

Insurance

BUSINESS AUSTRALIA

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COMMERCIAL FLEET COVERAGE

What upcoming changes in this segment will mean for brokers

INSURANCE'S NEXT BIG THING?

Parametric insurance is gaining traction – but is it right for your clients?

WHEN TECH MEETS HEALTHCARE

New developments that are revolutionising personal injury and workers' compensation

CULTURE IS KEY

Austcover head Maria Parry on how the brokerage maintains a winning workplace culture



YOUNG GUNS 2018

35 of the industry's most promising future leaders

YOUNG GUNS 2018

Meet 35 young professionals making their mark on Australia's insurance industry

WHILE THE wisdom of age is undeniably important in the insurance business, the industry also thrives on fresh blood. New entrants to the game are essential for survival – their youth and vitality bring fresh ideas and approaches, fending off the fetters of stagnation.

Insurance Business once again turned to its readers for guidance to scout out this year's Young Guns, and the response was overwhelming. The talent pool for future brokers is an impressive one, and the final list is a promising indicator of the future of Australia's insurance industry. Nominated by their colleagues, managers and peers alike, these Young Guns have distinguished themselves far beyond their years.

On the following pages, you'll meet 35 rising stars of Australia's insurance industry. See firsthand how they've marked themselves out from their peers as future innovators and leaders – and discover what you can learn from their experiences.

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NICOLE COLEBY

Business operations manager, specialty

QBE INSURANCE

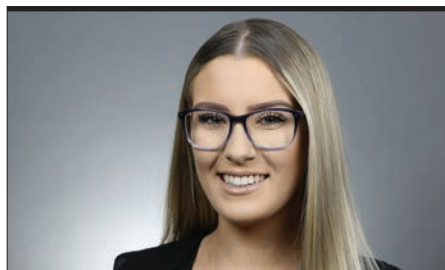
Age: **34**

With a background as an actuary, Nicole Coleby has always had a solid grasp on the financial dynamics of the insurance business. Coleby describes herself as a “passionate and goal-oriented person” – a claim that’s backed up by her lengthy list of achievements at QBE. Originally joining the company in a casual customer service

role, Coleby was recently promoted to business operations manager and is one of two senior female leaders in QBE’s specialty business.

“From my perspective, the most impressive aspect is the manner in which Nicole embraces the challenge to stretch her skills and deepen her knowledge of QBE’s business,” a colleague says. “I have worked in the insurance industry for over 25 years and have found Nicole to be one of the most accomplished insurance professionals I have worked with.”

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JESS DAMETTO

Account broker

WEBBER INSURANCE SERVICES

Age: **20**

In the industry for just under two years, Jess Dametto has already completed her Diploma of Insurance Broking. She

has moved quickly through the ranks from an administration assistant to broker assistant and now to an account broker. She currently has hundreds of clients that she’s personally responsible for, and that number is growing every day. Dametto also assists one of Webber’s senior brokers with new business and renewal clients.

Though she’s just 20 years old, Dametto is already playing a mentor role to some of the other junior staff in the office. Looking to the future, Dametto hopes to continue to grow and develop her knowledge and build up her client base with the goal of one day making it onto the *Insurance Business* Elite Brokers list.

YOUNG GUNS 2018

JAMES SKIBA

Senior claims officer

DUAL AUSTRALIAAge: **27**

As a senior claims officer for DUAL Australia, James Skiba handles a variety of complex and high-value claims while also serving as a technical point of reference for both the claims and underwriting teams. His considerable on-the-job skills have cemented Skiba as an essential resource within the business. His expertise is already known to many of his fellow industry professionals, thanks to the many seminars he has presented to business insiders and brokers alike. Well respected by his colleagues, brokers and other stakeholders – including insurance lawyers and London market underwriters – Skiba has his eye on both team leadership and, further down the line, senior management.

NIKITA WILLIS

Account executive

SRG CORPORATEAge: **19**

Initially starting with SRG Corporate as a receptionist, Nikita Willis has spent the last two years traversing a variety of positions, including claims and broker support, before arriving in her current role as an account executive – an impressive career progression in a remarkably short time.

