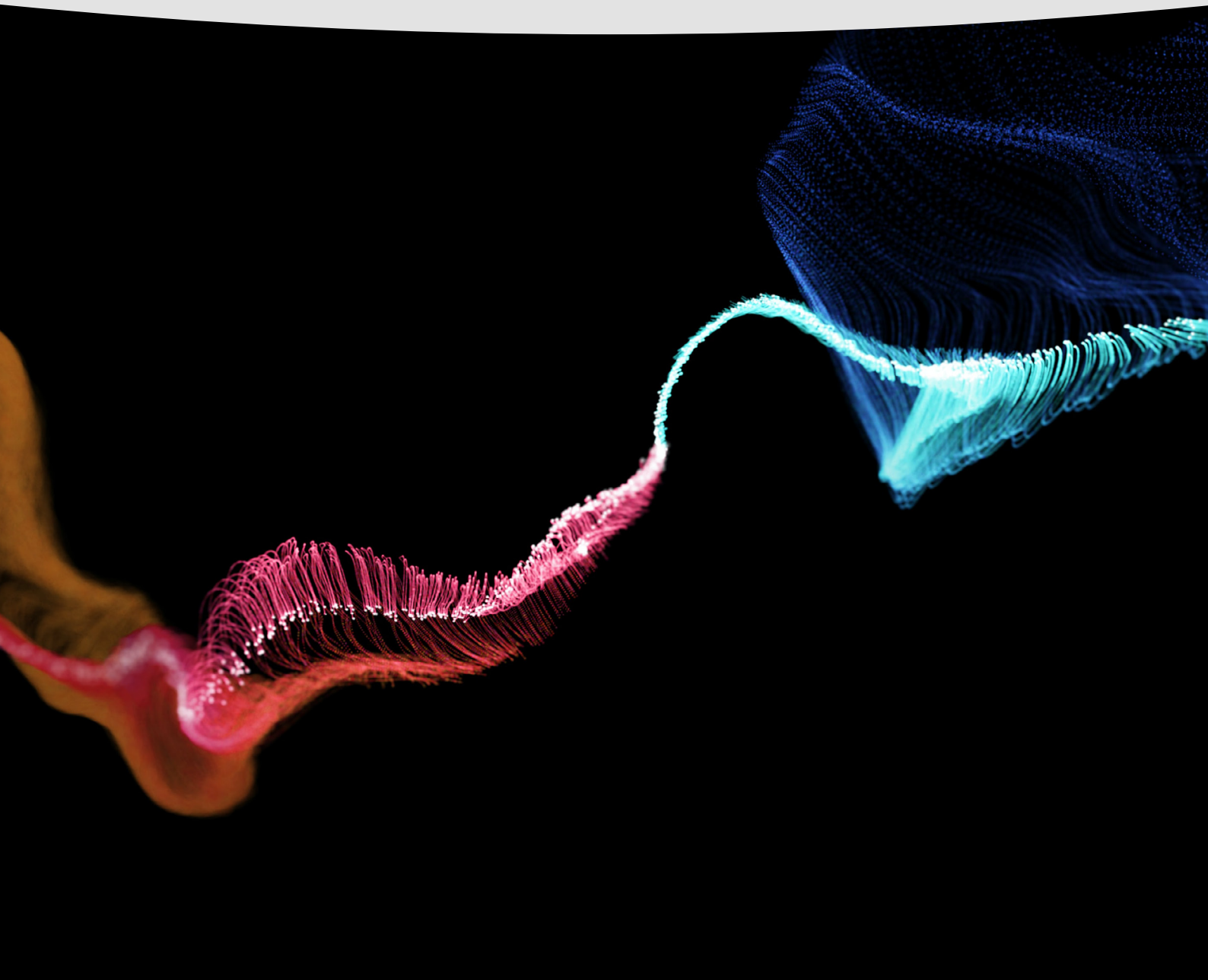


TRAILBLAZING WOMEN IN INSURANCE 2025



INTRODUCTION

Welcome to this year's edition of Reuters Events' Trailblazing Women series, a collection of inspiring, influential and impactful women we have curated to celebrate International Women's Day.

This list of trailblazing women has been curated from an open nominations process, more information on which can be found below. We'd like to thank all of those who nominated individuals for this year's list, and those who helped us assemble our list.

The theme for this year's International Women's Day is #AccelerateAction – a call to celebrate and acknowledge the strategies and activities that impact the advancement of women.

As you'll see throughout this report, we have asked each of our nominees a series of questions designed to inspire and accelerate the action that is necessary for greater diversity and representation. The advice given by this year's Trailblazing Women, particularly in how we can foster greater representation in senior positions, is incredibly insightful.

We hope in continuing this series, we increase the visibility of such success stories and accelerate action in the industries we serve.



Liam Stoker

Head of Market Insights

Reuters Events

HOW WE ASSEMBLED REUTERS EVENTS: TRAILBLAZING WOMEN 2025

In naming our list of 2025 Trailblazing Women, we sought nominations of individuals who have excelled in four key areas;

- **Professional Track Record & Achievement:** What have they achieved in their careers and industries to date?
- **Influence:** How have they affected change in their organizations/industries?
- **Social Impact:** What have they done to better the people, communities and industries they operate in?
- **Leadership:** How have they demonstrated leadership capabilities within their organization/industry?

We sought evidence in each of these factors, with a particular emphasis placed on achievements within the past year.

An open nominations process was run throughout December, with nominations accepted via an online portal.

This pool of nominations was assessed individually against each of our four key criteria by an internal team. Additional weighting was given to nominations from underrepresented communities and/or industry sub-sectors.

Efforts were made to ensure that we received nominations from as broad and representative a pool of stakeholders as possible, and our final list of Trailblazing Women has been assembled to reflect fair representation ethnically, geographically, per industry and from across the political spectrum where necessary.

All individuals nominated in our list of Trailblazers have given their consent to be named in this list.



Mirjam Bamberger

European Management Committee

AXA

Mirjam Bamberger is a member of the Management Committee for AXA's European Markets & Health. Previously, she served as CEO of AXA Luxembourg and AXA Wealth Europe, and held various positions on the Executive Committee of AXA Switzerland. With over 25 years of international experience across the US, UK, China, Latin America, and Europe, she has held more than 15 executive and non-executive board roles in financial services and has taken on international leadership assignments in Operations, Customer Service, Product Management, and Sales. Mirjam is a dual national of Switzerland and Germany and holds an honors degree of the executive MBA of IMD Lausanne and a master's degree of University of Cologne as well as degrees from the University of St. Gallen, Harvard, Cornell University, and the Corporate Finance Institute. She is a certified director of the Swiss Board School.

What inspired you to work in this specific industry?

I was drawn to insurance as it sits at the intersection of finance, risk management, and protecting people's lives. At its core, insurance provides individuals with a sense of security. While it is true that our daily focus often revolves around premiums and profitability, the true impact of insurance becomes tangible when floods damage your home, a theft occurs while you're on vacation, or your doctor delivers some uncomfortable news. I am deeply motivated by the active role insurance plays in the financial resilience of families, communities, and Society as a whole. Companies are rooted in Society; I believe they have a duty of care. I have found no other industry as complex and powerful in navigating the fine balance between profit and purpose every day.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

Companies must move beyond superficial inclusion and stop treating diversity as a metric that can be adjusted or removed based on political headwinds. From my professional experience working in a rather traditional industry, inclusion manifests not only in key decisions but also in the micro-inequities in our daily interactions. One simple litmus test I apply is to ask: 'Do colleagues around me feel like they belong at work, or not?' Don't get me wrong: you will never feel comfortable in a large company. In fact, don't ever expect to feel comfortable. But there are moments of connection and genuine collaboration without individuals putting their own career first. And more generally, are leaders holding everyone accountable for living up to inclusion in fair and transparent communication, promotion, and recognition.

