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# Q&A with Amalie Zdravkovic

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In a new Q&A, recent graduate joiner Amalie Zdravkovic, sets out her background, how her role is helping her to develop professional skills and what she sees as the main challenge facing the insurance industry.

**Q: What aspects of your background drew you to a career in investment research?**

A: Having studied a Bachelor in Politics, Philosophy and Economics (PPE) and a Masters in Economics, it is perhaps unsurprising that I ended up working with numbers to tell a story. Whilst my education has given me a technical background, my international upbringing taught me to work across cultures – something I try to apply when interacting with clients or working with people across different functions. Finally, through my previous work experience, for example at the European Commission, I acquired hands-on experience interacting with different stakeholders across regulatory, professional services, and corporate sectors.

**Q: How is your role at Deutsche Bank helping you to develop professional skills?**

A: As a junior company researcher at Deutsche Bank, my role has given me opportunities to meet company management teams at an early stage of my career. I've also become increasingly aware of the importance of effective communication to ensure our research reaches the right audience. There is also a lot of investment into junior career development at Deutsche Bank, for example through stock pitch practice sessions, panel sessions, and fireside chats – connecting the junior research body to senior research analysts.

**Q: What do you see as the main challenge facing the insurance industry and what interests you most?**

A: The insurance sector is technical, but insurance is a widely owned product. As such, I am curious about the interaction between insurance products on offer and societal issues, for example, the interconnectivity with the climate. Part of the challenge for insurance companies is predicting the frequency and severity of natural disasters, which are becoming more difficult to predict. It will be interesting to follow how the industry adapts its underwriting processes and capital management in the coming years – and to what extent insurers will evolve with upcoming regulation, such as the Sustainable Finance Disclosure Regulation.



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