Hello, future CEO participants! My name is Zina Laban. I am currently a junior at Columbia College double-majoring in Data Science and Economics-Mathematics. This past summer, I had the most delightful opportunity to intern at Newton Insurance - an insurance provider headquartered in Amman, Jordan – through the CEO Amman program, and what an experience it was!

Let me start off by saying that Newton’s internship program is very highly structured and rigorous. That is, my co-intern and I walked in on our first day, signed contracts, and 30 minutes later we were on our laptops ‘massaging’ huge datasets of insurance claims. Our supervisors, Mira Naffa and Rania Odeh, who were both very knowledgeable and exceedingly sweet, took the time to walk us through expectations for the following 8 weeks. Our program was rotational - meaning we got to spend a set number of weeks under different departments, including the medical department, the property and casualty department, and the life and general department – to get an exhaustive immersion in the insurance industry. And each department, given the intuitively different natures of their insurance offerings, boasted different expectations. Over the course of 8 weeks, they explained, we were expected to analyze A LOT of datasets, utilize business intelligence tools to create beautiful and informative visualizations, examine claims for evidence of fraud and overutilization, put our classroom knowledge to good use by crafting data science solutions to facilitate data analysis and slash costs, and try our hands at creating an earthquake forecasting model – all of which initially involved long hours of maneuvering excel and macro VBAs. Mr. Faris Gammoh – a Columbia Business School alum, the CEO of Newton,
and a Data Science enthusiast himself – often suggested interesting Data Science projects for us to work on instead of the more humdrum excel business and adjusted the 8-week checklist accordingly. To be perfectly honest, I walked into this internship expecting a lot more coding and data science, as per the job description on Handshake, and a lot less mechanical excel work, but now that I have the chance to look back, I don’t think I would have appreciated the ease and elegance of the myriad business intelligence tools we used had I not learned of the sheer genius and profundity of the shortcuts they make possible.

I have been extremely invested in Data Science prior to my internship experience at Newton – always making sure to keep up with the latest developments and occasionally messing with random data sets I find online. Data Science is, simply put, the epitome of elegant detective work. You write aesthetic code, design the most sophisticated visualizations, and conduct alluring statistical tests to probe the data for clues to some mystery you’re trying to solve, and it is as good as the thrill of an adrenaline rush could get. Interning at Newton this summer made me all the more grateful for deciding to pursue a Data Science degree. It had made me quite determined to take on more advanced Data Science classes and to mess around with random datasets whenever I have some free time at hand. And though my experience at Newton Insurance has been nothing short of wonderful, it definitely made me question whether insurance – or financial services, more broadly – is the industry I’d like to venture into upon graduation. Like many people at Columbia, I have made it my goal to land a job at a leading investment bank upon graduation – because that’s usually the easiest way to financial security and visa sponsorship, but now that I have a delightful, firsthand experience of doing Data Science for a living (i.e. a desk job that I actually enjoyed, gasp!), I am not entirely sure if I can abandon that
and just keep moving forward. But as with every other existential decision in the universe that entails a considerable amount of risk, I’ll most likely know in due time.

Newton is a unique company with a unique vision. It aspires to disrupt the insurance industry in the Middle East through the use of technology and data analytics. Newton’s website already has an online payment system in place, meaning that interested parties could actually purchase their insurance policies online! This is a significant (and rather risky) departure from the way business in the Middle Eastern insurance market is typically conducted, as customers tend to be suspicious of technology and more trustful of in-person purchases – the strategy canonical insurers are currently using. If there’s one thing I learned about myself while briefly aiding in the realization of this goal, it’s that I genuinely enjoy a challenge, especially when it’s in a region that is as stubborn to change and disruption as the Middle East.

One thing I didn’t mention is that I am actually Egyptian, hailing from the capital, Cairo. Having worked in Egypt a couple of times before, I didn’t expect Jordan’s workplace culture to be significantly different. Though Egyptian workplaces – or perhaps just the ones I worked at because corporate horror stories do, indeed, exist – tend to be more laidback, the Newton team were quite certainly laidback in their own way. Birthdays, farewell parties, and marriages/engagements, amongst many others, were all special occasions to be exquisitely celebrated. I lost count of the number of times Mira invited us to a scrumptious meal of local Jordanian goodies. We had company-wide “cocktails”/lunches twice to brainstorm marketing and sales strategies and to provide immediate feedback. There is a wonderful ambience of amity and support on our floor, and though the insurance market in Jordan is not faring particularly well this year, the genuine dedication and optimism displayed by everyone on the team made conquering the bearish market a much more pleasant task!
To conclude, I am very grateful for having had the opportunity to intern at Newton Insurance this summer. It was a wild learning experience in a breathtakingly beautiful, generous, and hospitable country, in which I would not conceivably have gotten the chance to live for a whole two months. I am beyond thankful to the CEO Amman for making this a possibility!