Do you have any specific lessons or advice for other women working in this sector?

My biggest advice is rather simple: own your space. Don't wait for permission. There will be challenges, but how you navigate setbacks will define your success in particular if you work in a large corporate like AXA.

What are your aspirations for the next five years?

I am excited about the next five years in insurance, as I see significant potential. Throughout my 25-year international career, I have rarely seen changes as rapid and powerful as those we see today. We are facing growing protection gaps in Europe, leading to a new generation of innovative products and services in our industry. We are seeing massive leaps in tech-driven innovation. At its core, insurance is a data business. Few sectors stand to gain as much from solutions driven by data and technology, as we do in insurance. In my vision this will allow us to meet the needs of our clients' expectations much better and, more importantly, anticipate their future needs. As such, insurer can make a real difference during key life events, no matter if it when you are falling sick, moving house, losing your job, retiring from work, traveling the world, or starting your own business.



There will be challenges, but how you navigate setbacks will define your success in particular if you work in a large corporate like AXA



Crystal R. Brown, MPA

Vice President of Hospital Underwriting

TDC Specialty Underwriters, Inc

Crystal R. Brown joined TDC Specialty Underwriters, Inc. (TDCSU) in 2019 as Vice President, Hospital Underwriting, bringing over 35 years of underwriting experience and expertise in the E&S market. Previously, she led the national underwriting platform for The Doctors Company, overseeing policy development, underwriting portfolio management, alternative risk solutions, underwriting infrastructure and systems development administration, continuous improvement, and talent development. She also served as Healthcare Zone Leader at CNA, managing underwriting at 10 branch offices.

Crystal holds an MPA in Health Services Management from New York University and a bachelors in English from Amherst College. She completed the Advanced Leadership Program at Northwestern University's Kellogg School of Management. An active industry leader, as a PLUS member, past Business Insurance Women to Watch Honoree, and has served on various underwriting committees.

Crystal is dedicated to community service as a Board Member of YEMBA, BHCCRC, and member of Delta Sigma Theta Sorority, Inc. and Jack and Jill of America. She is a past Women to Watch Foundation Board member. In addition to her insurance career, she is a travelpreneur and wine ambassador.

What inspired you to work in this specific industry?

I did not dream of being in insurance as a child. I was an intern with INROADS NYC. INROADS is a career development program for unrepresented students from high school through college. I attended a liberal arts college and majored in English at Amherst College in MA. I also had an interest in healthcare. During the INROADS process I interviewed with AIG (American International Group) and was accepted into their communications department during my college summers. I wrote press releases, articles, interviewed executives and supported the communications department. While there, I asked about the opportunities in the insurance field. They allowed me to be exposed to various departments: actuarial, claims, risk management and underwriting. Underwriting intrigued me. As I understood it, as an underwriter, I would wear many hats and utilize many valuable skill sets. Underwriting is a revenue producing area which is always positive. During my senior year of college, I interviewed with insurance companies and was able to secure a position at Continental Insurance in the Underwriting Department of their Healthcare Unit as an Underwriting Trainee in New York City.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

Organizations must invest in diversity, equity and inclusion as well as have aggressive efforts toward leadership development, recruitment, managing an inclusive culture, insuring more board preparation and representation. They must look at this integration of best talents from all walks of life as a strength and asset to the company bottom line and long-term wellbeing. Some specific actions should include but are not limited to:

- Mentoring and sponsoring intentional initiatives
- Aggressive leadership training and coaching programs for senior positions
- Succession planning that is intentional in including and preparing a diverse pool of leaders for next steps in their careers
- Set clear goals for recruiting, identifying a diverse and solid pipeline of internal and external candidates, and defining expectations for coaching and managing and tracking results of efforts.
- Identify and partner with outside resources that focus on identifying and developing diverse professionals in risk and insurance fields.
- Lead from top down by embracing, promoting and being openly vested in creating, maintaining, and supporting a diverse workforce throughout all levels of the organization and showcasing these leaders.
- Making diversity and inclusion a natural part of the culture.
- Leadership must financially, actively, and organically support employee resource groups and identify and assign leaders to be active and vested in their success.

Do you have any specific lessons or advice for other women working in this sector?

- Take risks and challenge yourself outside of your comfort zone
- Invest in and protect your reputation. Your reputation is the key to your success.
- Foster relationships from the top down and in between. Building rapport should be a natural and title does not matter. Each person and interaction matter.
- Be that trusted advisor. The more you know, the more you can come up with creative and viable solutions.
- Seek out mentors and sponsors. Mentors can be assigned but they are better when they are formed organically. You can have as many mentors as you see fit. Best to have mentors internally and externally as well as in and outside of your industry. Outline for yourself what you want to accomplish (your goals), each mentoring relationship can help to enhance your industry knowledge or personal and professional growth. Make sure you are in the driver's seat and understand that there are no limits to how these relationships can help you. Some of these organically grown relationships could turn into sponsors if a sponsor does not naturally stand out. Sponsors will be needed to get to the next level or a strategic place in your desired area.



Laura Boettcher

Chief Operations Officer

Hippo

Laura Boettcher, ARe, is the Chief Operations Officer of Hippo. In her role, Laura manages daily operations, balancing the needs of Hippo's customers with those of its business. Laura was previously Chief of Staff to Hippo's CEO, serving as a trusted advisor to the executive team and providing strategic counsel on key initiatives across all business units. Before Hippo, Laura was a Senior Vice President at Guy Carpenter, where she orchestrated various reinsurance strategies for personal lines clients, including Hippo. Laura earned her Master's in Psychology and a Bachelor's in Business Administration and Marketing from the University of North Carolina Wilmington



For me, it's not just about ticking boxes; it's about recognizing that diverse perspectives help us perform better

Do you have any specific lessons or advice for other women working in this sector?

One key lesson I've learned is the importance of seeking opportunities and embracing change that pushes you beyond your comfort zone. My career path has been anything but linear. It has required the courage to pivot into different practice areas and roles, sometimes even taking what seemed like a step backward. Instead, each shift provided valuable experience and broadened my perspective. Staying open to change and the challenges and responsibilities that come with it is essential, as it often provides new skills, insights, and lasting connections.

Equally important is lifting others up and offering support through mentorship - find mentors and become a mentor. Sharing knowledge and celebrating each other's successes creates a positive and empowering environment. By championing each other and working together, we can create a more inclusive and supportive industry for all.

What inspired you to work in this specific industry?

I found my way into insurance somewhat by accident. With a master's degree in psychology and a business degree, I was looking for a career that allowed me to help people while leveraging my analytical skills. I stumbled upon my first role in insurance, and it turned out to be the perfect fit. The industry's constant evolution and innovation keep me engaged and motivated. Nearly 20 years later, I still love working in this field. Insurance provides a safety net during challenging times, offering peace of mind and financial stability. Being part of an industry that aids individuals and businesses in their recovery and growth is deeply rewarding. I am passionate about challenging the status quo and improving customer experience. By being proactive and responsive to our customers' needs, we build trust and long-lasting relationships, positively impacting their lives.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

I believe that as leaders, we must make diversity and inclusion a top priority. During our never-ending to-do lists, we have to ensure that D&I is not just another task but a fundamental lens through which we view all our actions and decisions. It's essential for companies to have comprehensive D&I programs, but as leaders, we need to champion and require these initiatives. For me, it's not just about ticking boxes; it's about recognizing that diverse perspectives help us perform better. When we have a variety of viewpoints, we can see solutions more holistically and address customer needs more effectively. This isn't just the right thing to do—it's a strategic advantage.

What are your aspirations for the next five years?

