



TOKIOMARINE
KILN

READY
TO

G  PLACES?



TMK EARLY CAREERS
PROGRAMMES

FROM THE TOP OF TOWN...

PROPERTY INSURANCE



...TO THE TOP OF THE WORLD

From protecting cutting edge business in awe inspiring environments, to helping pick up the pieces after a catastrophic disaster. We insure disruption.

Keeping our ever-changing world moving is vital. It's what we're all about. And we want the best talent to be part of this ever-changing challenge.

Are you ready to go places?

www.tmkiln.com/careers



AVIATION INSURANCE

INSPIRING CONFIDENCE, ACCELERATING PROGRESS

TMK is part of Tokio Marine Group
— one of the world's largest global
insurance and risk players in
the world.

Founded in 1879, Tokio Marine has the capabilities to drive genuine positive change through a business model grounded in a sense of purpose and social responsibility, built on 145 years of history and an enduring culture that fosters innovation and expertise.

Together, we give clients the security and confidence they need to move forward, while working to create more resilient societies and a better tomorrow.

Look beyond profit

We act with integrity for the benefit of our customers, business partners and society.

Empower our people

We inspire engagement and passion in all of our employees.

Deliver on commitments

We achieve high quality results by enhancing stakeholder trust.

OUR VALUES

We strive to embody our core values of empowerment, integrity, excellence, innovation, teamwork and inclusion in everything we do and we support the values held by our parent company, Tokio Marine.

We provide strong, clear leadership and act responsibly in our marketplace, our workplace, our community and our environment.

Our values reflect the way we work and behave, and are at the core of everything we do.



Empowerment

We make decisions



Integrity

We do the right thing



Excellence

We build on our heritage



Innovation

We are creative



Teamwork

We are better together



Inclusion

We value each other



WE ARE TMK

Tokio Marine Kiln (TMK) is a leading international insurer with a reputation for outstanding underwriting and claims service, industry leading expertise and innovative products.

With six decades of experience of protecting clients from changing risks, we know how important it is to maintain our values.

We empower our people to deliver excellence in every discipline and we hold them accountable for their decisions. We encourage them to be innovative, to deliver the solutions our clients need in an increasingly complex world that's full of risk. Underpinning all of that is a focus on engaging our people and ensuring they have a strong work-life balance.

We pride ourselves on our high-calibre workforce and we recognise that the success of our business is dependent on our ability to attract, develop, motivate and retain a diverse and talented group of people.

Our strategy has always been to enable and empower our employees from an early stage of their career. We drive the company forward by putting our confidence in the ability and talent of our people.



FROM THE
BIG MATCH...

PERSONAL ACCIDENT INSURANCE

MARINE INSURANCE

...TO THE
BIG BLUE

OUR FORMULA FOR SUCCESSFUL FUTURES

We have a formula for our culture at TMK. It brings together a contrasting blend of characteristics that make the experience of working here unique.

Like art and science, IQ and EQ, tradition and innovation, our formula is how we balance seemingly conflicting ideas – and is the catalyst for our success.

The result is a place where your high performance is underpinned by our compassion – so we can make a difference to our people and the world around us.

Your ideas and agility thrive under our stability as part of one of the largest insurers in the world – so we can shape the future of insurance.

Your expertise is empowered in an environment where knowledge is shared with humility – without egos.

You're trusted to take ownership, with the tools and support you need to succeed.

Our formula is why our people are proud to be TMK, and why we are recognised leaders in our market.

WHAT IS THE TMK FORMULA?

YOUR AGILITY
+
OUR STABILITY

We're nimble and have
a reputation for trying
new things...



We are part of one of the
world's largest and longest-
standing insurance groups

YOUR EXPERTISE
+
OUR HUMILITY

We're renowned for having
some of the smartest talent
in our industry...



Our people are empathetic,
collaborative and act
without egos

YOUR OWNERSHIP
+
OUR SUPPORT

We give you the trust and
space to take ownership...



With the tools and support
to progress

YOUR HIGH PERFORMANCE
+
OUR COMPASSION

We are recognised leaders
in our market...



