



YOU THINK
THEREFORE YOU ARE...

just what we're after.

Intelligent thinkers apply within

**HISCOX**

Whether it is a priceless Picasso, a ship sailing through the pirate infested waters of the Gulf of Aden, an oil rig in the Atlantic, a household crammed with expensive hi-tech gadgetry, or a classic car collection, Hiscox leads the pack when it comes to the world of specialist insurance.

We are experts in the protection of a wide range of personal and commercial risks which are often too complex or too much trouble for other insurance companies to consider. And while we might be specialist, there is nothing niche about our size. As a FTSE 250 company, we are fast expanding with over 1,100 staff in 12 countries and have ambitious growth plans for the future which is, by the way, where you come in.

INTELLIGENT THINKERS REQUIRED

So let's cut to the chase; we are on the lookout for bright, intelligent thinkers who can make a real contribution to our company. We want graduates with drive, flair and character – there is nothing grey about this insurance company – who share our values of courage, quality, excellence in execution, respect, integrity and have the spirit to bring these values to life.

To put it simply, we want to be the best and to do that, we only employ the best.

So, if you feel you're the type of person we might be after and want to work for a company where you can use your brains, read on.

THE HISCOX GRADUATE SCHEME

Run over two years, the Hiscox Graduate Scheme is nothing if not challenging and varied. You will train in your chosen area of specialism – underwriting, actuarial, claims, business improvement, or risk modelling – as well as being given the opportunity to see the company from a range of different perspectives.

TRAINING HOME AND AWAY

Through two assignments, each six weeks along, and a three month international secondment overseas you will work on a number of diverse projects helping you to develop an in-depth knowledge of Hiscox. You will also be supported to study towards the relevant professional qualifications for your specialism; well, we did say we want the best and we'll give you every chance to be the best in your career with us.

We expect our graduates to compete with existing employees to become the future leaders of our business. The combination of practical experience and professional training that we provide through the Graduate Scheme is designed for you to fulfil your potential.

YOUR QUALIFICATIONS

To join the Hiscox Graduate Scheme UK applicants will need a 2.1 degree with 300 UCAS points in your A2 exams, excluding general studies; US applicants will need a degree of 3.4 out of 4 from a US university. In most cases we accept a good degree in any discipline but a high standard of numeracy and interpersonal skills are required for every role in Hiscox.

LIKE TO HEAR MORE?

If you want to join a graduate scheme that has you filing paper and making the tea for the first six months, then we're probably not for you. If, on the other hand, you like the idea of being empowered in a role from the earliest stage of your career, then why not talk to us? We would love to hear from you.





GRADUATE ROLES AVAILABLE AT HISCOX

TRAINEE ACTUARY

You will use your numerical background and statistical techniques to help analyse the impact of future events on Hiscox. You will become an expert in risk management, assessing the uncertainty surrounding the cost and timing of future insurance claims payments.

TRAINEE BUSINESS IMPROVEMENT ANALYST

You will drive change and operational excellence throughout our business to ensure a streamlined and cost effective operating model. Our successful growth depends on fulfilling our vision of an efficient and responsive operations model which underpins our position as a market leading specialist insurer.

TRAINEE CLAIMS HANDLER

You will develop the technical skills needed to deal with complex claims while learning about the pricing of risk and responding to underwriters around claims trends and risk management issues.

TRAINEE RISK MODELLER

You will be responsible for researching risks posed by catastrophes created by natural hazards such as hurricanes and earthquakes, through to man made catastrophes such as global terrorism. Strong levels of numeracy and the ability to summarise complex information are essential.

TRAINEE UNDERWRITERS

You will analyse and price risks; building relationships with brokers and clients. You will need a technical mind to understand risk, the commercial awareness to develop new business and the speed of thought to negotiate with brokers.

For more information on the Hiscox Graduate Scheme, go to [hiscox.com/graduates](https://www.hiscox.com/graduates)



PETER BRADLEY

Actuarial Trainee

ROLE: Actuarial Trainee

GRADUATED: University of Kent (2008)

DEGREE: Actuarial Science

Having initially decided to develop my career as a pensions actuary, I realised that insurance had more to offer me in the long term and joined Hiscox as part of the 2009 graduate intake.

From the word go I have been struck by the amount of responsibility I have been given and the opportunity to work on complex projects from such an early stage of my Hiscox career. The variety of the work here means I can be involved in helping Hiscox price its insurance products through to working out how much capital the company must hold to pay out on any claims, through to the risk management aspects of new regulations.