My primary aspiration is to continue learning and growing in whatever I do. I never want to feel like I've mastered my job; instead, I constantly seek new ways to improve and develop. In the next five years, I aim to take on leadership roles where I can influence policy and strategy, ensuring our industry evolves while meeting customer needs. I'm passionate about driving innovation, particularly in addressing climate change to create a more sustainable future. Proactive customer engagement is central to this vision. By addressing customers' needs and partnering with them, we build a more sustainable, customer-focused industry. Ultimately, I want to contribute to an industry that is innovative, resilient, and inclusive. I am dedicated to mentoring the next generation of women leaders in insurance, helping them reach their full potential. In an industry that's constantly changing and evolving, I'm looking forward to many more years ahead!



Bobbie Collies

Chief Insurance Officer

Coterie Insurance

Bobbie Collies is an insurance junkie that comes from an extensive background in the P&C insurance industry. She is currently the Chief Insurance Officer at Coterie Insurance and a passionate servant leader who loves to help drive strategy and execution. Bobbie has successfully led many teams in underwriting, marketing, distribution, technology, and user experience for multiple organizations.

She currently sits on the advisory board for the University of Wisconsin – Oshkosh's College of Business and is a champion for innovation, customer experience, and a change agent. In the fall of 2022, she was recognized as one of the top 25 women leaders in financial technology by "The Financial Technology Report."

Bobbie has been described as an "intrapreneur," always looking for ways to improve the organizations she works with by bringing new ideas to the table, and more importantly, seeing those ideas come to life. Her passion to change the paradigm in the insurance industry through technology and data drove her from working with traditional carriers to the insurtech world where innovation is prioritized.

Bobbie holds both AIS and CIC insurance designations and earned her BBA from the University of Wisconsin – Oshkosh.

What inspired you to work in this specific industry?

There was no grand inspiration—just a job offer with a decent salary and good benefits right out of college. But what inspires me to stay? The people, the endless learning, and the opportunity to drive meaningful change.

Over the years, I've built not only a strong professional network but also a tribe of friends. This industry is filled with warm-hearted, intelligent, and passionate individuals who support each other—not just for mutual success but also during challenging times. The relationships forged here are invaluable, and I'm grateful to be part of such an incredible community.

Insurance is constantly evolving, offering limitless opportunities for professional growth and education. We are always on the cusp of emerging risks, and it's been rewarding to collaborate as an industry to tackle risk mitigation and management. The push for innovation is relentless, and with the influx of investment capital, we now operate in an entirely new landscape.

The first decade of my career was defined by legacy carriers moving at a slow, incremental pace. But the last 10 years? They've been transformative. Innovation has accelerated exponentially, reshaping the industry in ways we once thought impossible. Being part of this insurance revolution has been both exciting and fulfilling, and I can't wait to see what's next.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

If we can rally around the idea that the old adage, "things have always been done this way," will not drive our industry forward, but that diversity of thought brings fresh perspectives to an already successful organization, we will naturally foster a more diverse senior leadership team. By actively seeking diverse perspectives in problem-solving and innovation, we will usher in a new era of leadership — one that is diverse not because it was mandated, but because it became an intrinsic part of our culture and business model.

Do you have any specific lessons or advice for other women working in this sector?

Show up, do the work, and let your results speak for themselves. In a male-dominated industry, success isn't just about fitting in — it's about standing out with competence, confidence, and resilience. Surround yourself with smart, values-driven people who recognize your contributions, and keep pushing forward.

“

By actively seeking diverse perspectives in problem-solving and innovation, we will usher in a new era of leadership



Kelly Coomer

Senior Vice President, Chief Information Officer

Sammons Financial Group

Kelly Coomer is the Senior Vice President and Chief Information Officer at Sammons Financial Group, a \$15 billion firm focused on life insurance, annuities, and retirement solutions. She drives the company's strategic growth by modernizing and optimizing technology, leading advancements in applications, cloud infrastructure, data integration, and software development.

Previously, Kelly was Vice President and Divisional CIO of Product Technology at Allstate Insurance, managing their core policy administration platform. She also served as Vice President and Divisional CIO of Consumer Technology, where she directed the development of mobile, IoT, and web products for policyholders. Her work at Allstate spanned startup strategies and large-scale technology operations.

Before her tenure at Allstate, Kelly spent eight years at Accenture, providing consulting on policy administration systems and program management for property and casualty insurers. Her entrepreneurial ventures included owning two Cold Stone Creamery franchises, and she held leadership roles on the Cold Stone Technology Advisory Board and Chicago Cooperative Board, earning the Illinois/Northwest Indiana Creamery Ventures award.

Kelly graduated summa cum laude with a bachelor's degree in business administration from the University of Southern California.

What inspired you to work in this specific industry?

At Accenture, my initial client was an insurance carrier, which led me to working with other insurance carriers developing extensive business knowledge in the field. Transitioning to Sammons Financial Group marked a shift from my expertise in Property & Casualty to Life & Annuities. I appreciate that Life and Annuities focus on helping customers plan for their and their families' financial futures.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

The IT industry is predominantly male dominated. I was fortunate to work under a CIO who recognized the skills and behaviors that would make me successful in such a role. Without his support, I might not be where I am today, as I hadn't initially envisioned this path for myself. It's crucial to support emerging female talent by fostering not only mentorship but also ensuring they have the right sponsorship to advocate for their advancement.

Do you have any specific lessons or advice for other women working in this sector?

Understanding industry growth and profit mechanisms is essential. It's important to translate how technology can directly influence these growth and profit levers. The industry tends to approach technology adoption cautiously, focusing on measurable business results. Therefore, the ability to demonstrate how technology initiatives will tangibly impact results is crucial.

What are your aspirations for the next five years?

Developing future leaders, advancing Sammons Financial Group's modernization efforts, and guiding the life insurance industry in the safe and ethical adoption of AI to achieve tangible business results.



It's crucial to support emerging female talent by fostering not only mentorship but also ensuring they have the right sponsorship to advocate for their advancement



Pamela S Corey

Vice President, Head of Sales & Marketing

Seneca Insurance Company

Pamela Corey started her insurance career at American International Group where she held various roles in ceded treaty reinsurance, middle market Risk Management underwriting and business development. Pamela left American International Group in 2012 to join Seneca Insurance Companies to build and run a sales and marketing department.

Pamela has been leading sales and marketing of Seneca Insurance since that time. Pamela also serves as the Crum & Forster executive sponsor of the Global Asian Pacific Islander employee resource group, sits on the Corporate Inclusivity Council and Marketing Guild.

Outside of the office Pamela serves as the Executive Director of M.R.I.A. Pamela also serves as an Advisor to the Korean American Insurance and Financial Services Association of Greater New York and serves on the Women's committee of the Asian American Insurance Association. Pamela is the immediate past president of The Chinese American Insurance Association (CAIA) and is currently completing courses at Wharton.

What inspired you to work in this specific industry?

I love that you can take your passions and knowledge, whether food science or supply chain and apply it helping businesses feel secure about the uncertainty of the risk associated with that business. How many industries can you say that about!

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

I have had the privilege of meeting some amazing young people in high school and community college that have never considered Insurance because they just really did not know enough about it or the opportunities within Insurance that were available. So, I am a firm believer that we need to change how we approach recruitment.

With that said I also firmly believe that in our busy days it is easy to not notice the potential talent that might sit just outside your office. I also believe that it is inherent for all people to gravitate toward people like themselves which makes it a choice to walk over to the person you don't know who does not look like you. Opening those conversations will open the doors for hidden talent to climb the ladder with you.

Do you have any specific lessons or advice for other women working in this sector?

As women we face so many unseen barriers as we navigate our careers, but one constant that I have found to be my guiding light, is to pursue goals that align with your personal values. The sense of accomplishment that you feel with every success, great or small, will propel you forward. Eventually all of those insecurities that you may carry, and all of the naysayer voices will slowly start to dissipate. Doing something for the greater good will drown it all out and help propel you to the place that you truly belong.

