

It’s hard to deny that insurance is traditionally considered a male-dominated field due to many factors. However, in a society full of feminist movements, advocates for equal rights and a strong sense of ‘girl power’, we ask ourselves why girls don’t want to be ‘girl bosses’ in STEM fields? As a young woman entering into the insurance industry myself, I had my many doubts, but that all changed when I met Julie Rafailov – Senior Manager of Risk Management an Insurance at Mac Andrews and Forbes Incorporated.

I arrived at St. John’s University in NYC as a Management major but came to realize I wanted to explore something that required more specialization. My advisor at the time drew me into Risk Management because of the professional possibilities but also because of the skills needed for this subsection of business. My Risk Management classes kept me on my toes. The class material constantly challenged me with the industry’s sophisticated terminology and complex procedures. Learning what differentiated a peril and a hazard or applying the right policy to the right risk intrigued me. The material also included real life case studies that allowed our class to discuss and apply all the principles we were learning. I was hooked. I spent my mornings scrolling through industry news sites like [propertycasualty360](#) and [businessinsurance.com](#), slowly building the foundations of my understanding for the industry’s operations.

Officially switched in for a semester, I quickly realized this was where I wanted to be and what I wanted to do because of the love and passion I had grown to have for insurance. On the other hand, I had my fair share of second thoughts for the career growth possibilities and the freedom to express myself in such a structured industry because of my gender. Regardless, I couldn’t wait to jump into the real world and gain some work experience. I built my resume, joined Gamma Iota Sigma - an international professional fraternity organized to promote, encourage and sustain student interest in insurance, risk management and actuarial science as professions, went to social events and learned everything I could about the “real” world. I applied and started working at MacAndrews & Forbes Inc. in Fall semester of my junior year and that’s where I met Julie. Shadowing her made me realize that the industry is what you make of it. Julie shared her personal worries that overlapped with my own when she first entered her career. She remembered showing up to work in wide-legged pants rather than tailored ones and wiping off her lipstick before walking into a board room so colleges would take her more seriously. She quickly learned that she shouldn’t hide the feminine characteristics of her personality but instead use them to her advantage. With them, she has great emotional intelligence and can connect with people with her compassions and has the ability to put herself in their shoes. She is

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adored among her colleagues and clients for these qualities alongside the good work she does in her day-to-day job. One of Julie’s biggest pieces of advice is to always work extra hard to build the foundations of your understanding of the job. When you work in an industry that is male dominated, this is the kind of preparation that’s needed. When people expect you to fail, it is up to you to prove them wrong.

The experience working at Mac Andrews & Forbes has truly been eye-opening and the relationship I have built with Julie has reassured me of my decision to work in the insurance industry. The decision is rooted from my time working here- and *loving* it. The company covers a broad range of industries. Therefore, even though I was initially drawn to the company because its subsidiary Revlon, I’m learning the behind the scenes of insurance in various fields including cosmetics, digital entertainment to biotechnology and military equipment. Even just a few weeks in, this internship has become the place where the knowledge from class comes to life. I read about underwriting and broker meetings, but it was observing them that helped me understand the topics of conversations that really took place. I got to see the steps that actually go into building a new policy or getting a policy renewal. There were always opportunities to learn something new every single day. One day I learned about the science behind a fire sprinkler system, the next we were reviewing engineering layouts of a yacht, and the third I was researching the process of moving a million -dollar piece of artwork internationally.

At the end of the day, your work and will to succeed should matter far beyond your gender. From a larger perspective, men and women face the same challenges while reaching for success. I strongly believe if I work hard enough, the gender barrier will fade and what’s left is up to me. I hope to follow in Julie’s footsteps and become a female role model for future generations of female risk managers.