Currently, Willis' role involves assisting a principal broker and the executive director with their respective client accounts by obtaining terms, seeking quotes, processing paperwork, and liaising with clients and insurers. She prides herself on her personalised service and her ability to form professional relationships. Just 19 years old, Willis' youth provides her with a fresh perspective on the industry, along with a solid grasp on newer technologies and more efficient ways to incorporate them into the workplace.

**CLAIRE FARMER**

Underwriting account manager

CHU UNDERWRITING AGENCIESAge: **34**

Claire Farmer is committed to pursuing a management career within the insurance industry. But unlike other aspiring managers, Farmer has a clear picture of the type of leader she wants to be. Her five-year plan includes aspirations to take over management of a CHU branch or manage her own large P&L division. An international move may be on the horizon, too, as Farmer has her sights on the possibilities offered by the insurance markets in the US and UK.

Farmer also has strong views about the type of organisation she would like to run. An evangelist for workplace diversity, equality and the vibrant workplace culture that follows, she believes that good workplace culture brings greater staff engagement and a positive impact on the all-important bottom line.

**JAMES TSALKOS**

Assistant vice president and underwriter, FinPro

SWISS RE CORPORATE SOLUTIONSAge: **26**

Since joining Swiss Re Corporate Solutions, James Tsalkos has emerged as a prominent underwriter of D&O and professional indemnity in the Melbourne market. In an environment where D&O placement has become particularly difficult, Tsalkos has developed a strong reputation for thoughtful analysis of each client's exposure and for providing outstanding solutions that demonstrate superior risk management.

In his short time in the industry, Tsalkos has become an active member of various industry bodies. He was selected for the NIBA mentoring program and accepted into the Ron Shorter Award public speaking program for 2018. Tsalkos has regularly presented analytical insights on emerging trends through industry forums and on visits to a wide spectrum of brokers. Most recently, he has been active in informing brokers and clients of the changing tide in the D&O market and working to assist brokers in understanding the litigation environment and how their clients can better prepare themselves.



SCHALK VAN DER MERWE

Director
OMNISURE
Age: 27

At just 27 years old, Schalk Van Der Merwe has already accomplished more in the insurance industry than many will in a lifetime. A director at Omnisure since 2016, Van Der Merwe was named one of *Insurance Business*' top 10 Elite Brokers for 2018. He is also involved in a weekly BNI group, where he speaks to professionals across a variety of industries, educating and advising them

on different insurance products.

Educating future brokers is one of Van Der Merwe's key passions; he helps to create and develop educational content, tools and resources for the Omnisure website. He has also created a blog called Omninews, where he writes educational articles for clients and the general public. He is also exploring opportunities to offer paid internships and partner with high schools to promote the next generation of Australian brokers.

Looking to the future, Van Der Merwe seeks to grow Omnisure's broking team to 10 or more staff by 2020, developing it into the best boutique small brokerage in the country.

YOUNG GUNS 2018

**CARLA TAYLOR**

Business development manager

VERO

Age: 27

There's an old saying that no one chooses to work in insurance – you fall into it. But Carla Taylor is defying that stereotype, thanks to her passion for changing the public's perceptions about the industry. As a business development manager for one of Australia's leading insurers, Taylor's role is centred on identifying, establishing and building new relationships with brokers, as well as nurturing and supporting existing ones. She presents Vero's risk appetite and the wide range of products available to meet the needs of brokers' clients.

Career growth is a key driver for Taylor; a significant personal achievement was moving out of her comfort zone as a broker to take up a new challenge as a business development manager. This move has allowed her to achieve significant professional growth by viewing challenges and opportunities from both the broker and insurer perspective. Moving forward, Taylor seeks to add value to Vero while also diversifying her skills and progressing into a leadership role.

**GARETH TERRELL**

Independent broker unit underwriter, casualty

CHUBB AUSTRALIA

Age: 31

Currently working as a casualty underwriter in Chubb's NSW independent broker unit, Gareth Terrell's role involves risk assessment of general liability opportunities. He is also key to building and sustaining important commercial relationships with brokers, aimed at growing the Chubb brand and increasing its GWP footprint in the independent broker market.

Terrell's legal background has proven extremely helpful in providing added value for brokers and clients alike. He looks to assist and educate broker partners with wording interpretation and guidance, particularly in respect to contract reviews. Brokers can then use these insights to pursue discussions with clients about potential contractual exposures.