We're making a difference
to our people and the world
around us

GRADUATE PROFILE

AMIT TAILOR, HEAD OF RESERVING

Joined TMK

2011

Degree course

Business Mathematics & Statistics, LSE

Department

Actuarial & Analytics

Amit is Head of Reserving at TMK. After joining the graduate scheme he undertook rotations in Reserving, Catastrophe Modelling, Reinsurance Underwriting, Capital Modelling, and a one month placement in Tokyo working with the Audit team. After completing the graduate scheme he became Reserving Analyst and was promoted to Manager in 2017.

Why did you join the TMK graduate scheme?

The TMK graduate scheme had been running for many years for Underwriting but the year I joined was the first time it had been opened up for an Actuarial position. The Actuarial profession has traditionally been split between pensions, life insurance, and general insurance, and the broad range of challenges that general insurance presents was a real attraction. From there the decision to look within the historic Lloyd's market, famous for its niche products, was an easy one, and with TMK offering up such a diverse scheme it felt like the perfect place to start a career.

Since joining I have been given the opportunity to work in a variety of Actuarial and non-Actuarial teams. It's been great to have exposure to different parts of an insurance company; helping me gain experience and allowing me to work with lots of different people.

TMK has supported me through the actuarial exams and given me plenty of opportunities to progress. The company has continued to grow and is seen as a market leader in the Lloyd's market. I believe this is an exciting time to join TMK.

What do you do on a day-to-day basis?

My primary role as Head of Reserving is to help ensure the company is adequately reserved, which simply put means being sure we have enough money set aside to pay out future claims and fulfil our purpose as an insurance company. The role involves working closely with various departments around the company, such as Underwriting and Claims, as well as the other Actuarial teams and often stretches beyond Reserving. TMK encourages cross team collaboration on a number of initiatives, which has been valuable in building up broader experience. I am also part of the Inclusion & Diversity Council, which has been an important forum for discussing ideas and issues that affect us all.



It's been great to have exposure to different parts of an insurance company..."



FROM PROTECTING
**OUT OF THIS
WORLD IDEAS...**



INTELLECTUAL PROPERTY
INSURANCE

...TO PROTECTING
**OUR DIGITAL
WORLD**



CYBER INSURANCE

WORKING AT TMK

We know that success comes through employing great people, so our objective is to recruit the best talent in the market place. We have a diverse workforce and our people can adapt to new challenges and changing situations.

Inclusion and diversity

We are committed to an environment that is open, inclusive and empowering in which all of our people can thrive.

Inclusion is one of our company values, and we are working to embed a culture where we encourage diverse views to make better decisions, respect each other and invite difference in all forms.

We believe that our success is achieved through engaging our people within a culture which rewards those who move our business forward. Ensuring our talent pool comprises a diverse range of people and perspectives is a critical enabler for innovation.

Our people can take part in a series of employee-led network groups, which are voluntary and sponsored at an executive level to ensure we maintain an open dialogue about issues that affect all of us.

PROGRAMME OVERVIEW

The aim of our early careers programmes is to develop future underwriters, actuaries, and leaders within TMK.

Our graduate and apprenticeship programmes last 2.5 years and seek to provide in-depth experience, skills and a broad spectrum of knowledge through insightful and challenging rotations across various departments. With rotations in different business areas, alongside structured learning and development, including professional qualifications, the programme helps to provide a foundation for each individual's career.



TRAINING & CAREER DEVELOPMENT

At TMK we encourage everyone to take personal ownership of their learning and development, and we will be there to support you at each step. You will develop and grow through professional studies, regular feedback, informal and formal mentoring, on-the-job training and department rotations.

Onboarding

During your first few weeks, you will build an understanding of who we are, what we do and how we work. You will attend a series of training courses, seminars and meetings with key people from around the organisation in order to develop your understanding of our business and help you hit the ground running.

Training

You will attend a range of professional, personal and technical skills training throughout the programme. This will cover a wide variety of topics ranging from foundations of insurance, regulatory and insurance industry knowledge, communication and networking skills, IT skills and building your personal brand. Individuals on our apprenticeship programme will receive additional support from an external training provider to ensure you are gaining knowledge in the required areas.

