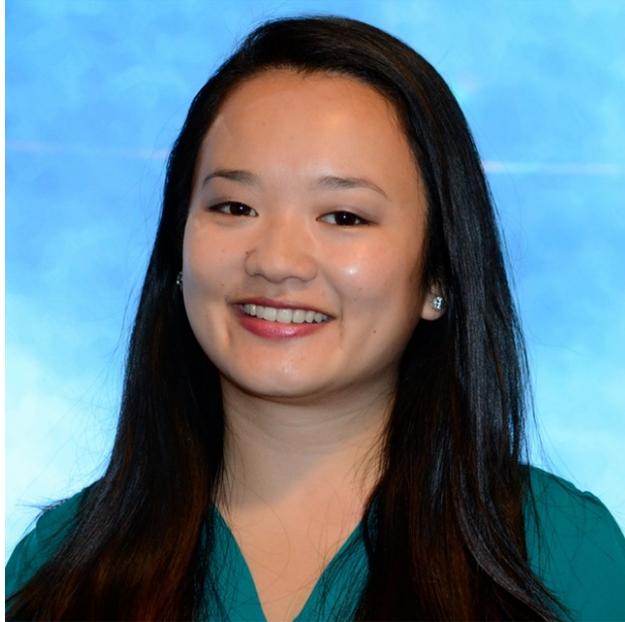


An Incredible Opportunity...



As the very excited winner of the 2016 APIG Wotton + Kearney scholarship my trip to London was certainly one I had been eagerly looking forward to. Plus, any excuse to leave Melbourne in the middle of winter is always an added bonus!

Beginning with a hosted trip to Lloyd's with XL Catlin, the opportunity to visit the birthplace of insurance was an incredible experience. The Lloyd's marketplace was one of the first things I learnt about when I entered the industry, and to be able to walk through the underwriting floors and spend time in an insurer box was remarkable. I was also fortunate enough to receive a guided tour from a broker who is a key figure at Lloyd's, and also happens to be a relative of Vice-Admiral Horatio Nelson (whom Lloyd's has a strong connection with through his successes on behalf of the British Navy during the Napoleonic Wars).

The conference at Oxford was refreshingly different to anything I expected. The theme for 2016 was "Back to the Future" and the sessions generally focused on analysing the last 20 years and the next 20 years of PI insurance. More targeted topics were also explored, including the relevance of minimum terms and global claims handling. Included in the program were also highly enjoyable master class sessions. Surprisingly the conference was largely attended by underwriters and lawyers; however as a broker this provided me with unexpected insight into "the other side" and their views on the current and future states of the financial lines sector.

The conference was enjoyably informal and intimate, with approximately 80 delegates from the United Kingdom and other European countries. This provided ample opportunities for statements from delegates in response to a speaker's comments, interesting questions and very lively audience discussions. As part of these discussions, I had the opportunity to provide delegates insight into the Australian insurance market and also at times challenge some of their perceptions of brokers.

The entire trip was an invaluable experience and one that will stay with me for a long time - I would encourage all financial lines YP's to apply for this incredible opportunity!

The scholarship that APIG and Wotton + Kearney have established in support of YP's is generous, priceless and incomparable to anything in the industry. I would like to sincerely thank APIG, Wotton + Kearney and XL Catlin for the opportunity to have been a part of such a great scholarship and to experience such a fantastic trip!

Kristine Salgado

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