Despite only having been with Chubb for eight months, Terrell has built strong internal and external relationships and has achieved solid GWP growth and retention numbers. He's also established himself as a keen collaborator with colleagues, using his network to support cross-selling across other Chubb product lines.

**GRAHAM WHITTY**

Sales and development manager, strata insurance, Northern region

QUS

Age: 28

in your field and working to develop your personal brand and standing within the community. It's a challenge Graham Whitty has risen to with considerable gusto, constantly pushing to develop his skills and expand his working relationships. It's dealt considerable dividends, too – in the current financial year alone, Whitty has personally written more than \$2.5m in new business premium, exceeding his budget by 40%.

Whitty started with QUS five years ago, initially in a junior underwriter role. Since then, he's progressed through a number of roles, including senior underwriter, team leader and now his current role as sales and development manager for QUS' Northern region. He's also part of the senior management team for QUS, which works to not only make QUS a better option for clients, but also a better place to work for its staff.



EDWARD BURRELL

Senior associate, insurance and reinsurance
CLYDE & CO
Age: **34**

Now in his fifth year as special counsel at Clyde & Co, Edward Burrell represents a range of professionals in the finance and construction industries across all lines of insurance. Often acting on behalf of architects, engineers, contractors, environmental consultants and their professional indemnity insurers, Burrell works on matters that range from large industrial and commercial projects to domestic dwellings. He is well known for his innovative approach to using technology in document-intensive litigation, including using predictive coding in the discovery phase to increase efficiency for his clients. Ultimately, Burrell aims to be recognised by those in the insurance industry – including his colleagues, competitors and insurance clients – as one of the foremost advisers in Australasian insurance law.



BAILEY HOWDEN

Senior underwriter and team leader,
Western Australia
ACCIDENT AND HEALTH INTERNATIONAL
Age: **28**

Starting with AHI in 2013 as an assistant underwriter, Bailey Howden says she enjoys working in the insurance industry because she's always learning something new, while also being challenged with weird and wonderful queries and claims. These days, Howden works as a senior underwriter and team leader for AHI in Western Australia, responsible for growing, developing and training the WA team. This includes supporting her team to maintain standards of service excellence and a customer-centric approach to achieve positive outcomes for both the broker and policyholder in the quickest possible time.

Howden has also become instrumental in shaping AHI's future, thanks to her leading and active participation in a number of AHI's strategic initiatives. She sees her leadership role within AHI as an outstanding opportunity to help up-and-coming young women in the industry, and she is currently mentoring a number of female AHI staff across Australia.



MEGGAN FREESTONE

Senior underwriter, accident and health
QBE INSURANCE
Age: **33**

Meggan Freestone joined QBE at the beginning of 2016 as a senior underwriter with the accident and health team. With a keen desire to make a difference, Freestone has rapidly emerged as a pivotal member of her team, significantly boosting QBE's profile and credibility in a fiercely competitive local market.

A self-described "insurance nerd", Freestone is always looking for opportunities to meet a new broker, challenge the status quo, contribute to a project or help a colleague. These high-performance attributes have elevated her above many of her peers and made her a powerful advocate for the wider insurance industry. With a strong focus on continuous learning and development, Freestone is a passionate advocate for diversity in the workplace, mentoring junior staff, and creating meaningful, long-lasting partnerships with clients and brokers alike.

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CELESTE ABBONDANZA

Assistant business relationship manager
QBE INSURANCE
 Age: 25

Having started her career with QBE in 2017 via its graduate program, Celeste Abbondanza moved through a number of business units as part of the program rotations. While in intermediary distribution, she realized her desire to be in a client-facing role, and earlier this year, she took on a business relationship role within the division. In this position, she works with a panel of brokers and oversees various working groups with a focus on improving broker interaction. The brokers Abbondanza works with have provided nothing but positive feedback, which has resulted in several new business opportunities being presented to QBE. Abbondanza plans to eventually further her education in the economics field, which she hopes will open up various opportunities within QBE and the broader industry.