What are your aspirations for the next five years?

In the time that I have spent speaking to the students about our industry I have become increasingly more convinced that the key to an inclusive industry is a diversified approach to recruitment. I would like to be able to reach students from different backgrounds and areas and introduce them to Insurance and Insurance firms to them. Information and Introductions can be the beginning of something great.



The sense of accomplishment that you feel with every success, great or small, will propel you forward



Ryann Foelker

Strategy Design Director

American Family Insurance

Ryann Foelker is an award-winning design executive who develops tech communications and solutions that deliver the value customers both need and want, creating innovative technology roadmaps that set companies apart from their competition. Ryann launched American Family Insurance's Strategy Design department, earning the company recognition from Fast Company, the Design Futures Initiative, and the United Nations. She was named RISE Professionals 2024 Innovator of the Year for her leadership in developing new-to-market tech solutions. One of those solutions was recognized as the best insurer innovation of 2024 across North and South America in The Digital Insurer's World Digital Insurance Awards.

Ryann is a national speaker at conferences in both the insurance and design industries, where she talks about designing tech communications and solutions that build trust, supercharge healthy human behavior, and create market distinction. She holds a degree in Industrial Design from the Milwaukee Institute of Art and Design and a Strategic Foresight certification from the Global Foresight Advisory Council.

What inspired you to work in this specific industry?

When I joined the insurance industry, I was newly determined to use emerging tech to design solutions that genuinely helped people. Owning a design agency for most of my career meant my background was incredibly diverse – designing products, distribution models, even making complex instructions easy to understand with technical illustration. But it wasn't until I worked for an Edtech company that I was truly struck by the lack of design leadership in the technology sector. I saw two significant opportunities for design leadership: explaining existing tech solutions for consumer comprehension and designing new tech solutions for consumer value. My diverse background gave me the skills to meet both opportunities, so I was resolved to get in the game.

I was looking for an industry undergoing massive digital transformation, offering opportunities to create meaningful impact and improve people's lives. The insurance industry checked those boxes. Plus, the industry was ripe for design-driven thought leadership, and my ability to clearly communicate complex ideas and keep people engaged meant I was up for the challenge. I thrive on designing original solutions and articulating their value – particularly in complex situations! The insurance industry, with its vast and tangled problems, is basically a multifaceted, intriguing puzzle. And I love a good puzzle.

What are your aspirations for the next five years?

I will continue to push the boundaries of what's possible with emerging technology, tackling complex industry problems and designing unique solutions. I'm pursuing more influence over organizational value creation so I can scale my successful, design-led approach to digital innovation.

In my design work, I'm committed to cross-industry collaborations to create value that opens new revenue streams. Unique combinations of strengths and resources that allow me to design products and services that genuinely improve people's lives – providing unprecedented support and removing long-standing obstacles.

I'm aiming to become a leading voice in innovation, moving design beyond its UX / UI constraints and into the C-Suite to sponsor the development of innovative tech solutions and communications that build consumer trust. I'll continue speaking at major conferences, but I'm seeking a broader platform to inspire innovation and champion value creation that consumers both need and want. I also feel a responsibility to advocate for neurodiversity and inclusion – after all, great minds don't think alike, and those differences are where the real magic happens.

“

I also feel a responsibility to advocate for neurodiversity and inclusion - after all, great minds don't think alike, and those differences are where the real magic happens



Te'Shonda Fleming

Head of IP Large Property US – Real Estate, Hospitality, Financial Institutions & ARS

Sompo

Te'Shonda Fleming is Senior Vice President, Head of IP Large Property US – Real Estate, Hospitality, Financial Institutions and ARS, for Sompo International's Industry Practice and Asian Risk Services business. Servicing large commercial accounts domiciled in the U.S., Sompo Industry Practice offers comprehensive multiline capabilities targeted at select client segments and industry verticals including real estate, hospitality, financial institutions and professional services.

With more than 15 years of experience in the commercial property insurance industry, Ms. Fleming has strategically developed extensive relationships with our clientele while leading and executing on profitable growth for the property portfolio. Prior to joining Sompo International in 2016, Ms. Fleming handled National Accounts, within the Risk Management Property unit at Axis Insurance managing all occupancy classes. She is a graduate of Georgia State University and holds a BBA in Risk Management & Insurance.

Beyond the extensive leadership roles held over her career, Te'Shonda remains dedicated to diversity, equity, and inclusion, but ultimately to people. Te'Shonda continues to support the development of the next generation of talent particularly focused on creating a more inclusive space and experience for others as that will always be her ultimate passion and purpose.

What inspired you to work in this specific industry?

I know that it's common to state that I "fell into the industry", but the insurance industry discovered me while in college as a Mathematics major. I was mystified by the world of opportunity not only from a career path aspect, but also from a geographical and overall development perspective. I gained insights early in my career with a recommendation for property insurance specifically given it's generally rooted in dealing with tangible assets as well as natural catastrophes (i.e. hurricanes, floods or tornadoes) that the everyday person is familiar with. So, I've been involved in the property insurance sector ever since. I've had the opportunity to relocate and the industry overall opened my mind to dream bigger with ambitions to excel.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

Organizations can be more intentional about offering opportunities for connectivity within other peer groups internally and externally or encouraging / sponsoring involvement in relevant insurance organizations (NAAIA, APIW, YRP or RIMS). Providing programs that foster diverse connections or welcome likeminded individuals across a broad spectrum to connect (mentor programs, book clubs or fitness clubs). Also, creating a safe space internally that fosters and welcomes creative and radical approaches to better representation/diversity in the industry. Practically, I believe that inviting others to the room when you see a lack of representation is a starting point, so honing on awareness and observation. Then, offering ideas that would encourage a more diverse subset versus maybe historical activities that are tailored to certain types of individuals. A radical approach as well as highlighting the benefit/success of representation and diversity are all manners in which organizations can contribute to promoting these efforts.

Do you have any specific lessons or advice for other women working in this sector?

Be bold. Be authentic. Be yourself. Have a clear vision of your expectations and goals and ensure that every action aids you in moving closer to that. It's ok to be nervous or timid, but aggressively seek opportunities to push past any preconceived notions of how far you can go and shatter those "glass ceilings." There's a universe of diverse professional women in the industry and all it takes is one kind gesture, compliment or bit of advice to provide continued progression for us all. We can all win and doesn't have to just be one of us.

What are your aspirations for the next five years?

My aspirations for the next five years are centered around having more opportunities for furthering development for others in the industry (including newcomers). People and promoting diversity, equity and inclusion in the insurance industry are truly my passions. From a professional perspective, I want to continue to focus on opportunities to expand my own horizon with further speaking engagements, involvement in organizations or even board opportunities. Leaving a legacy and having a true impact is what I aspire for always.



Be bold. Be authentic. Be yourself. Have a clear vision of your expectations and goals and ensure that every action aids you in moving closer to that.



Amy Friedrich

President, Benefits and Protection

Principal Financial Group

Amy Friedrich is president of Benefits and Protection with Principal Financial Group®. Benefits and Protection serves more than 130,000 employers and 4 million people. Friedrich leads 3,500 employees responsible for group employee benefits, life insurance, disability insurance, and nonqualified deferred compensation, along with the distribution arm.

Friedrich joined Principal® in 2000 in a performance improvement role for Corporate Strategic Development. Later, as a director in that division, she helped define a long-term strategy for the specialty benefits division and in 2004, she moved into that area. Since then, she's held many leadership roles, including second vice president in 2006 and vice president of group benefits in 2008, a role in which she led the segment to above-industry growth. She took on oversight of individual disability insurance in 2015 when she was named a senior vice president. She assumed her current position in 2017. In 2021, Friedrich was listed as one of the named inventors on a granted patent covering a system and method for benefits enrollment.

