A NEW GENERATION OF RISK...
The world would not function without insurance. Business would cease to operate. Production lines would grind to a halt. Disasters would go unrepaired, and victims left without compensation to rebuild their lives.

Insurance is the world’s safety net and, when it comes to specialist insurance, the global leader is Lloyd’s of London. We enable enterprise and trade, exploration and innovation.

When things go wrong, we are trusted to put them right – just as we have been for more than 300 years.

By its very nature, our business lies in reading the future. Alongside natural disasters and misadventures, this means addressing a new generation of risks.

Data theft and cyber crime. Digital rights and terrorism. Driverless cars and space tourism.

As the world evolves, we need the next generation of thinkers to help shape our future.
THREE CENTURIES OF DOING THE RIGHT THING.

TRUST IS NOT A COMMODITY YOU CAN BUY.

It can only be earned, and Lloyd’s reputation for honest dealing, integrity and the ability to meet our commitments is an asset beyond price.

Down the years, the world has looked to Lloyd’s to put things right, from everyday mishaps to catastrophic human tragedies.

In 1906, San Francisco suffered an earthquake so severe, Lloyd’s famously instructed: “Pay all our policyholders in full, regardless of the terms of their policies.”

In 1912, the loss of the Titanic was echoed a century later by the Costa Concordia. Both were insured at Lloyd’s. We were also the largest insurer when the World Trade Center was attacked on 9/11, and have settled major claims following extreme floods, hurricanes and typhoons.

We do business in more than 200 countries and territories, making our protection accessible virtually everywhere.

Indeed, Lloyd’s may be synonymous with the City of London, but today over 80% of our business actually comes from outside the UK.
HOW THE LLOYD'S MARKET WORKS.

WE ARE NOT AN INSURANCE COMPANY (AND NOR ARE WE CONNECTED WITH ANY BANK).

Lloyd’s is a market where risks that need to be covered are put to insurers who can provide that protection.

The CLIENT with a risk (it could be anything; a manufacturing plant, an event, a shopping mall, a guitarist’s right hand…) contacts their Lloyd’s-accredited insurance BROKER.

The BROKER goes to the Lloyd’s market to meet UNDERWRITERS, who weigh up the risk and offer terms for insurance cover. The two parties negotiate the policy and, if agreed, the cover is placed.

Underwriters are employed by MANAGING AGENTS, who manage the syndicates that accept risks. These syndicates are made up of one or more members, and they join together within the Lloyd’s market to provide insurance.
THE LLOYD’S GRADUATE PROGRAMME.

CHALLENGING. INSPIRING. REVEALING.

The Graduate Programme has been designed with two main goals: to help you discover the path where your expertise lies, and to equip you with the contacts to pursue it.

Over 24 months and four placements you’ll gain a 360° perspective of the insurance business.

You will handle claims ranging from theft and misadventure to tragedy and catastrophe. You’ll work ‘outside’ with a broker, analysing clients’ needs and placing their cover. You’ll join an underwriter to assess and price specialist risks. And you will work with the Corporation itself, on anything from assessing global regulatory requirements and emerging risks to playing a role in how the market is being transformed.

You will emerge from the programme as a confident and marketable professional. With our support, you’ll have attained valuable soft skills (leadership, communication, teamwork…) as well as the full industry-respected ACII qualification.

Above all, you’ll have stretched and surprised yourself and will be perfectly placed to decide where your future lies.
INSURING THE RISKS THAT OTHERS CAN’T.

Space Tourism

Lloyd’s has been protecting space risks since 1965. With ordinary people soon to become space travellers, we’re helping mankind make the next giant leap.
“Keeping your options open.”

Justine Archer is a Mathematics graduate from the University of Edinburgh. She completed the Lloyd’s Graduate Programme in 2013 and is now an Underwriting Assistant at a Lloyd’s syndicate.

“As our university year group dispersed in various directions – law, finance, think tanks – I knew I didn’t want an internship that would send me down a narrow avenue.

That was one of the appealing things about Lloyd’s. The rotation of placements is like a series of career test-drives, where you discover new abilities and options, and just learn a lot about yourself.

