

Marina Grebenkova, Chief Data Officer

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When the Soviet Union collapsed in 1991, young Marina Grebenkova shed the notion that her future was fixed in place. She would no longer meet the expectations of a patriarchal culture. No longer would she be confined by the boundaries of State. No longer would her prospects be limited. The scales fell from her eyes. Marina's horizons suddenly expanded to meet her own ambitions.



Running through Marina's life is a common thread: courage. As a teen, she traveled 3000 miles from her mountainous home in the southern Russian Federation to the Republic of Ireland. She would study in Letterkenny, County Donegal and ultimately, cross the Republic's border to earn her Masters in Computing and Information Systems from Ulster University in Belfast. She'd stay on the island for 20 years.

Becoming Irish

Out of school, Marina started her professional life in the center of Dublin City. The Celtic Tiger (*An Tiogar Ceilteach in Irish*) had pounced, launching a period of massive economic expansion in southern Ireland. An influx of multi-national companies attracted by low taxes, pro-business policies, and a young, well-educated workforce transformed the country from one of

Western Europe's poorest countries into one of its wealthiest. The city would become a cosmopolitan, European capital and there, Marina would claim her place in the world.

These years in Ireland proved formative for her career and values. "I identify as half-Irish. It's the culture and people that formed who I am today."

Despite there being few foreigners in Ireland at the time, she never felt like an outsider. Marina felt welcome. From the Irish, she learned to balance work and life, value relationships with friends and family, and not take herself too seriously. "There's a lot of banter going on," she said. "It shapes real, warm, and trusting relationships. You're not only there to do the job but to enjoy yourself." And enjoy herself she did, staying with her employer Informatica for over eight years.

Navigating Tech, As a Woman

While Marina navigated her education and early career, the world of technology was known to be notoriously misogynistic. There were very few women in her classes and only one female developer out of 100 colleagues at her first employer. "You're expected to behave differently, and you get used to being the only woman in the room." Women in technology often feel that they must work harder to prove themselves and be more assertive than their male counterparts in order to be heard. This can be difficult in a male-dominated field where they are the minority. [Females hold less than 28% of leadership positions in tech, even though they make up 47% of the U.S. workforce.](#) Marina said, "Attitudes and expectations change because no matter what, if you are actually truly good at what you do, it's recognized." Marina persevered as her career developed and her passion for data and analytics grew deeper.

Moving Further into the West

In 2013, Informatica sent Marina to its San Francisco headquarters to lead the management of their global data quality products. She'd draw on her inner courage again to move another 5000 miles, crossing an ocean and continent. In time, she would test herself in Silicon Valley, the renowned global center of technology innovation. "You walk into a coffee shop and all you hear around you is 'investors' and 'VCs'. There are so many incredible, innovative, and brave ideas floating around." Marina joined a successful start-up that focused on predictive modeling and analytics for insurers. "I had the textbook Silicon Valley experience and loved every minute of it."

Life at the start-up suited Marina. She described at length the satisfaction of making daily decisions that directly influenced the future of the company and her livelihood. "I've heard large companies say that 'we're like a startup but with stability'. There's truly no such thing." Marina believes that most people want to know how they bring value at an organization. At a start-up, there's a clear line of sight from action to impact. "You're not just performing a task or doing a job. You're creating a company from scratch."

Driving a Culture of Data

After a career crafting data and technology solutions for insurance companies, Marina would join Vantage Risk in 2020. The formation of a true start-up in specialty re/insurance rarely happens. Rarer still is a re/insurer purpose-built to be empowered and enabled by technology, data, and analytics. Vantage claimed the mantle, "We see risk differently." in creating a re/insurer deliberately designed for the future. The prospect was compelling to Marina.

At Vantage, Marina was pleasantly surprised to find that colleagues needed little convincing to see data as a powerful tool for making better, faster decisions. "I expected to spend most of my time convincing people that

that data is important,” she said. “It turned out to be the opposite. Our business leaders joined Vantage to do things differently. It’s in their DNA to think outside the box.” Instead of internal selling, Marina’s team spends much of their time keeping up with an ‘avalanche’ of ideas. Her team sits among Vantage’s leading technology, data, and analytics talent with over 10 PhDs and accredited actuaries, who sit alongside data scientists, engineers, developers, and others.

Marina’s passion for developing data and analytics solutions is belied by an understated intensity. Her team is likewise quietly driven to deliver both “big-I” innovation or ground-breaking, proprietary solutions and incremental “little-i” innovations. She said, “That’s incredibly powerful and we’ve seen so many examples of data and analytics, quite literally changing and saving lives.” Vantage’s technology investments focus on enabling underwriters to provide quicker, more informed underwriting decisions and a scientific view of risk.

Already, these capabilities are helping Vantage to deploy capacity strategically, including where other markets may have pulled back. Marina is pleased that Vantage’s “culture of data” is helping to better serve brokers and clients through responsiveness and informed decision making. As the company’s data and analytics capabilities build momentum and continue to deepen, Marina shares, “I am genuinely looking forward to seeing and experiencing Vantage’s journey, watching it grow up.”

Taking Risks, Finding Opportunity

There’s few among us that move thousands of miles repeatedly, embrace new cultures, change industries, and work in start-ups. Marina attributes these accomplishments to her ability to push through discomfort when contemplating the new or uncertain. “The desire to look beyond the known

and to take risks is definitely part of my character.” She strives to inspire others to venture into bigger and different endeavors, adding, “Risk is the greatest opportunity.”

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Vantage Risk Voices is an interview series with colleagues across the Vantage Risk companies. This interview was conducted in February 2023. Media inquiries should be directed to John Flannery, Chief Marketing and Communications Officer at john.flannery@vantagerisk.com.

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