Friedrich serves on the Board of Trustees of Buena Vista University, the Board of Directors of Greater Des Moines Partnership, and the UnityPoint Health Des Moines Foundation Board of Directors.

Do you have any specific lessons or advice for other women working in this sector?

I encourage women to do the hard thing – whatever that is for you – and take on the hardest job. And, make sure you learn how your business makes money. Unlocking the mechanics of the financials of your business opens up credibility for you to make a contribution in all venues of your business.

What inspired you to work in this specific industry?

What we do really matters. When I drive home at night, I never have to worry about whether or not the work I did that day actually helped people. We provide protection for people in some of their most critical times, even helping to keep them out of poverty. And, our work is purpose driven – it's clear that what we do helps people reach financial security.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

Organizations need to do more basic education within all areas of their business about the economics, pricing, financials – all those more technical pieces of the business. If we do that across all business functions, like HR, marketing, sales, and not just in finance segments, that will help improve the ability for those individuals coming from different areas of the business to find success in more senior roles in the industry.

What are your aspirations for the next five years?

My hope is that I've been instrumental in building a new generation of leaders. When people stand up in the future to give their retirement speeches, or when they're being recognized for their accomplishments, I hope I'm one of the people they recognize as a leader who made a difference for them.



I encourage women to do the hard thing - whatever that is for you - and take on the hardest job



Andrea Hecht

CFO

CSAA Insurance Group

Ms. Hecht leads the Finance division and is responsible for accounting, financial planning and analysis, audit, investments, tax functions, real estate, business continuity, security, and enterprise risk management. In her previous role as controller, she oversaw general ledger, financial reporting, tax and enterprise disbursements.

Prior to joining the company in 2017, she was a managing director in the assurance practice of BKD, LLP focused solely on insurance companies in the property/casualty and life/health space, and spent 12 years at Ernst & Young providing accounting services to clients in the property/casualty insurance, financial services, retail and manufacturing industries.

Ms. Hecht is a Certified Public Accountant with experience in US GAAP and statutory accounting, SEC filings and SOX 404. She is a board member of Trinity Center, and also serves as executive sponsor for both the company's PRIDE Employee Resource Group and Wellness Champion Network. She is a member of the American Institute of CPAs and has an accounting degree from Ohio State University.

What inspired you to work in this specific industry?

Insurance is an industry that looks simple but is deceptively complex. I was intrigued by how companies can differentiate themselves in a product that's a commodity using data and operational excellence to drive results. I'm also inspired by working at a company that is member-focused and is there for our policyholders in their greatest time of need.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

I believe communication of a company's commitment to inclusion is paramount and having the appropriate programs in place to support and develop a diverse workforce is key. Words without actions are meaningless and the more opportunities you offer to your employees, the better chance you will have of creating a diverse workforce that mirrors your customer base and helps drive positive business outcomes. I would not be where I am today without programs specifically targeted to women where I felt comfortable speaking up and demonstrating the value that I could add to an organization.

Do you have any specific lessons or advice for other women working in this sector?

Financial acumen is a critical component of knowledge that you should have regardless of your position or level. Understanding how the decisions that are made tie to strategic priorities and financial outcomes can help frame how you approach solutions, problems and opportunities. Also, don't be afraid to speak up. I used to be worried about offering opinions but have learned over the course of my career that differing views are valuable in creating the best outcome for the company.

What are your aspirations for the next five years?

I want to continue building out a high performing finance organization that plays a critical role in the strategic success of CSAA and helps us continue to grow our policyholder base and serve AAA members.

“

Words without actions are meaningless and the more opportunities you offer to your employees, the better chance you will have of creating a diverse workforce that mirrors your customer base and helps drive positive business outcomes



Christy Kaufman

Vice President, P&C Risk Management & Compliance

USAA

Christy Kaufman, CPCU, is an accomplished leader with extensive expertise in enterprise risk management, compliance, and innovation. Her career spans consulting and corporate risk management executive leadership roles at USAA, Zillow, Marsh McLennan, Ernst & Young, and Aon. She also launched Zillow Insurance Services, and led strategy, operations and compliance for American Family Ventures, a prominent venture capital fund at the nexus of risk and technology.

Christy is dedicated to fostering future leaders, having served as an Adjunct Professor and currently serving as an MBA Advisory Board member for the Risk and Insurance Department at the University of Wisconsin, as well as mentoring early-stage insurance ventures through Creative Destruction Labs-Risk. She holds leadership positions as Treasurer of the global board of the Risk & Insurance Management Society (RIMS), Board Advisor for Monitaur, an AI governance platform, and Board Director at Rogers Behavioral Health, a national mental healthcare system.

Recognized for her contributions, Christy has been named a Risk Management All Star, Woman to Watch, and Elite Woman. She earned her master's and bachelor's degrees in Finance and Risk Management from the University of Wisconsin, where she was also honored as a Distinguished Alumnus in 2014.

What inspired you to work in this specific industry?

I am one of the few who set out to be in the insurance industry from the very beginning by majoring in risk and insurance at the University of Wisconsin. My inspiration came from two significant influences in my life.

First, my mother, who had a wonderful career in insurance, showed me the profound impact this industry can have on people's lives. Her enthusiasm and the stories she shared about helping others left a lasting impression on me.

Second, my favorite professor, Joan Schmit, brought insurance to life for me. She taught us that insurance transcends mere numbers and policies; it involves making data-driven predictions and delivering on promises. These promises are crucial for insureds who rely on us to be there for them in their time of need. There are few missions as noble as ensuring that people are protected when they face unexpected challenges. This sense of purpose is what drew me to this industry and continues to drive me every day.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

Promoting better representation and diversity in the insurance industry is essential for our success, as diverse teams consistently produce the best outcomes. It's also important for people to see leaders who look like them, as this inspires confidence and belief in their own potential. To achieve this, we as leaders must prioritize diverse hiring pools, actively seeking candidates from various backgrounds. We must proactively champion underrepresented groups and use our influence to foster an inclusive environment. We must consciously avoid favoritism and refrain from hiring and promoting in our own image. This will help ensure that all employees have equitable opportunities for recruitment, visibility, and the development of social capital, thereby facilitating their progression to senior leadership positions.

Do you have any specific lessons or advice for other women working in this sector?

Silence the doubts. Take risks. Say what you want – out loud. Stay in the game even when the going gets tough. Be an interesting person.

What are your aspirations for the next five years?

Great question. Now it's time for me to take my own advice and voice my aspirations! My goal is to join a public company board. Boards carry significant responsibility, and I am ready to meet that challenge. I am eager to share my knowledge and expertise, and to drive meaningful change from a board seat.

“

**Silence the doubts. Take risks.
Say what you want – out loud.**



Nichole Lecher

Vice President, Field & Client Service

Northwestern Mutual

As the Field & Client Service Vice President, Nichole Lecher oversees service for Northwestern Mutual's 22,000+ field force and 5 million+ clients spanning across the company's insurance and investment products and solutions. Nichole has driven transformative changes across people, processes, technology, and culture in her various leadership roles over the years.

Nichole's recent accomplishments include leading the company's first GenAI model at scale in servicing and driving an operational management and quality system overhaul. Her previous accomplishments include end-to-end digital modernization of underwriting capabilities including the first accelerated underwriting process.

She is also well known for her time building the company's philanthropic giving strategy and partnering with a national childhood cancer program. Her peers in senior leadership roles seek out Nichole for her big thinking, ability to lead through complexity, and grace under pressure. Through her optimism and leadership, she empowers and energizes people to bring their best, break through barriers, challenge the status quo, and do what previously seemed improbable.

