

# Juliet White

## Head of Cyber, Tech and Professions

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[Juliet White](#) entered cyber insurance as it became the market we know today. Her timing is no surprise. Throughout her life and career, Juliet's determination has often brought her to the right place at the right moment. In 2022, Juliet joined Vantage as the Head of Cyber, Tech E&O and Professions. She's also a mother of two, Madeleine (4 years) and Emmett (2 years), with a compelling take on how motherhood has shaped her leadership and outlook.



### Intrinsic Motivation

Growing up on the north shore of Long Island in Manhasset (population 8,000), Juliet was often on a sports field. Juliet's father Rick was a professional football player for the Atlanta Falcons, proving the idiom that the apple doesn't fall far from the tree. That familial athleticism struck a chord in her character. "I just really enjoyed being part of a team and working toward a common goal," she said, "And I've always had a competitive nature." (The family love of sports would broaden in 2014 when Juliet married Shawn, a collegiate soccer player.)

Juliet may describe herself as competitive but it's an inward focused trait. She said, "I've held myself to a high standard. Am I better than I was

yesterday or last week or the day before? Am I meeting my own expectations?" adding, "Don't get me wrong, I like to win too."

Each summer Juliet had a job at the local yacht club, Manhasset Bay Club. "I did every job they had there, camp stuff, lifeguard, front desk." Explaining her desire to work at this early age, "I've always been fiercely independent. I like to work; I find it fulfilling."

The same inherent motivation and inner strength behind Juliet's sports and work drove her love of learning. Her academic achievements led her to Cornell University. There she played lacrosse and studied industrial labor relations. In 2006, her lacrosse team claimed its first-ever Ivy League title, finishing 6-1 and a perfect 7-0 record at home. Regrettably, Juliet sustained an injury in her junior year and was forced to the bench.

### **Follow Your Bliss Strengths**

Juliet graduated in 2008 with a unique outlook, sharing that she didn't adhere to the common advice to follow your passion. She said, "Find the things that you're good at and learn to be the best in those things. And that will fuel your drive for what you're doing." Juliet ran headlong toward the path to discover her professional strengths.

As the global financial crisis of 2007- 2009 unfolded around her, job prospects seemed dim. Juliet's former summer jobs at the yacht club proved fortuitous. A club member introduced her to a friend at the NBC News advertising and sales division, launching Juliet into the work force and a formative experience in her career.

At NBC, Juliet was charged with coding advertising placements. "For a week, I put in the wrong code, and it was a lot of money." Her error had a lasting effect on how she manages today. "As soon as I recognized my

mistake, I went to my boss. She wasn't happy but she was also unapologetic with the branding agencies and had my back. I learned the lesson of supporting your people."

## At the Genesis of Cyber

From NBC, Juliet would find a lasting career in insurance. Her step-father was in the industry and told Juliet about an opening at AIG. "He didn't explain it to me and once in the role, I had no idea what I was doing. But I was confident that I'd figure it out."

That gumption would serve her well as the financial crisis loomed large. She said, "It was 2008 and it seemed like everyone had left AIG. We were trying to rebuild a portfolio and there was no one to service deals. We faced so many frustrated brokers." Juliet thrived in the crucible. "You push through and prove to yourself that you can do it. I know I'm going to figure it out and get where I need to go."

From Water Street, "where umbrellas always break," Juliet left for Beazley to help start its fidelity commercial crime team. Beazley's Cyber group happened to sit nearby. "I quickly recognized that cyber and tech was a dynamic and growing area, and there were overlaps with the products that I was working on." Juliet completed her commitments in fidelity commercial crime and requested a transfer.

A new door opened, and Juliet would step into the forefront of leading developments in the cyber insurance market. Cyber insurance premiums totaled \$600k USD in 2010 (Source: [The Washington Post](#)), compared to \$10B USD in 2022 (Source: [Swiss Re](#)). Juliet joined Mike Donovan and Tom Reagan on Beazley's cyber team. Policies were rapidly evolving in response to cyber threats. Mike and team created a new product that was uniquely

structured, and Juliet was equal to the task of helping educate the market. “The ability to sell and help brokers and clients understand the value of the services, in conjunction with the traditional components of risk transfer, was integral to the success of that product and shaping the overall marketplace going forward. We were asking people and organizations to think differently.” She added, “You’re not putting out a fire yourself, right? You call the fire department. This was the genesis of how everyone does it today.”

Prior to joining Vantage, Juliet led AXA XL’s North American Cyber and Tech business. The opportunity at Vantage to flesh out the Cyber, Tech E&O and Professions business proved compelling. She hit the ground running in early 2022, crediting the early success of Vantage Risk’s practice to her colleagues. “We put together a winning team.”

She welcomes the opportunity to create something new at Vantage. “When I first entered insurance, we were keeping paper files and I was confused, to be honest. This can't be real! At Vantage, we have put together a compelling combination of talent, technology and an ability to leverage data and analytics to make quicker, smarter decisions. And then, to have an opportunity to create a more predictive set of models.”

Juliet and the team have placed Vantage Risk on a trajectory to build a long-term, sustainable portfolio and meet the increasing demand for cyber insurance. Howden Broking forecasts the market to [grow to \\$50 billion by 2030](#) (Source: *Reinsurance News*). The Vantage team now trades with all major Retail and Wholesale brokers in the U.S., currently on an excess basis with plans for primary soon.

## **Building New Synapses**

Being a business leader and having two young children places

high demands on Juliet's time. "After my daughter's birth, I recognized you don't ever truly strike a balance. But you get much more efficient at doing things. After you have kids, studies have shown that your brain becomes stronger at prioritizing and assessing risks." (see "[Pregnancy Causes Lasting Changes in a Woman's Brain](#)", *Scientific American*) She also credits her husband for his support, "I married a very, very good man."

Juliet shared that motherhood provides a different perspective to working with brokers, clients, and colleagues. "Everyone has their own set of challenges and opportunities to contend with. Since having children, I bring more empathy to my interactions. I would also say it has strengthened my ability to stay focused on my personal and organizational goals and prioritize what matters to reach our objectives."

Juliet's joy in motherhood is obvious, "They're hilarious. My son's a wise guy -- just a big personality. He says hello to everyone. My daughter is sweet, strong-willed and very funny."

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