JAMES DUNSTAN

Office manager and account executive
NORTH QUEENSLAND INSURANCE BROKERS
 Age: 31

With the goal of owning and operating a respected brokerage within the Townsville community, James Dunstan is always looking to use his skills to give back to colleagues, clients and the community. During the five and a half years he's spent with North Queensland Insurance Brokers, Dunstan has helped to mentor numerous staff and aided in the development professional pathways. He also serves as vice president of the Business Networking International Momentum Chapter, where he briefs others on industry news and assists businesses with any insurance issues they're facing. Dunstan is also an active member of the Townsville Chamber of Commerce, working to better provide business opportunities within his community.

PAUL WRIGHT

National manager, CMIB
**SEAR INSURANCE BROKERS/
 CABINET MAKERS INSURANCE BROKERS**
 Age: 35

Paul Wright joined Sear Insurance Brokers in 2005, initially serving as an account executive on the fledgling Cabinet Makers Insurance Brokers [CMIB] brand. Over the past 13 years, Wright has consistently developed and grown the brand, eventually rising to the position of national manager. Currently managing six staff in CMIB's Victoria office and three interstate staff, Wright effectively oversees all elements of broking operations for the CMIB brand.

Wright credits his success to consistent study of both technical insurance matters and the specific industries he services. As a result, he has emerged as a true aficionado of specialty insurance, highly skilled at providing detailed and accurate advice. Looking ahead, Wright hopes to continue to grow the CMIB brand and his career, aiming to become the national insurance leader within his field.



JONATHAN ROSS

Account executive
AVISO WA
 Age: 24



As the winner of Young Gun of the Year (Independent, Less Than 20 Staff) at the 2018 Insurance Business

Awards, Jonathan Ross has already marked himself out as a broker to watch. Throwing himself in at the deep end, Ross has carved a niche as an insurance specialist for innovative startups, helping them with risk profiling and insurance program design. His clients have ranged from sharing economy platforms right through to producers of DIY organic skincare products. It's an approach that has distinguished him in the industry already, garnering him praise for being willing to invest time in new companies that need insurance, but might have traditionally been turned away. Through education and experience, Ross hopes to continue to providing service and advice to Australian companies, both established and emerging.



SARAH HANDO

Underwriting manager

RURAL AFFINITY INSURANCE AGENCY

Age: **28**

Rural Affinity Insurance Agency offers a wide variety of crop, forestry and livestock products, along with a farm package and a small farm product, and Sarah Hando is required to be expert on all of these offerings. It's part and parcel for her underwriting management of a \$38m portfolio, which is expected to grow to \$50m over the next two years. Hando has risen to the task with admirable gusto – she has been a key driver of Rural Affinity's underwriting strategy and has

played a major role in delivering strong results through the soft market cycle. Managing a team of seven underwriters, she has shown a great ability to bring her team together as a cohesive, efficient unit.

Hando is also integral to the company's relationship management program, and is actively involved in road trips and direct management of key brokers. She has a specific interest in the integration of technology, such as satellite imagery and precision agriculture, in Rural Affinity's insurance solutions with a view to creating broader and better products for all stakeholders. Hando is currently involved in the development of a multi-peril crop insurance product that leverages the power of these tools.

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JODIE MAREE BANKS

Senior underwriter

ABOUT UNDERWRITING

Age: **32**

Since starting as an underwriting assistant in 2007, Jodie Maree Banks has demonstrated, in the words of a senior colleague, "an incredible thirst for knowledge". That attitude has helped her rapidly climb through the ranks of the insurance industry. Every day, Banks demonstrates a high standard of service, going above and beyond to stay updated

on legislative and market changes to ensure that her broker clients have the best information possible.

In 2016, Banks played a critical role in getting About Underwriting off the ground, and her thirst for knowledge will no doubt help transform About Underwriting into a much larger operation over the next few years. In her role as senior underwriter, Banks is responsible for underwriting general liability, professional indemnity and management liability policies, and for placing property, cyber liability and investment manager covers.