By the end, I was well equipped to know where I wanted to pursue my career full-time. Actually, I was also pretty choosy: I knew I wanted to work in property treaty, and in a small, client-facing team that would push my development. I couldn’t possibly have known that as I left Edinburgh.

I’d say Lloyd’s is something of a hidden gem. Many milk-round employers make more noise, but

this programme opens your eyes, pays fairly and gives you an excellent work-life balance.

In fact, every member of my 2011 programme has chosen to stay in or around the Lloyd’s market. I think that speaks volumes.”
WHAT WE’RE LOOKING FOR.

OUR BUSINESS DEMANDS THAT LLOYD’S HAS A FULL REPertoire OF SKILLS UNDER ONE ROOF.

We need analysts and strategists, networkers and communicators, deal makers and commercial operators, as well as ambassadors who can represent us locally and globally, including in high-growth markets.

That’s why we welcome graduates with degrees in everything from maths, business and law to English, philosophy, science and geography.

What we look for is a grade or expected grade of 2:2 or above. You won’t of course be an expert in insurance but you will be able to show us why you’re interested in Lloyd’s and what we do.

You’ll also demonstrate a lateral and analytical mind, a hunger for new experiences and challenges, and a genuine enjoyment of developing relationships and working with people.
Iconic constructions laying the foundations for the future. Transforming skylines all over the world, billions are invested in new skyscrapers. The insurance for their construction is led by Lloyd’s.
Six years on, I’m off.

Pavlos Spyropoulos joined the Lloyd’s Graduate Programme back in 2008, and gained a full-time role in 2010. His second promotion is now taking him to Lloyd’s in Singapore.

“As someone who has never crunched numbers and wouldn’t have a clue how to model insurance risks, I can tell you that there is no ‘Lloyd’s type’.

I graduated in International Relations and English and my role has been in helping Lloyd’s to develop its international presence. It’s interesting, varied work. You might be bringing together meetings with our directors and foreign finance ministers. Or, as happened last year, being part of the team briefing the Prime Minister for a delegation to India.

The graduate programme gave me an ideal start, working first with the international team on regulatory affairs, and then in business development and with a broker. I then rejoined the international team full-time, and was promoted to a management role there 18 months later.

Now after six years in London, I have just taken up a new assignment in Singapore, developing Lloyd’s business and brand in the Asia-Pacific region.

Getting on-the-ground international experience has been a long-term goal, so I’m excited how things have panned out.”
TREADING BOLDLY INTO THE UNKNOWN.

POLAR EXPEDITIONS

Putting a price on a 2,000 mile, six month expedition across the Antarctic, in temperatures as low as -89.2°F, isn't a decision that's made by just anyone.
WHAT WE OFFER YOU.

WE BELIEVE THE LLOYD’S GRADUATE PROGRAMME ADDS UP TO A COMPELLING PACKAGE: FINANCIALLY, PROFESSIONALLY AND SOCIALLY.

In addition to a competitive salary we offer private medical insurance, 25 days’ holiday, our pension scheme, a subsidised restaurant and other valuable benefits.

Good performance will also make you eligible for salary increases and bonuses.

Everything is geared towards helping you achieve your best. This includes tailoring each placement to make the experience as rich as possible, comprehensive training in interpersonal skills, and funding and support towards gaining the industry’s full ACII qualification.

In addition to the experts around you, we also give you structured support by assigning you a ‘work buddy’, together with a senior mentor to advise and encourage.

Lloyd’s is also a firm believer in sensible working hours. We work hard here, make no mistake, but we know the value of energised people who enjoy a genuine work-life balance.
“REAL WORK WITH HIGH-LEVEL PEOPLE.”

Jane Harley is part of the 2014 programme intake. She graduated in Business Studies with Finance from Glasgow Caledonian University.

“One of the many good things about the programme is that you may be a trainee, but you don’t feel like one. You’re doing real and important work.

You’re also expected to use your initiative and take ownership. Recently, on a programme to improve our claims handling, I took over the communications role for the project and completely redesigned it.

I’ve also presented to directors on a CEO-led initiative and worked with senior managers of external stakeholders. All the time, you’re meeting, and learning from, highly experienced people.

