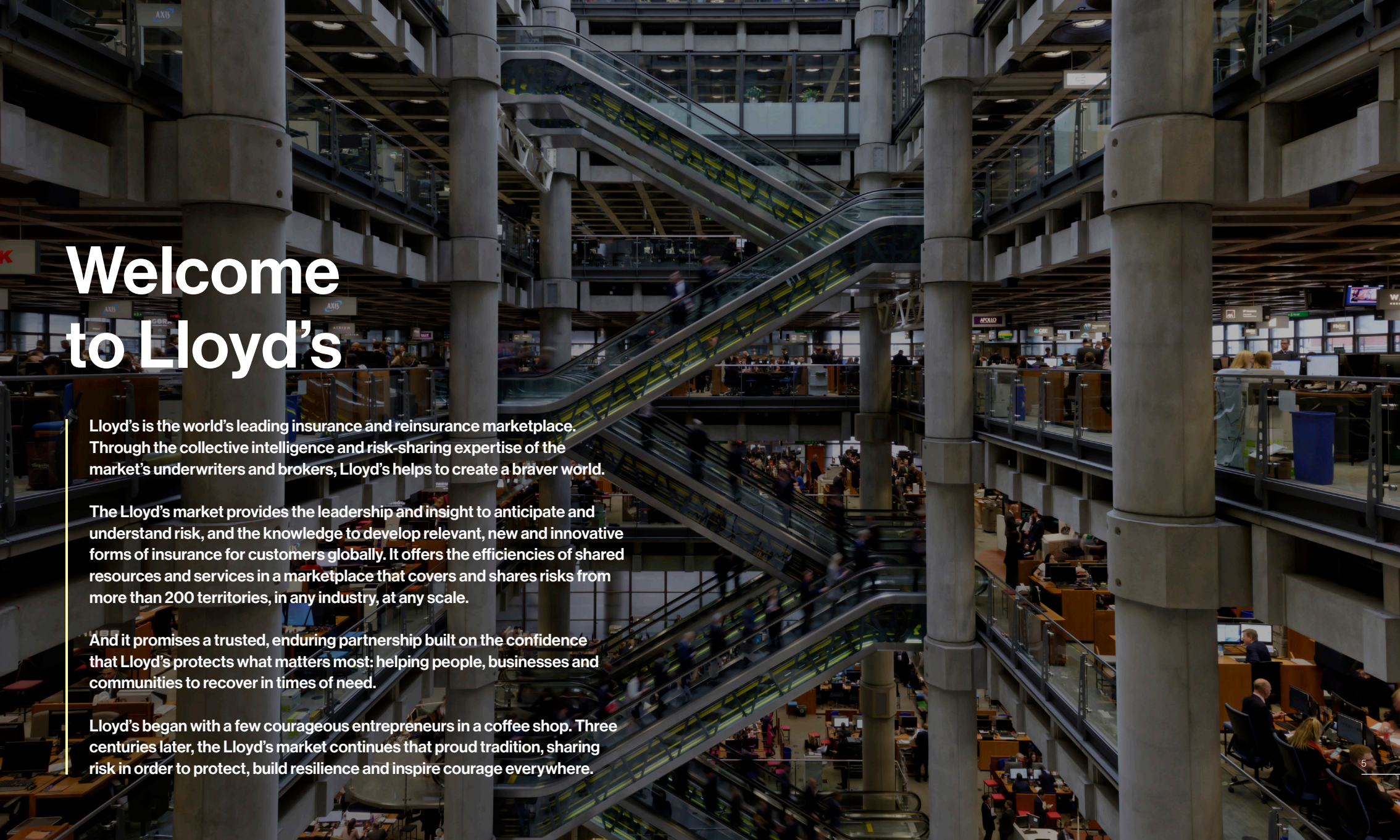


LLOYD'S

Emerging Talent at Lloyd's



**Perspective
changes
everything.**



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.

Our opportunities

By joining Lloyd's you are becoming part of the Corporation that helps support the market. Whether as a graduate, summer intern 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

62%

of the FTSE 250 work with us

£19.7bn

paid out in claims in 2018

900

employees globally

200

countries and territories

3,927

coverholders

303

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







Emerging Talent at Lloyd's

“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



“ 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, Head of Global Operations



Our apprenticeship programmes



This year, we are running three apprenticeship programmes – the Insurance Apprenticeship Scheme, Business Apprenticeship Scheme and Financial Services Operations Scheme – aimed at school leavers who are keen to pursue a career within the corporate world and eager to start work without a university education. 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 three A-levels (or equivalent) at grade C or above in any subject, and GCSE Maths and English (or equivalent) also at grade 4 or above. We'll want to see that your skills align with our values-led competencies: relating and networking; creating and innovating; delivering results and meeting customer expectations; adapting and responding to change; achieving goals and objectives and commercial thinking.