TEMIKA HILL

Assistant account broker

STEWART INSURANCE GROUP

Age: **22**

She might be new to the industry, but Temika Hill is already playing an integral role at Stewart Insurance Group. In addition to managing the company's claims and ensuring they are actioned in a timely manner, Hill also oversees all aspects of a small scheme for off-the-beach boats, from new business through to chasing debtors. As if this weren't enough, Hill also assists a senior manager with her commercial portfolio, and is regularly involved in quoting new business and obtaining alternate quotes for renewals as they come due. Regularly taking on tasks over and above her appointed responsibilities, Hill has her sights set on becoming a commercial broker and managing her own portfolio of commercial clients.



DANIEL QUINTIN

Branch manager

GALLAGHER

Age: **36**



Daniel Quintin's career as a broker began earlier than most. At age 16, he got his start in Essex, England, by filing, making

the office coffee and doing the morning bacon roll runs. After a chance online encounter led to him to meet his future wife, Quintin relocated to Australia, where he now serves as a branch manager for Gallagher in Hobart. He's in the unique position of being a 19-year industry veteran, yet remarkably still a Young Gun, as evidenced by his win as XL Catlin International Young Gun of the Year at the 2018 Insurance Business Awards.

Having worked for local, national and international broking firms in London and Sydney, Quintin brings a unique mix of insurance leadership, international experience and client servicing expertise to his work. His current role is the culmination of many years of hard work, dedication and study, all aimed at bringing the best possible service to the client. Outside of Gallagher, Quintin is the chairman of the NIBA Tasmania sub-committee.



ALANA BROWN

Broker

MGA INSURANCE BROKERS DARWIN

Age: **23**



At just 23, Alana Brown has already established herself as a force to be reckoned with, boasting capabilities that often

outstrip far more experienced brokers. Working with MGA Insurance Brokers in Darwin, Brown's duties include retention, new business and claims across all classes of insurance, from personal lines and workers' compensation through to ISR and complex liability.

Whatever the task, she brings what a colleague describes as "amazing work ethic" to the forefront, serving as an inspiration to her fellow workers. After five years in insurance, Brown sees personalised customer service as key to her success. This approach led to her being named as a finalist for Young Gun of the Year (Independent, 1-19 Staff) at the 2018 Insurance Business Awards.



BEN NEAT

Executive loss adjuster

INTEGRA TECHNICAL SERVICES

Age: **32**

With 13 years handling mining, engineering, power, energy, renewables, construction, rail and major property claims around the globe, Ben Neat has a wealth of achievements under his belt. He has been directly involved in the resolution of large, complex and contentious claims with all manner of language, cultural, geographic, environmental and technical challenges, making him arguably one of the most experienced and well travelled adjusters of his generation.

His experience adjusting – and ultimately settling – large and complex claims has laid the foundation for the superior service he provides to his clients. Though based in Integra Technical Services' Sydney office, Neat undertakes frequent regional travel to handle complex losses. In addition to loss adjusting, he is also often engaged to provide claims consultancy services to help rescue claims in various states of distress. As one of the youngest adjusters to achieve Chartered Loss Adjuster qualifications through AICLA, Neat is well positioned to be a future thought leader within the field.



KIM NGUYEN

Senior account manager

ALLIANZ AUSTRALIA

Age: **31**

Kim Nguyen started her insurance

career as a broker and has successfully transitioned into a market-leading account manager. Managing a \$10m GWP general insurance portfolio of marquee insurance brokers in NSW, she has rapidly

distinguished herself as a key contact for the brokers she works with.

At Allianz, Nguyen is responsible for cultivating relationships with a panel of brokers spread across all 42 products of the One Allianz Group. Her broking experience allows her to deeply understand her brokers' needs. Her focus on solutions ensures she is best in market, and she works to bring fellow account managers up to the same level of technical expertise and customer service. Regularly headhunted by insurers and brokers alike, Nguyen is a creative, ambitious professional who aspires to represent Asian women in executive roles in the industry.

YOUNG GUNS 2018

**LEIGH MOULDEN**

Director and principal

**DOREEN INSURANCE SOLUTIONS
(CAR OF INSURANCE ADVISERNET)**Age: **32**

In more than 10 years in insurance, Leigh Moulden has garnered a broad range of experience – and, more importantly, results. In addition to establishing a successful business and leading a high-performing team, he has also implemented strategy that delivers superior levels of customer satisfaction. Yet he's not content to rest on his laurels; Moulden regularly undertakes training to enhance his technical skills and augment his core capabilities of relationship-building, negotiation and risk management.