PERSONALITIES WANTED

The Graduate Scheme itself ensures that I have a wide exposure to more than just the actuarial aspects of the business such as in underwriting for example. And the really great thing about this business is the exposure to senior people from day one – Hiscox wants characters who can make a real difference to the business and will reward them with responsibility from an early stage.

ROLE: Trainee Underwriter

GRADUATED: St Catherine's, Oxford University (2009)

DEGREE: Philosophy, Politics, Economics

I had already seen Hiscox from the inside having completed a ten week summer internship in 2008 and liked what I saw, so applying for the Graduate Scheme made perfect sense.

Insurance may not be a natural career choice for many but the variety of the risks we insure here whether it's kidnap and ransom or a piece of multi-million pound art from Damien Hirst, makes this industry far more interesting than its reputation would have you believe.

ALL FOR ONE...

The camaraderie of the graduates here has been excellent and has really helped me settle into the company. Under the Graduate Scheme, we have regular formal meetings and training sessions as well as informal catch ups. In addition to our individual roles, we have also taken on group projects as a graduate team. One of these saw us designing and running an insurance awareness day for a local sixth form in London; being empowered to represent the company at such an early stage has given me great confidence.

I feel challenged and stretched, and expectations are high but at the same time there is a great sense of work life balance here.



GAVIN ABBS

Trainee Underwriter



WILLIAM ROSE

Trainee Development Underwriter

ROLE: Trainee Development Underwriter

GRADUATED: Bristol University (2009)

DEGREE: Maths

I heard about Hiscox through a friend and insurance seemed like a good opportunity to combine my mathematical background with a role that also looks for good relationship and people skills.

The first step on the recruitment process was the Hiscox assessment day. Split into three sections – a presentation, a group exercise (deciding on a strategy for launching a new beer appropriately enough) and an interview – made it a challenge, but the atmosphere and the way the day was run made it very enjoyable. I almost forgot I was being interviewed.

THE BIG SECRET

For me, insurance is the big City secret. Banking, law or accountancy might seem the obvious graduate choices but forget what you may have heard about insurance. Believe it or not, I enjoy getting up to go to work.

ROLE: Trainee Claims Underwriter

GRADUATED: Exeter University (2009)

DEGREE: Law

I knew from an early stage that I did not want to practise law but was keen that I found a career where my legal qualification wouldn't be wasted. Working on the claims side of insurance appealed because it demands a legal background while offering a huge variety in the work that we do. Since joining Hiscox I have already worked on some major insurance claims such as a collapsed bridge where the architects and engineers have been sued for negligence.

WORK OVERSEAS

The chance to prove myself from an early stage has been very satisfying. I have already found myself presenting to Hiscox's Group Head of Claims on a major claim – it's daunting, but the chance to impress at the highest levels of the company comes very early at Hiscox.

The Graduate Scheme itself has already provided a great foundation to my Hiscox career. I have been on an external secondment to a law firm (a good experience, but made me realise I had chosen the right career) and am looking forward to completing all my rotations within Hiscox, which will also include a three month international placement in Europe or the US.

Of course, it's particularly satisfying to be the client for many law firms and we get taken out for some great lunches!



STEPHANIE BRISTOW

Trainee Claims Underwriter



DANIEL ALPAY

Catastrophe Modelling Analyst

ROLE: Catastrophe Modelling Analyst

GRADUATED: University College London (2009)

DEGREE: Physics

What's a physicist doing working for an insurance company? In many ways this career, which is all about modelling risk such as the likelihood of a hurricane hitting the Gulf of Mexico or estimating how much damage an earthquake would cause in South America, is the perfect blend of finance and science.

SCIENTISTS TO HISTORIANS

As a specialist insurer, Hiscox really opens the doors to an incredibly wide range of risks, from satellites failing to launch, to football players tearing cruciate ligaments. To ensure that we understand the risks we are taking, Hiscox employs the best from a range of academic backgrounds, providing an immense wealth of knowledge and expertise, whether they be scientists, lawyers, economists or historians.

As a graduate at Hiscox, one of the first things you notice is the immediate exposure you are given to various areas within the business. I have already completed my first secondment with the pricing/actuarial team in London and will shortly be begin my next secondment with the claims team. This aspect of the Graduate Scheme provides an invaluable insight into how the company 'fits together' and helps develop a broader understanding of the insurance industry.

There is also a great work ethic here and a sense of momentum with everyone pulling together. The culture is very open and rewarding, and the company really lives up to its unique reputation.

FSA Information to go in here.

FSC LOGO
HERE



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