What you'll get

Our apprentices are paid £19,275 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 three A-levels (or equivalent) at grade C or above in any subject, and GCSE Maths and English (or equivalent) at grade 4 or above. We'll want to see that your skills align with our values-led competencies: relating and networking; creating and innovating; delivering results and meeting customer expectations; adapting and responding to change; achieving goals and objectives and commercial thinking.

What you'll get

Our apprentices are paid £19,275 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.

Financial Services Operations

What you'll do

Our Financial Services Operations Apprenticeship will see you rotating across teams in our Chatham office, learning the ins and outs of how a large financial services corporation functions. During your rotations, you could be part of our Client Onboarding and Review Team, reviewing and approving new Member and Third Party Capital Applications. You could also have the opportunity to be part of our Custody Services Team – validating Members' capital requirements, ensuring due diligence checks are undertaken and that proposed transactions are valid. You will learn about business processes that improve our members' experiences at Lloyd's and communicate with external stakeholders.

What you'll need

You should have three A-levels (or equivalent) at grade C or above in any subject, and GCSE Maths and English (or equivalent) at grade 4 or above. We'll want to see that your skills align with our values-led competencies: relating and networking; creating and innovating; delivering results and meeting customer expectations; adapting and responding to change; achieving goals and objectives and commercial thinking.

What you'll get

Our apprentices are paid £19,275 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 Head of Global Operations at Lloyd's. She has been with the Corporation for 12 years, working her way through the business and seeing the change firsthand.





“A year ago I was a student that wanted to go to university, but then I found out more about the apprenticeship route and decided to go for it. I honestly don’t think there is a minute that I regret doing what I’ve done. I absolutely love it and I feel like I’ve really built up my personal development by going straight into a career. ”

- Isabel Pratt, Lloyd's of London Apprentice











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. In insurance, that will be the full ACII for graduates or a Diploma in Insurance for apprentices. For non-insurance programmes, you will have the opportunity to undertake qualifications relevant to your specialism.

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

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



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 senior mentor 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

Be part of our Corporation

Making your application

We need a range of different perspectives to shape our future. We look for open-minded people, so it is only fair we ourselves are open-minded, accepting applicants from all walks of life and academic backgrounds.

Our application process is built around our competencies. You don't need to be an expert in insurance - we'll teach you everything you need to know.

Our competencies

1. **Relating and networking**

This competency is about building and maintaining strong relationships.

2. **Delivering results and meeting customer expectations**

This competency is about setting high standards of quality and focusing on customers' needs and satisfaction.

3. **Adapting and responding to change**

This competency is about accepting new ideas and making positive use of the opportunities change presents.

4. **Commercial thinking**

This competency is about analysing and evaluating information to make smart and informed decisions.

5. **Creating and innovating**

This competency is about producing new ideas, thinking outside the box, and seeking innovative solutions to problems.

6. **Achieving goals and objectives**

This competency is about working hard to improve and achieve goals.

Before applying, we highly recommend you do some research. Visit our website and you'll find a wealth of information on what we are looking for, our requirements and frequently asked questions.





The application process

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

Initial applications

Complete our application form on our website.

Gamified Cognitive and Personality tests

A set of questions to determine your fit for Lloyd's based around our values.

Video interview

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

Situational judgement test

An aptitude test to see how you react to work related situations.

Assessment centre

The Assessment Centre will include a variety of assessment exercises and an opportunity for you to build a better picture of Lloyd's. You will be given full details prior to the day.

Key dates

Application timeline for graduate schemes
and internships

2020

October

Applications open

October-December

Completion of
gamified cognitive
and personality tests.

2021

January

Video interview and
situational judgement test

February

Invite to assessment centre

March

Assessment centre

Application timeline for
apprenticeships

2021

January

Applications open

January-February

Completion of situational
judgement tests and gamified
cognitive and personality tests

March

Video interviews and invite to
assessment centre

April

Assessment centre





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