Being involved with and giving back to his community is also something Moulden is passionate about. He plays a major role in the Insurance Advisernet Foundation's fundraising efforts and works with other young professionals to raise awareness and funds for various other charities. His previous personal fundraising activities have included running the Melbourne Marathon to raise funds for mental health organisation Love Me Love You.

**MICHELLE ROSS**

National program manager, Cornerstone

CHUBB AUSTRALIAAge: **31**

A hard-working professional, Michelle Ross has leveraged her knowledge of both marketing and insurance into a thriving career. During her time in the industry, she's held roles at Allianz and Chubb, marking herself out as a talent to watch and a valuable asset to the industry. Most recently, Ross developed Cornerstone, Chubb's loyalty and segmentation

program for insurance brokers, from conception to rollout. The program's game-changing approach to loyalty programs and segmentation marks a significant milestone for the Australian insurance industry. Ross now manages the transactional and operational responsibilities of the role, including the national key account management of Chubb's Cornerstone brokers.

Moving forward, Ross hopes to make the Chubb the number-one insurer for brokers in Australia – and, just as importantly, to serve as an advocate for women in executive roles in the Australian insurance industry.

**SAMUEL ROGERS**

Account manager, financial lines group, and cyber insurance specialist

JLTAge: **34**

In his role as a cyber insurance specialist, Samuel Rogers is primarily responsible for the development of JLT's book of cyber insurance across multiple business divisions within Australia. This includes responsibility for promoting cyber insurance across JLT's client base

and internally to colleagues, as well as developing strong relationships with cyber insurance underwriters, both locally and overseas. Through his continuous discussions with insurers, Rogers has been able to advise both clients and insurers on ongoing trends within the market, especially with regard to innovation in coverage, and has been intimately involved in drafting cutting-edge policy wordings for key clients.

Looking to the future, Rogers aims to continue building JLT's cyber capabilities and hopes to further develop his reputation as a cyber insurance leader in Australia.

**CHRIS PARK**

Director

NATIONAL INSURANCE GROUPAge: **34**

When Chris Park started National Insurance Group three years ago, he was building the business from the ground up with no clients. Today, Park has grown it into a thriving business and has become a well respected figure in the insurance

industry. On a day-to-day basis, Park manages key clients while also prospecting for new leads and clients to further expand the business. Additionally, he works closely with his staff, helping to manage and progress their careers.

Park's ultimate goal is to modernise the insurance business, making the process of buying insurance as streamlined and easy as possible for clients. Using digital tools like online forms to replace the laborious proposals of the past, Park is already establishing himself as a keen innovator within the industry.



ADAM WARE

Partner

BJS INSURANCE BROKERS GIPPSLAND

Age: 29



Originally entering the insurance industry in 2008 as a trainee, Adam Ware has always demonstrated a hunger for personal and professional development. Diplomas, industry training, workshops and events have all been crucial in helping him develop a keen

eye for business, which led to his current specialisation: holiday rental insurance. Spotting a gap in the market in 2013, Ware personally constructed a website to promote BJS Insurance Brokers' offerings, which not only yielded dividends for BJS, but also for Ware himself. After a stint as office manager, he was offered the opportunity to become a shareholder/partner of BJS Gippsland in July 2016 – an impressive feat for someone so young. Ware also took home the awards for Young Gun of the Year (Independent, 20+ Staff) and Australian Young Gun of the Year at this year's Insurance Business Awards.



ADAM SLOAN

General manager

INSURE 247

Age: 28

When Adam Sloan started at Insure 247, the business was a greenfield startup. With

his input – and assistance from CEO Steve Sloan – Insure 247's business has since grown to handle more than 7,000 customers. Currently overseeing the company's Nerang operation, Sloan is responsible for looking after 25 staff, ensuring a professional, customer-experience-focused business that delivers results.

Sloan has put a high priority on ongoing training to help better develop insurer relationships. It's an approach that's obviously working; within the last 12 months alone, Sloan and his team have added \$6m in GWP. Sloan is also heavily involved in Insure 247's growth plans and hopes to establish it as a multinational presence, starting with planned expansions for both its general insurance and tech offerings.



