

Insurance Reimagined – Part 2

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BRADLEY HOWARD (BH): Welcome back to the Tech Reimagined podcast, where we are reimagining insurance with Anne Nørklit Lønborg, the CIO at Tryg Insurance and Kevin Crawford, Group Delivery Partner for Insurance at Endava. Today, we'll get to know each of our guests a little bit better and discuss how technology has changed the way we work. Let's start with Anne, can you tell us more about your career background?

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ANNE NØRKLIT LØNBORG (ANL): As you mentioned, I am Anne Nørklit Lønborg and I am a mathematician, originally, studied math and physics from the University of Copenhagen many years ago. When I was about to finalize my master's, I thought I was becoming a teacher, teaching, young kids, between 15 and 19 years old and gymnasium. But also there was a little pipeline of mathematicians to IBM.

So I chose to join IBM, to actually go into software development, programming on mainframes and also later on SAP systems, and for quite a long journey in IBM. I was there for 18 years. I kind of evolved myself into both, project management, but also management and being responsible for, large organisations in the end. So so I was, having a very technical background, moving into to leadership and management in IBM. One of the things that was really important on that journey, I think, was both that IBM is a good school, it's an American company, but it also is very efficient and processes and, have a lot of clever people. So that was a good journey for me. And at the same time, I was also being a part of an organisation that kept moving forward, being able to renew itself, being able to transform, always wanted to learn and improve themselves. And that culture was kind of a thing that was fitting well into my own values. And one of the things that I really, still is a value for me is always being on the move of improving and, transforming.

And I can see that things that I have taken with me into ATP, which was after 18 years at IBM, I went to a Danish, the largest Danish pension company, called ATP, and there I was doing a transformation of their whole system, transforming out of the mainframe into new systems and also improving the way that we worked, being responsible for the I.T. development organisation.

From there, I, I joined Tryg, five years ago almost also with the purpose of transforming Tryg and in the position of being director of I.T. development. And two years ago, I then got the opportunity to become the CIO of Tryg. Privately, I'm a team handball player. I don't know if that's known in the UK, but at least it's big in the Nordics. And we just won the world championship, one week ago in the males handball competition. I used to play, in the National League and that might explain also what I'm driven by, change, improvement, being a team player. I think that's things that I use every day in my daily work. Privately I'm also a mother for, I have two daughters that are 25 and and 22 years old, and a husband that has been my partner for, I think thirty five years or something. So he's getting used to me, So that's me.

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BH: That's fantastic. And you were very modest about studying math and physics. Didn't you do, five maths or physics degrees.

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ANL: Yeah, I did a master's in math and physics. And I also did study part of a Ph.D. at the University of Queensland in Australia and Berkeley, actually, and in California, and then I've also done an MBA on top of that, so I'm quite well educated, you could say.

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BH: And Kevin, can you share some of your background?

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KEVIN CRAWFORD (KC): Yes. So unlike Anne I went into work straight from school, I managed to delay doing my Bachelor's degree until I was 40 years old and had three small children at that time. So I did that on a part time basis in later life. I started working for Cognos, who now develop B.I tools, and are a part of IBM. But at the time they developed what was called fourth generation development languages and I started off performing the admin function on their Help Desk.

While I was doing that, I taught myself PowerHouse, which is their 4GL, and moved into role of Product Consultant. So I was taking calls on the Help Desk, helping developers analyse why things weren't working properly. At 18, I managed to move with Cognos to Australia. So I moved to Sydney and had a much more varied role with Cognos. Doing presale support, teaching development courses to new programmers and also doing Help Desk. So looking back, it was a bit crazy that at 18 years old, I was teaching developers how to develop. I returned to London when I was about 19.

I worked for a competitor of Cognos, another Canadian 4GL company, I worked in a similar role for a couple of years before contracting. I did about three and a half years as a contractor until I realized that 4GLs were a dying breed and I needed to go and get some sort of permanent work where I could retrain myself. That was when I sort of moved into insurance. So I joined a company called Sequel Business Solutions, who were a small 30 person consultancy company that supported companies' legacy applications. So generally, Lloyd's underwriting platforms that had been written mostly in PowerHouse. So I started working for them and stayed there for eighteen years. They made the transition from a legacy support stroke consultancy company into a product company. And I manage most of the sort of very large implementations for some of the big customers, both on the underwriting and broking side. As you can imagine, in a small company that's developing, I had lots of different roles, so I ran the first support team. I did a camp management function, project management, program management, etc. and then six years ago, I decided it was a time for change. And that's when I moved to Endava and I now head up the insurance delivery practice.

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BH: Well, thanks for sharing that. I did think you were going to share how we actually went to primary school together, but we only realized that after we'd been working together for a while.

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KC: Yeah, that that doesn't really fit into career background. That's more my young school background. But yes, Bradley and I did go to the same school together, although we were we would have been there at the same time, although I'm just a couple of years older than you.

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BH: And Anne, you've mentioned in past interviews that the exciting jobs of the future are likely to be in technology and that you encourage your daughters to explore different opportunities. Do you want to expand a little bit on that?

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ANL: Yeah, you could say we have these discussions about talents and where they come from in a fairly little country like Denmark and also in the Nordics, it will be kind of a challenge to get talents.

