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Toby Arnold

Senior Environmental Underwriter

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What do you do as part of your role?

I am a Senior Environmental Impairment Liability Underwriter at Aspen Insurance UK Limited. My role as an underwriter is to accept risk – for example, in the event of a pollution loss I promise to pay for remediation / environmental damage restoration. I am also responsible for all aspects of portfolio management including solicitation of submissions, underwriting analysis, preparing and issuing quotes and policy preparation.

My environmental consulting background is invaluable when assessing potential risks from oil and gas, chemical, food and drink, waste management and construction industries which I do regularly as part of my role.

Job title: Senior Environmental Underwriter

Organisation: Aspen Insurance

Location: London, UK

How did you get to where you are now?

I worked as a Junior Environmental Consultant mainly in the built environment for a few years before completing a Masters in Environmental Technology. I then worked as a freelance environmental consultant up to 2008. A change in the economy resulted in a change in career and I started working in the insurance industry – but specifically in the environmental insurance sector.

Was there anything particularly useful that helped you get into this role?

Going to university was probably the most useful thing I did. I could have joined employment at an earlier age but I think the three years at Queen Mary's studying Environmental Science enabled me to more seriously consider what I was good at and what I enjoyed and how I could use my skills and abilities to help develop a career, which I was genuinely interested in.

What do you enjoy most about your job?

I enjoy the diversity – I see a wide range of risks, from small businesses up to global multi-national companies. I can be underwriting a construction project in Israel one minute, a UK waste management contractor the next and a property transaction deal later in the day.

I enjoy using my skills and broad ranging experience every day and my eye for detail, critical thinking and a broad mind are all necessary attributes.

I also get to travel in the UK and Europe, and sometimes further afield, which I also enjoy.

What advice would you give to someone wanting to go in to this career?

It is not just about the studying experience at university but also learning about yourself and others. Make the most of it, three years may seem like a lifetime now but these short years may determine your lifetime ahead of you. The whole university experience helped me to mature

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and give me confidence in deciding what I
wanted to do for a career.

One of a series of profiles of staff and
students from Queen Mary University of
London.