What inspired you to work in this specific industry?

I believe in our noble purpose of providing financial security for future generations. Insurance is a critical component of a healthy financial plan and helps provide stability, peace of mind, and the ability to plan for the future.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

In the complex landscape of the insurance industry, fostering a genuine culture of inclusivity and belonging is essential. It's easy to overlook the vital voices of various audiences amidst the very technical expertise that drives insurance, i.e. financial, risk-based, and regulatory disciplines. However, incorporating multiple inputs is crucial in representing the heart and soul of an organization, supporting the growth and vibrancy of clients, financial advisors, and most importantly, employees. Mentorship, sponsorship, and openness to alternative viewpoints are key drivers of organizational success.

Do you have any specific lessons or advice for other women working in this sector?

Be confident in the unique strengths that you bring to the table. It takes diverse perspectives and experiences to solve the most complex challenges and find the best solutions. For a long time, I suppressed my own voice because I was afraid my ideas were too different from those of my peers. But I realized how powerful it is to listen to the various perspectives around the table. While the voices may be different, those perspectives are critical for us to solve problems based on the needs of our clients and where we need to be in the future.

What are your aspirations for the next five years?

I strive to deliver the greatest impact possible in everything I do. In the next 5 years, I aspire to deliver a transformational step change to how we serve our clients and our field distribution supporting the next phase of growth of the company.

“

Be confident in the unique strengths that you bring to the table. It takes diverse perspectives and experiences to solve the most complex challenges and find the best solutions



Hanbing Ma

Head of Innovation & Digital Transformation

ERGO Group AG

Hanbing Ma is leading the global innovation activities of ERGO. In this role, she is responsible for the innovation lab, innovation strategy & projects, scouting activities and corporate venturing. For digital transformation, one of her key priorities is to make use of digital technologies and scale them across the group. Further, she is a promoter of new ways of working and facilitates teams within the organization to manage the change. Hanbing has a background in strategy, business development, finance and corporate innovation.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

Diversity, Equity and Inclusion (DEI) are important factors for the success and growth of companies. They must be actively promoted, with priorities and measures always being determined locally to best address challenges. This is because DEI always depends on the respective context. At ERGO, we are committed to DEI in numerous ways. In Germany, for example, we signed the “Charta der Vielfalt” as early as 2008, an employer initiative to promote diversity in companies and institutions. We support similar national diversity initiatives in Latvia, Lithuania, Estonia, Greece, Poland, Austria and Luxembourg.

ERGO is also taking many measures to actively promote women: balancing work and family life or supporting career paths through mentoring, career coaching, accompanying seminars or our “Women in Leadership” initiative are just a few examples of how we create good conditions for women in all phases of life. Currently, 41.1 percent of our managers worldwide are female at all levels.

Furthermore, there have never been so many different age groups represented in our workforce at the same time. Here, too, it is important to create a positive and inclusive environment in which people with different values, attitudes and experiences can contribute their skills in the best possible way. Shaping this environment is an integral part of ERGO’s corporate strategy – nationally and internationally.

Do you have any specific lessons or advice for other women working in this sector?

Network actively, support each other, find mentors, engage in dialogs with other women and experienced managers, be self-confident and make your abilities and successes visible. Set yourself clear goals for your career and don’t be afraid to take on challenges. You can do it!

What are your aspirations for the next five years?

Promote innovation readiness at the organizational level. Insurers in particular, face special challenges when it comes to the topic of digital transformation due to their size, structure and established processes. However, those who want to position themselves successfully in the digital age and remain competitive must constantly innovate and adapt to changing conditions. The organizational readiness to innovate is key. Diversity boosts creativity and is therefore the fertile soil for it.



Set yourself clear goals for your career and don’t be afraid to take on challenges. You can do it!



Claudine Modlin

SVP State Insurance Product Management

General Motors Insurance

Claudine Modlin is a seasoned insurance professional with more than 30 years of leadership and experience in actuarial science, predictive analytics, pricing and underwriting among other disciplines. Claudine has an unparalleled grasp on the breadth of insurance operations and has been a lifelong champion for data and analytics. She understands the value of a people-first strategy and has always been a strong advocate for the customer, consistently helping to broaden access and create a better insurance experience.

What inspired you to work in this specific industry?

I aspired to apply my mathematical acumen in a business environment, and the actuarial discipline within the insurance industry was a great place to do that. Insurance companies have huge volumes of rich data that can fuel myriad insights; moreover, our solutions have to accommodate a wide array of legal, regulatory and customer experience-related factors, which requires a lot of creative and strategic thinking.

Do you have any specific lessons or advice for other women working in this sector?

Women often seek out the projects for which they are very well-qualified to address. I would encourage women to trust your business acumen and lean into new, material problems that need to be addressed. Allow yourself to be guided by data as much as possible. Listen to subject matter experts and challenge them, too. Be comfortable with ambiguity and avoid perfectionism. Ultimately, be prepared to present clear recommendations with expected business impacts and risks, and save the details for the subset of the audience who really wants to hear it.

What are your aspirations for the next five years?

I aspire to help General Motors Insurance meet our objective of being the auto insurer of choice for safe GM drivers. This will require excellence in many insurance disciplines from pricing to claims and marketing & distribution while leveraging our unique differentiators as part of an OEM ecosystem. Personally, I'll be launching my youngest daughter into college and looking forward to new ways to serve my local community.



Ultimately, be prepared to present clear recommendations with expected business impacts and risks, and save the details for the subset of the audience who really wants to hear it



Cat Reese

Chief Claims Officer

SageSure

Cat Reese is the Chief Claims Officer at SageSure, a managing general underwriter specializing in catastrophe-exposed residential and commercial property insurance. She leads the end-to-end claims lifecycle and oversees the implementation of innovative analytics, technology, and claims handling practices. Cat most recently served as Chief Claims Officer for Tower Hill Insurance Group, and her prior experience includes multiple claims leadership roles at USAA. Cat holds a bachelor's degree from Georgetown, a master's in risk management and insurance from Florida State University, and the CPCU designation.

What inspired you to work in this specific industry?

After college, I started a temp job in claims in 2004. It was the hurricane activity in Florida that year that solidified this as the career for me. It was a very active season, and I realized I enjoyed the logistical challenges and the adrenaline of responding to catastrophe claims. Major events can be overwhelming and stressful, and I remember feeling grateful that I could channel my energy toward helping people. The better my company responded, the faster people could recover and get back to normal. That's what I love about insurance—it's a critical component that allows people and communities to be antifragile.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

It's important for leaders to personally champion diversity but to also champion systems that make diversity happen. I am passionate about mentoring diverse talent because I've seen the firsthand impact it can have to support emerging leaders, and to ensure existing leaders learn how to promote and amplify diverse perspectives. Organizations can encourage this with formal mentoring programs and use the outcomes of those programs to show that diversity of thought and background in our teams provides a very real business benefit.

Do you have any specific lessons or advice for other women working in this sector?

A lesson I've learned — and am still learning — is to trust your experience and recognize your contributions. Research consistently shows that women are more likely to experience imposter syndrome in professional settings, and it's especially prevalent among high-achieving women in leadership positions. That's one of the many reasons I am a strong advocate for mentoring and being a mentor: another point of view can help you recognize your achievements and reframe your thinking so you can focus on the challenge or opportunity ahead.

What are your aspirations for the next five years?

I aim to continue humanizing and innovating the insurance claims process at SageSure and throughout the broader industry. Leveraging emerging technology enables claims teams to focus on policyholders, which is especially crucial during catastrophe events when there is no substitute for human empathy and support. At the same time, we have to approach claims with a growth mindset and willingness to learn and adapt fast. I want to consistently exceed the expectations of stakeholders—from wowing policyholders with how easy claims can be to enabling teams to focus on the work they love to do.