And both my daughters has been studying. One of them is becoming a bachelor in economics and IT, and my oldest daughter is studying at the University of IT right now. And I've been kind of nudging them into that, especially my oldest daughter is maybe more like an HR kind of person. I have just encouraged them a lot to go into the I.T. space, because no matter what job that would get in the future, there is a requirement of being able to adopt, adapt, take into use new I.T. stuff all the time and be curious and use it as both a tool, but also a kind of a business involvement.

So get that understanding from the beginning of your education is really important. And I think they have both taken the challenge and also my oldest daughter, who's more to HR she's now becoming a service designer and that's exactly what we need at Tryg right now, because that's the ones that can translate. What is it that the customer wants? How do we put that into a solution, being that space where we try to understand the customer much better than the insurance industry has done before? So I think there's a need for all kinds of roles and also talent.

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BH: And Kevin, you've also got children. What advice do you give to graduates entering the insurance industry or the technology industry or maybe just starting out?

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KC: Somebody who's going to move into the insurance industry needs to be, I think, respectful of the history of the industry. You know, a lot of people sort of view it as an industry that hasn't changed and is potentially sort of behind peers in banking and payments. But I think, you know, the industry is going to change. So people need to need to go in there. They need to embrace change. They need to work and help modernize it. But I think that they need to do that without sort of disrespecting, you know, where it's come from. And I think it's quite interesting talking about the whole sort of education piece. And I personally think IT should be something that's a compulsory subject for a number of years for the students because it is so important going forward. I remember taking my one of my youngest children to a new school to have a tour. And I think he was eight years old at the time.

And we went into the IT room and there was Google Paint all over the walls and there was children sort of sitting in a group and they invite you to ask what's going on? And they said, we're having a sprint planning session. They were running Agile at the school, so they were scribbling things on the walls. They had tasks written in a Kanban style assigned to all of the students, and they'd have planning sessions and then retrospectives. And it was fantastic. They actually, you know, took a classroom and actually emulated something that is happening in offices all over all over the world.

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BH: That's amazing. And Anne, have you had mentors along the way?

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ANL: Yeah, I have had mentors on the way, which has been some of them have been valuable and some of them have not. But I think it has been fit for the purpose. It has been a lot of networking also, I think, and never with a gender purpose seen from my chair. But I'm right now

very much aware of being a role model because, I'm maybe not the only one, but there's not that many female CIOs in the Nordics, in a listed company in the Nordics. So to be become a role model is important for me.

And I also join, kind of sessions at the universities where I speak about my career and try to also advise the young students about how to, kind of engage with the technologies. I prioritize time on going out there on the educational institutions and do mentoring. Also I have kind of started a good little pipeline, I've created a lot of student groups so they can part time, uh, when they're starting the and that's both females and males going into a student job and start working in the insurance industry in my organization.

And then we we usually end up hiring a lot of those. A lot of these things combined together, being a role model, being open to kind of students opening the door. I also have interviews when students are writing their thesis and I prioritize that as well, just to see if I can get the talents and the broader view on people and also represent the insurance industry with a modern face, you could say

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BH: Well, that sounds really good because there's lots of articles about how the insurance industry is not particularly appealing to university graduates, but it's seen for all sorts of negative reasons, are quite staid and far too traditional and generally unappealing compared to other industries. So it sounds like you're doing some really good PR for the insurance industry.

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ANL: We wanted maybe to get a little traction from the younger ones.

And we made a job description. And I think we got one that applied for the job. We finally got some young people in in our organisation. And we asked them to make their advertising for the job. And they were writing these completely different. And they used their network and they were working completely different from where we were in the organisation. And then we have just used their network. And I mean, now we are really attractive for the youngsters because there's also a big group now of young people in there. So it it's a matter of getting started and also demonstrate that we want to invest in them.

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BH: Well, it's fascinating.

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KC: In London, there's a real focus at the moment on trying to make the insurance industry more inclusive and to attract different types of people. And so Lloyd's has a big focus on that at the moment. I think, you know, unfortunately, London sounds like it's very similar to the Nordics in the fact it's very male dominated, especially in the I.T. arena. I'm very refreshed when I visit some of our teams in Central Europe, where the gender mix is a lot more balanced. And it does attract a lot more young people, so I think, you know, I'm very hopeful from an IT perspective that we are able to attract that kind of mix. And it's not seen as a male thing over there. You know, it's seen very equally between all genders.

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ANL: And there's also other parameters that it's quite amazing that they are important to the young ones. That's also the way we work, the HR methodologies and the tools and technologies that we take into use. We have to keep up the pace to - otherwise they just don't want to work there. And

also the surroundings that they are sitting in an office now, of course, we're sitting at home. But when we were at the offices, the office should be up to date, modern. You should have a PC when they're working on a Mac. We should be able to continue that journey with them, because otherwise they don't want to work there. So I think there's some very specific things that where you can meet the younger generation and make it more comfortable for them.

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KC: Yeah. If you want to attract the best talent, you need to give them an environment that they want to work in. And not all top talent is going to look the same, wear a suit, have the same haircut.

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BH: Well, thank you both for joining Tech Reimagined and for sharing such valuable advice with us. We hope that you'll join us next time when we reimagine another topic that impacts our daily lives. Until then, please remember to like this podcast and hit the subscribe button.