KIM DEMPSTER

Acting underwriter manager, strata insurance

QUS

Age: 34

Originally joining QUS in 2015 from a broking background, Kim Dempster has witnessed first-hand the company's exceptional growth in the last three years. During that time, she's acquired an extensive knowledge of strata insurance and associated legislation, and developed a solid understanding of brokers' unique needs. Dempster is responsible for ensuring that QUS accepts risks that meet its target risk appetite, are appropriately priced, underwritten, and compliant with underwriting guidelines and delegations from security providers.

Moving forward, Dempster is eager to further enhance her skill set and build on the network of relationships she has already established in order to make QUS the first choice among brokers for strata insurance. Currently the acting underwriting manager for QUS nationally, Dempster works in close partnership with the general manager and sales and development manager to provide first-class service to the broker portfolio. She also acts as the primary liaison between the claims service and AIG, the security provider for QUS.



MATTHEW DAWSON

Business development manager
DIRECT INSURANCE BROKERS
Age: **34**

As the managing director of Direct Insurance Brokers, Matthew Dawson looks after a comprehensive portfolio of commercial and strata clients. He's involved with all aspects of sales and broking within the business, as well as liaising with underwriters and industry associations. Living proof that loyalty to one company can pay dividends, Dawson started with Direct Insurance Brokers at age 19, became a director at age 27 and bought all shares in the business at age 31. Now employing 16 people, Direct Insurance Brokers continues to expand thanks to Dawson's hard work and dedication.

Dedicated to continuous professional development, Dawson has obtained an Advanced Diploma in Financial Services (Broking). He also believes it's important to give back, so he has introduced a system whereby \$1 from every invoice the office produces goes toward cancer care.



BRODIE PIGRAM

Insurance officer
QUEENSLAND URBAN UTILITIES
Age: **23**

Handling claims and general advice across a variety of fields, as well as implementing reports and data analysis practices in his role at Queensland Urban Utilities, Brodie Pigram has marked himself out as an employee to watch in the coming years.

He is particularly dedicated to equality in the workplace, which he sees as a crucial aspect in enhancing the Australian

workforce, especially within the insurance industry. Currently working alongside a team composed entirely of strong, career-focused women and under an incredibly accomplished female manager of insurance, Pigram strives to show support for equal opportunities in the workplace throughout his career.

Looking to the future, Pigram has begun his Diploma of General Insurance through Queensland Urban Utilities. He also has a keen interest in computer science, information systems and general insurance; ideally, he would like to combine these areas and enter the cyber insurance industry, potentially in an underwriting position.



LAURA NICOL

Claims consultant
BERKSHIRE HATHAWAY SPECIALTY INSURANCE
Age: **27**

In just five years in the business, Laura Nicol has already carved out a niche in marine-related risks. Helping brokers get to grips with the requirements involved in the international transport of goods and the specific issues arising out of handling

losses in foreign jurisdictions is a passion of Nicol's, as is improving claims management in the most cost-effective manner.

Since she joined BHSI two years ago, Nicol has grown her portfolio to span a wide variety of territories, including the US, Canada, Europe, UK, Middle East, Asia, Pacific Islands and New Zealand. She also manages her own claims team and acts as a member of the NSW YIPs committee, seeking to provide educational and networking opportunities that help better connect industry peers.



JENNA SAMMUT

Account manager,
professional risks &
direct, retail risk
services
JLT
Age: **27**

Acting as a scheme manager, Jenna Sammut currently runs a large real estate professional indemnity portfolio for JLT. Day-to-day, she oversees renewal and new business targets, as well as negotiating renewal terms with the underwriter, maintaining positive relationships with industry bodies, providing monthly statistics

to relevant parties and communicating to all state brokers working on the scheme. Additionally, she helps enhance the continued growth of the scheme by introducing new products to clients.

Promoted from account executive to account manager in 2017, Sammut has marked herself out as capable of handling a wide range of responsibilities. She will soon take on a supervisory role, overseeing a small team within a larger segment of the business. Given her rapid growth in her role at JLT over the last 12 months, Sammut hopes to seize the moment, continuing to work to the best of her ability and achieve great results for clients, JLT and herself. **IB**