Research consistently shows that women are more likely to experience impostor syndrome in professional settings, and it's especially prevalent among high-achieving women in leadership positions



Sarah Sommario

Branch Executive

Liberty Mutual

Sarah Sommario is a dynamic force in the insurance industry. As a highly accomplished executive with a consistent track record of driving growth and fostering meaningful relationships, she has not only bettered the insurance industry as a whole but also lifted up the individuals who know her.

With experience spanning two decades across four major insurance companies, she has created and carried with her a brand of excellence. Currently, she serves as a Branch Executive at Liberty Mutual, focusing on the company's core values of integrity, profitability, and growth. She actively contributes to several Employee Resource Groups, which exemplify her commitment to inclusivity and leadership.

Prior to Liberty Mutual, Sarah held key positions at CNA, AIG, and began her career at Aon, where she excelled in business development and client engagement, achieving impressive retention and growth for major clients.

As an alumna of the University of Wisconsin-Madison and DePaul University's MBA program, Sarah has honed expertise in negotiation, risk management, and sales. Beyond her work within Liberty, she serves as an industry mentor, is the Social Media Chair for Chicago Dive-In, is involved with both the Association of Professional Insurance Women and Big Careers Little Kids.

What inspired you to work in this specific industry?

I took a class with Joan Schmit at University of Wisconsin – Madison on insurance and became interested in the industry. I then learned that my uncle worked in insurance and he was thrilled to have someone in the family talk insurance. He helped me to gain an internship at Aon! The rest is history!

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

It starts with interviewing people of all different backgrounds and walks of life for entry level positions and trainee programs so that we can bring diversity into the insurance industry from the start. To promote Diversity within Senior Positions, we need to ensure that many candidates are considered for senior leadership positions and not just assigned to the next "in line". Also, I believe allowing flexibility of time to allow parents/ diverse candidates the path to raise a family, deal with challenges/disabilities and perform as an executive successfully.

Do you have any specific lessons or advice for other women working in this sector?

Look at the women leaders at your company, your clients and across your industry. Stay close to those who show leadership skills and qualities that inspire you. Aim to mimic those qualities and adapt your own style. Learn what not to do from those leaders who don't exemplify admirable leadership acumen so that you can be a meaningful leader.

What are your aspirations for the next five years?

For the next five years, I hope to continue working in the insurance industry while advancing my career, expanding my network and prioritizing my family first! I look to work closely with clients and brokers in the large commercial space as a leader and partner. I also plan to continue learning as a mentee and helping younger men and women build up their career as a mentor. It is important to me to help make Insurance approachable and fun so that we can inspire students and young career professionals to choose the insurance industry!



Look at the women leaders at your company, your clients and across your industry. Stay close to those who show leadership skills and qualities that inspire you


Soni Srivastava

*Regional Head – Corporate Insurance,
APAC Deutsche Bank AG*

Founder Board Member, Women in Insurance India

Soni Srivastava is a seasoned risk and insurance professional with over 22 years of experience in risk management and insurance portfolio oversight. Her expertise spans insurance portfolio management, global risk and compliance, vendor risk management (insurance due diligence), governance, operations, captive underwriting, and team leadership.

In her current role, Soni is responsible for managing Deutsche Bank's corporate insurance portfolio across all Asia-Pacific countries. Additionally, she oversees the global portfolio of employee benefit policies covered by Deutsche Bank's captive insurance entity. She is a member of the Underwriting Council for DB Re, Deutsche Bank's captive insurer, and serves on the Global Strategic Committee for Third-Party Risk Management. As the Global Risk Type Controller for Insurance, she plays a key role in setting risk governance standards and overseeing various global insurance operations for the bank.

Prior to joining Deutsche Bank, Soni worked with two of the world's leading insurance brokerage firms, Marsh and Aon, where she gained extensive experience in risk advisory and insurance solutions.

What inspired you to pursue a career in risk management and insurance?

Risk management and insurance are dynamic disciplines that intersect with every aspect of an organization, offering a unique vantage point—from risk mitigation and protection to identifying strategic opportunities. In an increasingly complex and unpredictable risk landscape, these functions serve as the cornerstone of organizational resilience. The ability to navigate such complexities, drive meaningful impact, and contribute to an organization's long-term success is what continues to inspire me in this profession. There is never a dull day in the field, and the intellectual challenge it presents keeps me deeply engaged.

How can organizations promote better representation and diversity in senior leadership within this industry?

To drive meaningful progress in diversity and inclusion, both organizations and the industry at large must take decisive and collective action. While we have made strides in increasing gender representation at the entry level, the industry continues to experience a significant drop-off at mid-management and an even steeper decline at senior leadership levels. Data indicates that as women progress in their careers, they encounter increasing biases that hinder their advancement.

To address this, leadership must set a strong tone from the top—advocating for work-life balance, fostering flexible workplaces, and embedding a culture of inclusion at all levels, particularly at the managerial level where key career decisions are made. It is critical to actively address microaggressions, tackle gender pay disparities, provide structured career progression support, and create platforms that enhance visibility for senior women. Representation matters—not only does it inspire the next generation of women leaders, but it also strengthens an organization's reputation as an inclusive and progressive employer.

What key lessons or advice would you offer to women in this sector?

A common challenge I observe among women professionals is the gap between capability and confidence. Many highly skilled women hesitate to pursue stretch opportunities—not due to a lack of competence, but because they doubt their ability to balance professional growth with personal responsibilities. This hesitation is often compounded by the disproportionate burden of caregiving, household responsibilities, and societal expectations placed on women. To overcome this, it is crucial to cultivate strong support systems both within and outside the workplace. Investing in continuous learning, upskilling, and personal development is essential to staying relevant in an evolving industry. Equally important is prioritizing holistic wellbeing—including physical, mental, financial, and emotional wellness. Often, women are so focused on breaking barriers that they neglect their own resilience. As we work to shatter the glass ceiling, we must also ensure we are protected from the shards.

What are your aspirations for the next five years?

My professional journey is driven by two key priorities: advancing risk awareness and strengthening the inclusion and progression of women in insurance. As a leader, I remain committed to optimizing operational efficiencies, balancing risk and opportunity, and building a sustainable, forward-looking insurance portfolio for my organization. Beyond my immediate role, I am dedicated to shaping industry-wide impact through WiN India—fostering a culture of inclusion where women at all levels have equitable access to opportunities, mentorship, and career advancement.

Over the next five years, my goal is to continue influencing policies and initiatives that drive meaningful change, ensuring that diversity is not just an aspiration but a sustained reality within the insurance industry.



Danielle Trombino

Staff Vice President, Senior Product Owner

FM

Danielle Trombino is in the technology sector, currently serving as Staff Vice President and Senior Product Owner at FM, a commercial property insurance company. Since 2021, she has managed product owners and led large teams of software engineers, technology professionals, and UX designers. Her role involves delivering high-quality technology product features and capabilities that align with enterprise priorities and operational excellence.

Since joining FM in 2016, Danielle has quickly advanced through various roles, including Manager Loss Analysis and Manager Business Intelligence. Her tenure at FM has been marked by significant contributions to management (people, processes, and technology), operational efficiency, and data-driven decision-making. Before FM, Danielle spent eight years at CVS Health and held key positions in pharmacy technology and loss prevention.

Danielle holds a bachelor's degree in biological sciences from the University of Rhode Island and several professional certifications, including Certified Scrum Product Owner (CSPO) and ICAgile Certified Professional Agile Coaching (ICP-ACC).

She is active in industry organizations such as Graduate Next Leader with World 50 Group and T200. Danielle is passionate about fostering a growth-oriented and inclusive culture, driven by curiosity and a commitment to ongoing learning, and firmly believes that adversities propel achievements and that through perseverance there is success.