Feedback

Continuous feedback is key to helping us grow and we believe this is one of the fastest ways to develop your skills. All our early careers professionals are given regular feedback through structured goal setting and regular conversations with managers and other stakeholders in the business.

Professional studies

Professional studies are a key element of our Early Careers Programmes. Generous study support is available to help you progress at a manageable pace, with the added incentive of study-related awards as you successfully complete your qualification. You will be supported throughout the programme to gain a professional qualification aligned to your chosen career, which may include an accreditation with the Chartered Insurance Institute, the Institute and Faculty of Actuaries, the Association of Chartered Certified Accountants or other relevant body.

Individuals on the Apprenticeship programme will also work towards an apprenticeship alongside their professional qualification and will be fully supported by a government approved training provider throughout.

Mentoring

All early careers individuals will be matched with an experienced mentor from the business to provide guidance, advice and support as you begin your career.

FROM TAKING
TO THE
SKIES...

UAS INSURANCE



POLITICAL RISK INSURANCE



...TO TAKING
A STAND

GRADUATE PROFILE

LAILA KHUDAIRI, HEAD OF CYBER & ENTERPRISE RISK

Joined TMK

2009

Degree course

Physics, Warwick University

Department

Enterprise Risk

Laila Khudairi joined the TMK graduate scheme in 2009. After two years on the training scheme she joined the Enterprise Risk division as an underwriter, writing cyber insurance. Since then she has been responsible for growing the cyber book and is now Head of Cyber & Enterprise Risk, responsible for a portfolio of cyber and intellectual property business worth more than \$200m.

Why did you join the TMK graduate scheme?

It was during my second year at university that I first concluded the science lab was not the place for me. I applied for a two-week work experience placement at a London insurance company over the summer holiday and was surprised by the diversity of the business they wrote; I had never considered the vast world beyond motor and travel insurance. I spent two days shadowing a broker at Lloyd's and immediately knew I would love to work there; everything from the atmosphere in the building to the traditional face-to-face style of business and the diverse fast-paced environment convinced me that it would provide the kind of challenge I needed.

The structure of the TMK graduate programme means we have the opportunity to work with many teams in the company, learning about the

business and the people who work here. It provides an excellent grounding for the start of a career in insurance. For this reason as well as the reputation of the company and the support it provides in taking exams, I chose TMK.

What do you do on a day-to-day basis?

Having progressed from a Graduate Trainee to Underwriter and now Departmental Head, I am responsible for managing and growing our Enterprise Risk portfolio which includes cyber and intellectual property. Most of our business is outside of the UK so I spend a lot of time travelling, especially to the US, to meet with brokers and clients to help them with their cyber opportunities and exposures. I am at Lloyd's some days, however in my area of business, many opportunities are agreed over the phone or via email. I lead a team of several specialist underwriters, and I am responsible for achieving our underwriting performance targets, and supporting clients with their risk needs.



It provides an excellent
grounding for the start of
a career in insurance.”



FROM DAY
TRIPS OUT...

FINE ART INSURANCE

LIABILITY INSURANCE

...TO THE
TRIPS YOU'D
RATHER FORGET

RESPONSIBILITY

Community

We are committed to our corporate social responsibility and our employees are actively encouraged to make a difference, both to the society in which they live and to the wider global environment.

We contribute to the local community by donating money, time, or resources to local causes. This can involve our employees volunteering at schools and homeless shelters or acting as mentors to young people about to enter the world of work.

Climate

Our business purpose extends beyond just the provision of insurance products – following the philosophy of our parent company Tokio Marine Group, we take our responsibility to climate change seriously.

We are active members of ClimateWise, the insurance industry initiative through which members aim to work together to respond to the myriad risks and opportunities of climate change.

TMK Sustainability Committee actively addresses and manages climate and social responsibility issues affecting the business.

Charity

TMK's Charity & Volunteering Committee works on behalf of the company in choosing charities, partnerships, events, and volunteering opportunities.

The committee's aim is to raise awareness and involve staff in a wide range of volunteering and fundraising activities to support our key partners and a wide range of other charities and organisations.

