

Talent Exchange: Unscripted – Episode 1

Speaker 1: Ed Moncreiffe, CEO, Insurance

Speaker 2: Fiona Tang, Manager, Health, EB and GI Products

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Fiona Tang, Manager, Health, EB and GI Products

Ed Moncreiffe, CEO, Insurance

[Speaker 1] Here with Fiona, a manager in our health insurance and benefits department as part of our talent exchange. So, Fiona, let me ask your three questions please. Firstly, now you started with HSBC Life, you left, and then you came back again. So, what brought you back?

[Speaker 2] So why did I decide to rejoin? I think one is, you know, how diversified a company is. You know, I get to meet a lot of different people, different nationalities and I'm able to network with all these people around different countries and markets, so that's really great. And I think also a strong leadership is important because I know what I'm doing, it's right, and I feel like what I'm doing is adding value to the company as well.

[Speaker 1] Great.

[Speaker 2] So, Ed, I think I would be really interested to know what is the most unusual or surprising skills that you have picked up in your career, and how have you put it into use?

[Speaker 1] Maybe not so much a skill, but I have developed an ability to eat all different types of food around the world from places I have worked and travelled, including some pretty unusual things involving chickens' feet and sea cucumbers and various other animals and parts of animal bodies which I as someone growing up in the UK had not anticipated I would be eating. So, that's probably the most unusual.

[Speaker 2] OK.

[Speaker 1] So, health and benefits. What trends do you see coming? Why is it important to you? Why is it important to us as a business?

[Speaker 2] So, I think health is important. In particular, you know, it really links to our everyday life, especially I have two kids, and I want them to be healthy. I want them to grow up healthy. And I think it's important to, you know, have health insurance and then giving myself, giving my kids peace of mind.

[Speaker 1] It's real purpose and cure. Yeah.

[Speaker 2] Yeah. And then I do have a second question, you know, if you could only pick one skill, what would you say is the most essential skill to succeed in our field? And why?

[Speaker 1] I'd say communication.

We are a business that relies on getting an abstract, intangible message across, save now for something in return tomorrow, pay now for a benefit tomorrow, and our ability to communicate that to our clients, to our intermediaries, to our people is probably the hardest and most important skillset that our industry has.

And most important. You just mentioned you're a mum of two. It's International Women's Day coming up. So, what role does insurance play for you as a mum?

[Speaker 2] So, you know, it's International Women's Day. So, my children are my legacy. So, you know, I want to give the best I can to them, and then, you know, education funds and being able to protect their future from a long-term perspective. I think that, you know, insurance would really be able to help me achieve that.

[Speaker 1] I like that. They are your legacy, right? We want to continue to invest in them, right?

[Speaker 2] Yeah. So, Ed, I do have a last question for you. If you could have a superpower, what would it be to help you run the company?

[Speaker 1] A superpower. Well, the ability to predict the future and yield curves in stock markets would be pretty helpful, frankly. I think actually the ability to pause time. You know, time is the only finite commodity that we have. We always struggle to make the most of it. So, the ability to pause time. To do more, whether that's at work or at home, that would be my superpower.

[Speaker 2] Okay. Thank you.

[Speaker 1] Thank you.

[Text on screen] HSBC Life | Opening up a world of opportunity