What inspired you to work in this specific industry?

My degree in biological sciences, combined with my technology experience at CVS Health, inspired me to resonate with FM's forward-thinking and engineering-led approach. I am particularly drawn to how FM helps clients identify risks and protect their businesses in unique and innovative ways.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

Support at the top is critical to promoting diversity down and across the organization. Some steps organizations can take: Implement Inclusive Hiring Practices; Mentorship and Sponsorship Programs that support diverse groups and talents; Diversity Training; Set Diversity Goals, and; Create an Inclusive Culture (business resource groups, events, feedback mechanisms, etc.)

Do you have any specific lessons or advice for other women working in this sector?

This is certainly a challenge but there are several lessons that I have learned over the years:

- **Build a Strong Network:** Networking is crucial. Connect with other industry professionals, attend industry events, and join professional organizations.
- **Seek Mentorship:** Find mentors who can provide guidance, support, and advice.
- **Continuous Learning:** Stay updated with industry trends and continuously seek opportunities for professional development.
- **Advocate for Yourself:** Don't be afraid to advocate for yourself and your career aspirations.
- **Support Other Women:** Support and uplift other women in the industry.

What are your aspirations for the next five years?

Driving Technological Innovation: I aspire to be at the forefront of integrating cutting-edge technologies like artificial intelligence and blockchain into commercial property insurance. By leveraging these technologies, we can enhance risk assessment, streamline claims processing, and provide more personalized services to clients.

Thought Leadership: I aim to become a recognized thought leader, sharing insights and knowledge through speaking engagements, publications, and industry forums. By contributing to the broader conversation, I can help contribute to the technological future of commercial property insurance.

Professional Development: I plan to continue my professional development by pursuing advanced certifications and staying updated with industry trends. This will enable me to provide the best possible service to clients and business stakeholders and stay ahead in the field.

Mentorship: I want to mentor and support the next generation of technology professionals in commercial property insurance. Sharing my experiences and knowledge can help others navigate their careers successfully.



Support at the top is critical to promoting diversity down and across the organization



Julia Zhang

Chief Risk Officer

Equitable Holdings

Julia Zhang serves as the Chief Risk Officer at Equitable Holdings and is a member of its Management Committee. In this capacity, she oversees the company's risk and audit functions, playing a crucial role in ensuring that robust risk management, control, and governance processes contribute to sustainable business growth, thereby delivering value to both shareholders and clients.

With nearly two decades of experience at Equitable, Ms. Zhang has held various significant positions. Before her current role, she was the Group Treasurer of Equitable Holdings. In that capacity, she managed the company's capital and liquidity, developed dividend and funding strategies, and managed relationships with banks and rating agencies.

Additionally, Ms. Zhang is the executive sponsor for the Pan Asia Employee Resources Group and serves on the board of directors for several Equitable Holdings subsidiaries.

Ms. Zhang is a Chartered Financial Analyst (CFA) charter holder and a Fellow of the Society of Actuaries (FSA). She holds a Bachelor of Science in Statistics and Finance from the University of Science and Technology of China, and a Master of Arts in Mathematics of Finance from Columbia University.

What inspired you to work in this specific industry?

There are a number of factors, including my background, education, career experience and desire for purposeful work.

Growing up in a family with a strong financial background — my mom was an economist and my dad an entrepreneur — naturally led me to pursue a career in finance. My education at Columbia University in mathematics for finance then set a solid foundation for my career.

Working at Equitable has been an intellectually stimulating journey, involving innovative product design, balance sheet protection and capital market solutions. The dual aspect of having fun in my role while serving the noble purpose of helping our clients retire with dignity is a significant source of inspiration for me.

What can organizations do to promote better representation and diversity in this industry, particularly in senior positions?

I recommend companies follow a few steps, including:

- Acknowledge diverse leadership styles - Recognize that leadership can manifest in various forms, including traits often associated with femininity such as empathy, humanity and authenticity.
- Promote entrepreneurial spirit and resilience - Encourage these qualities in leadership roles to foster a diverse and dynamic workplace.
- Mentorship and sponsorship - Like Equitable does today, firms should implement programs that support women and other underrepresented groups in advancing their careers. During these programs, we need to help teammates develop both their business acumen and leadership skillset, as lacking either side of these skills can be an impediment to achieving senior roles.

Do you have any specific lessons or advice for other women working in this sector?

Yes, women should understand the business by spending time learning how their company makes money and how their role contributes to this process. Also, focus on continuous learning, which means always expanding your knowledge and skills to stay relevant and innovative. Finally, challenge the status quo: don't be afraid to question existing practices and propose new ideas.

What are your aspirations for the next five years?

I recently transitioned to the Chief Risk Officer role and added audit responsibilities, and will be focused on mastering these areas. I'll also work toward a broader understanding of the company, continuing to deepen my understanding of different parts of Equitable to provide innovative solutions. As part of my personal growth journey, I am also interested in potentially achieving other senior roles like CFO or COO in the future to further add value to both clients and shareholders.



Challenge the status quo: don't be afraid to question existing practices and propose new ideas



Shilpa S Strong
President & CEO
Tokio Marine HCC Casualty

Shilpa S. Strong is a seasoned C-suite executive with over 25 years of experience in insurance and reinsurance, specializing in business transformation, profitable growth and, and global market expansion. As president and CEO of the casualty group at Tokio Marine HCC based in New York, she drives strategic growth and operational excellence.

Previously, as CEO of Tokio Marine Australasia in Sydney, she successfully led a profitable turnaround in six quarters by rebuilding leadership, fostering transparency, and strengthening regulatory compliance. Under her leadership, the company's combined ratio improved from 160% in 2021 to 87% in 2023, with 30% topline growth.

With a global perspective spanning the U.S, Asia, Europe, and Latin America, she is recognized for her strategic and digital vision as well as leading operational efficiencies through automation.

She is advisor to an Insurtech fund and holds a Bachelor's in Electrical Engineering, a Master's in Management studies, and an MBA in international business.

THE FUTURE OF INSURANCE USA 2025

Marriott Marquis Chicago | 12-13 June | #FOIUSA

Rebuild Trust at the Top Event for Insurance Executives

FIND OUT MORE

<p>500+ Attendees</p>	<p>80+ CEO & Executive Speakers</p>	<p>80% Seniority Director & Above</p>	<p>30+ Carrier Case Studies</p>	<p>12+ Hours of Curated Networking</p>
----------------------------------	--	--	--	---

<div style="background-color: black; color: white; padding: 2px 5px; font-weight: bold; margin: 5px auto; width: 80%;">LLOYD'S</div> <p style="font-size: small; margin: 0;">Dawn Miller COO & CEO Lloyd's Americas</p>	<div style="background-color: black; color: white; padding: 2px 5px; font-weight: bold; margin: 5px auto; width: 80%;">TRAVELERS</div> <p style="font-size: small; margin: 0;">Bruno Sardinha Chief Innovation Officer Travelers</p>	<div style="background-color: black; color: white; padding: 2px 5px; font-weight: bold; margin: 5px auto; width: 80%;">Principal</div> <p style="font-size: small; margin: 0;">Amy Friedrich President, Benefits & Protection Principal Financial</p>	<div style="background-color: black; color: white; padding: 2px 5px; font-weight: bold; margin: 5px auto; width: 80%;">Gallagher</div> <p style="font-size: small; margin: 0;">Mark Bloom Chief Information Officer Gallagher</p>	<div style="background-color: black; color: white; padding: 2px 5px; font-weight: bold; margin: 5px auto; width: 80%;">Ameritas</div> <p style="font-size: small; margin: 0;">Richard Wiedenbeck Chief AI Officer Ameritas</p>
---	--	---	---	--