

## Uncertainty Talent Exchange: Unscripted – Episode 3

**Speaker 1: Ed Moncreiffe, CEO, Insurance**

**Speaker 2: Luis Fernando Núñez Hernández, Global Graduate, International Wealth & Premier Banking**

**[Text on screen]**

Ed Moncreiffe, CEO, Insurance

Luis Fernando, Global Graduate, International Wealth & Premier Banking

**[Speaker 1]** [translated from Spanish] We are here in Mexico with Luis Fernando. Luis is a graduate, a star of our business in Mexico. Luis, we're going to change channel. So, question one: you've been working in insurance for seven months now, right? Before you joined the insurance sector, what did you know about insurance? What did you think about insurance?

**[Speaker 2]** That's a good one. And that's actually funny. The first thing I heard about insurance, was I was not really reading a textbook. I was actually reading about one of my biggest idols, Lionel Messi. I found out his left foot was insured for millions. Then I thought, whoa, if Messi is insured, then maybe I need to be insured as well. That's when I discovered that valuable things need protection.

Later on in my economics degree, I learned more technical stuff, more on the technical side, concepts like moral hazard, adverse selection, that kind of stuff. But honestly, nothing felt insurance feel as real as Messi's foot did back then.

**[Speaker 1]** Lionel Messi to HSBC Seguru.

**[Speaker 2]** Exactly.

So, OK, Ed, my first question for you is, if you could go back in time and you had to write a success manual, what would be your first rule in order to have a thriving professional life?

**[Speaker 1]** Yeah, good question, Luis. I think the most important thing when you start your career, or at least from my experience, is to listen, to learn and to absorb. And I was very fortunate to work with some extremely smart, extremely inspirational managers and leaders, you know, in a younger stage of my career. And being able to just absorb by osmosis the way they think, the way that they interrogate challenges, the way they make decisions, you know. I think that was a privilege and something that I would advocate to all people to do. Be in the office, be present, listen, learn, absorb.

You're 23 years old, right? When you look at your friends around Mexico, what do they think about saving for the future? What do they think about protection? Is the insurance industry relevant for them?

**[Speaker 2]** Definitely. You know, for us, for Mexican young professionals, myself included, they are constantly always about a hustle culture, you know, like juggling jobs, side gigs, risky investment sometimes, in order to chase financial freedom. And honestly that's really inspiring.

But of course, it comes with a lot of risks, hidden risks such as burnout, unexpected setbacks or financial instability. So, I think for us, insurance, it's not only about protection, it is an

enabler. If we want to take big bets towards our future, we need to have a safety net to stay in the game.

**[Speaker 1]** Yeah, very, very good. Without insurance, you can't take risks.

**[Speaker 2]** [Translated from Spanish] Very good. Question number two.

Let's say you have the chance to invite your 23-year-old self out for coffee today. Work issues aside, which story from your life would you choose to tell him in order to inspire him?

**[Speaker 1]** That's a tough question because my 23-year-old me was very different to current me.

But I think it would be about my children and the change they've had on me and the way that I live my life and, in fact, the way that I work and the reason why I work. And I think if I go back when I was 23, I worked for myself, I earned so I could spend for myself. And now frankly, I work for them. I work to save and to earn so they can have the best future that I can possibly give them, and I think that's something I'd like to convey back to 23-year-old me.

**[Speaker 2]** OK, great.

**[Speaker 1]** OK, finally, question number three.

[Translated from Spanish] The most important. The World Cup.  
The World Cup comes to Mexico next year. Who's going to win?

**[Speaker 2]** I hope Mexico can win. That's what my heart says, but I don't know. It would be interesting to see Neymar winning it with Brazil. I think football owes it to Neymar.

**[Speaker 1]** [translated from Spanish] I think England.

**[Speaker 2]** [translated from Spanish] OK, question number three.

If you have the chance to go to one of the countries you have visited in your life, but this time not for tourism, but for a transformative experience, let's say learning a new language or learning in a trade or even practicing for a new local sport. Which one would you choose and why?

**[Speaker 1]** [translated from Spanish] We are here in Mexico.

I have to say Mexico, right? I would love to go to the Yucatan Peninsula and go explore the culture and go explore the history and of course go explore the beaches and the amazing sea life that you have in this part of the world. So, I've got to find some time and get there.

**[Speaker 2]** You need to, definitely.

**[Speaker 1]** Gracias Luis.

**[Speaker 2]** Likewise. It was a pleasure.

**[Speaker 1]** Goodbye.

**[Speaker 2]** Goodbye.

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