Part of our charity policy is the TMK matching scheme where each employee is allocated up to £2,000 a year in fundraising matching as well as up to three paid volunteering days.

APPRENTICE PROFILE

BEN LANGTON, CLAIMS ADJUSTER

Joined TMK

2017

A Levels

Maths, Psychology, Business studies

Department

Claims

Ben Langton joined TMK straight from school on a rotation scheme, which provided exposure to different areas within the claims department. He was enrolled on an Apprenticeship Scheme to study a Certificate in Insurance with the Chartered Insurance Institute. When the scheme concluded, Ben was offered a role as a Claims Adjuster at TMK.

Why did you join TMK?

Following school, I knew I didn't want to go to university and wanted to get into work sooner rather than later. I was not sure about a career path at that time, but my brother works in insurance and recommended TMK as a firm with a great reputation. When I was offered an entry level role, I jumped at the chance.

My first few years involved rotating to different teams to gain a greater understanding of how a claims department operates. I completed lots of training to develop key business skills and received on-the-job learning to understand how TMK manages claims. I found attendance at meetings very helpful, as well as lots of support from my manager.

What do you do on a day-to-day basis?

I read loss and damage reports on third party liability claims. I reach conclusions on settlements, create summaries and details for actuaries and underwriters, and maintain relationships with brokers. I have 'claims authority' which means I can handle claims and agree settlements up to a certain financial threshold.

I think TMK has a great culture. Everyone is friendly and supportive, and I have made friends with lots of colleagues at work. I also play for the TMK football team. I'm proud of my progression in my role so far and continue to learn all the time.



I didn't want to go to university and wanted to get into work sooner rather than later."



WHAT WE'RE LOOKING FOR

For graduate roles

An honours degree in any subject, ideally at a 2.1 grade or above*

For apprentice roles

GCSE & A Levels as a minimum in: A Levels or equivalent (Grade C or above) and GCSE Maths and English (Grade 4 or above)



Smart and curious people who share our passion for supporting our colleagues and customers



Respectful people who embody our values



People with ideas who help us continually improve

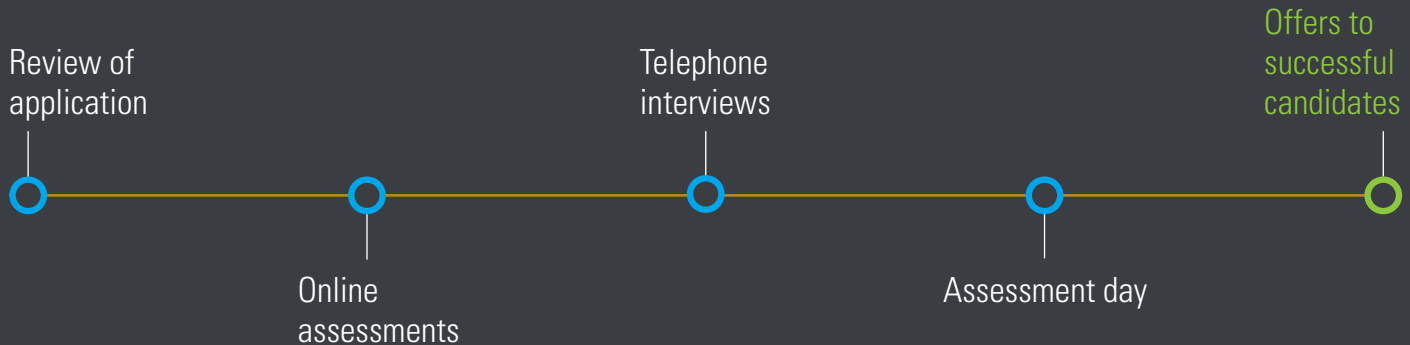


People who set high standards for themselves and for others

*Graduates educated outside the UK will be expected to hold an equivalent level of academic qualification.

APPLICATION PROCESS

Full details of the application process can be found on our website at www.tmkiln.com/careers or by emailing: recruitment@tokiomarinekiln.com



Start your TMK journey today
www.tmkiln.com/careers

www.tmkiln.com/careers/



Tokio Marine Kiln

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