I arrived in London from Glasgow knowing virtually no one, and Lloyd’s is a great place to land.

It’s amazingly friendly and the whole business thrives on business and social relationships.

But let me break it to you gently: you haven’t said goodbye to exams and you also need to study. I’m hoping to gain my Diploma soon and the advanced ACII qualification after that. But while you’re on the programme, Lloyd’s supports you with time and costs.”
Providing help in the aftermath of catastrophes is business as usual at Lloyd’s, but everyday life also throws up the need for a helping hand.

Our immediate neighbour is the London Borough of Tower Hamlets, an inner-city area with issues like many others. Through the Lloyd’s Community Programme, our people can volunteer to provide practical help simply by giving a little of their time. In fact, more than 1,700 people from the Lloyd’s market actively participate each year.

They help in a number of ways. They might be sitting down with children in local primary schools, helping them to build their reading and writing skills. Or taking part in a team challenge such as giving a community centre a makeover, or cooking breakfasts for homeless people.

Sports activities are also highly popular, and through our Aiming Higher initiative we mentor and prepare young people to make jobs and avenues attainable.

Lloyd’s also gives you three volunteer days each year – fully paid – to lend a hand at a project of your choice.
A SOCIAL HUB IN THE HEART OF THE CITY.

Ever since 1868, when business was conducted at Mr Edward Lloyd’s coffee house on the banks of the Thames, we have set great store by personal relationships.

Today, business is still conducted in the market face to face, and as part of our Graduate Programme you will quickly gain an ever-growing network of people.

There are also numerous activities here (business, community and simply fun) and ‘sociable’ is a word you’ll hear time and again to describe life at Lloyd’s.

Of course, Lloyd’s is at the heart of one of the most exciting capital cities in the world. On your doorstep, you have superb eating and drinking, shopping, theatre and galleries, gigs, concerts and sport, all waiting for you after a rewarding day at work.

1. One Under Lime
2. Broker’s Wine Bar
3. The Sterling
4. Revolution
5. Steam and Rye
6. Spice Trader
7. Jamie’s Italian
8. The Folly
9. Loch Fyne
10. Gaucho
11. Fitness First
12. Virgin Active
A TASTE OF LLOYD’S: SUMMER INTERNSHIPS.

If you’re in your penultimate year at university you have a further option.

You can join us for a paid summer internship, running for eight weeks from June to August.

We’ll place you in a single business area and give you a project which you’ll see through from start to finish. The experience will give you an enlightening introduction to life at Lloyd’s and the industry as a whole.

Through networking sessions and workshops you’ll also start to build a network of contacts; invaluable as you start to think about the world of work.

If the experience kindles your interest in Lloyd’s and we impress each other, we may also offer you a place on the following year’s Graduate Programme.
HOW TO APPLY FOR THE GRADUATE PROGRAMME.

YOUR FIRST STEP IS ACTUALLY TO START SOME JUDICIOUS RESEARCH.

Visit the Lloyds.com website as it gives a wealth of information on who we are and what we do.

When we come to interview you, we won’t of course expect you to be an insurance expert – but we will be looking for you to show us a serious interest in our business.

THE APPLICATION PROCESS

There are three main steps.

1. Visit the Graduates section of our website and complete the application form and test online.

2. If you’re successful, we’ll contact you to take part in a telephone interview.

3. Impress us, and we’ll invite you to attend an assessment centre at Lloyd’s.

For the key application dates, and more details on each of these stages, just go to www.lloyds.com/futurethinkers. You will also find information there about summer internships.
FUTURE THINKERS: APPLY NOW.

We’re proud that virtually everyone who has joined the Lloyd’s Graduate Programme in previous years has been inspired to stay and make their future in or around the Lloyd’s market.

So if, like most of our applicants, you’ve never even thought about a career in insurance, don’t let that be a barrier.

As you’ll have gathered, we welcome future thinkers from all walks of life, study, interests and specialisms into a fascinating and rewarding career.

If that sounds intriguing, we look forward to meeting you.
www.lloyds.com/futurethinkers
for further information.
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facebook.com/lloyds