



DAWN S. SILVIA

Dawn is a Senior Vice President and an Insurance Client Portfolio Manager at Dwight.

From 14 years of helping insurance clients reach their goals, Dawn Silvia knows that balancing opportunity with careful risk assessment ensures success at the finish line. She finds the same approach useful when she competes in off-road motorcycle endurance races.

STEPPING UP TO THE CHALLENGE

Dawn says that the best part of her job, being a member of the client's team and helping them to reach their goals, is also the most challenging part of her job. "You spend a great deal of time with each client, and you get to know them pretty well. Every client has unique needs, so every situation is different." However, spending a large amount of time working with clients can be extra demanding because Dawn must simultaneously keep up with the latest market trends as well as changes in the insurance asset management industry. How is she able to do it? Dawn says it just comes naturally. "I started in insurance asset management not much above an entry level position and worked my way up. I soon realized how much I liked all the details involved with insurance company asset management. Over the years, I've gotten to know just about every part of the business."

Dawn also notes that juggling multiple priorities and managing all the details of insurance asset management is not the only challenge that must be met in her line of work. "It is so important to continuously identify exactly what the client needs so the portfolio is structured to meet their business goals. This requires good communication skills. It is of the utmost importance that we don't try to push our own agenda onto the client."

WORKING FROM EXPERIENCE

Several market cycles have given Dawn a seasoned perspective on investment solutions. The recent period of low interest rates could have had a negative impact on insurance company portfolios if not ap-

proached dynamically. According to Dawn, "Maintaining an active approach to your assets is the key. If you have the flexibility to move between different asset classes and securities, you can add yield without adding incremental risk." With many insurance companies stretching for yield to meet their operating needs, this perspective becomes more and more relevant.

TAKING ONLY CALCULATED RISKS

Using her knowledge and experience, Dawn helps insurance clients develop a strategy within their individual risk parameters. She works to help them make decisions regarding each opportunity in order to achieve their goals in a way that is comfortable for them. "Most of the time, it isn't the fastest guy that wins the race. One must weigh the risk versus the returns carefully in order to only take calculated risks at a time that is most beneficial. Taking the bigger risks means you might not be there at the end of the day. Taking the smartest risks enables you to cross the finish line week after week."



Dawn Silvia and son, Tyler, at a NETRA race. Photo by Glenn Ellsworth, courtesy of Trail Rider Magazine, November 2004.

WINNING THE NETRA WOMEN'S ENDURO CHAMPIONSHIP

Dawn and her family have been off-road motorcycle racers for about 12 years in the NETRA (New England Trail Riders Association) series. Some endurance races can last for up to eight hours.

In her first endurance race, nearing the finish line, Dawn flipped over her bike. Bloody and in tears, she thought she'd never do it again. Then, when she was told she was the second woman in the 30-year history of the race to finish, she was hooked. "After that, I felt like I could do anything!" And she went on to be the Women's Enduro Champion for the next two years before having her son, Tyler. "Now Tyler has a little 50cc bike, and I'm pretty sure he'll be beating me soon."

*Interview by Ann Janda,
Editor of Dwight Publications*