

QBE European Operations

Transactional Liability Insurance

Meet the team



Toria Lessman

Global Head of Transactional Liability

Toria Lessman is the Head of Transactional Liability for QBE. She leads the team by driving profitable growth, utilizing deep industry expertise across underwriting and claims to provide solutions for a variety of complex risks. In addition, she is responsible for underwriting, marketing and developing transactional insurance products, including representations and warranties insurance/warranty and indemnity insurance, tax liability insurance and contingent liability.

She is a seasoned insurance executive and has held several leadership roles at QBE with increasing responsibilities. Prior to those roles, she concentrated on building the foundation for QBE's specialty insurance product suite by developing almost 30 new offerings. Before joining QBE, Toria worked as an attorney with the law firm Tressler LLP, where she advised insurance companies and provided coverage litigation expertise across multiple lines of business.

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Misbah Minhas

Head of Transactional Liability UK and EMEA

Misbah is based in London and focusses on underwriting risks in the EMEA region and expanding QBE's product offering across Europe.

Prior to joining QBE, Misbah managed the UK M&A team at a global insurer where she was responsible for the launch and development of the W&I product and underwriting complex transactional risks.

Misbah practiced as a solicitor for over a decade at various law firms (Dentons, MWE and DLA Piper) advising on domestic and international M&A and private equity transactions before joining the insurance market in 2019.

Misbah graduated with a LLB (Hons.) from the University of Leeds.

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Kai Salvador Cooper

Transactional Liability Underwriter

Based in London, Kai underwrites transactional liability insurance across the UK and Europe. Prior to joining the team, Kai worked for a global insurance broker placing W&I, tax and contingent insurance solutions for a range of corporates, investors and sovereign wealth funds on their M&A and strategic investments.

Kai has a keen interest in intellectual property risks, placing some of the first IP/M&A hybrid policies in the market as a broker. Prior to QBE, Kai worked for an MGA gaining knowledge across various areas of insurance, as well as in a business analyst role at QBE.

After earning a BA (Hons.) in History, Kai worked as a political analyst for a think-tank.

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Hermon Zeration

Transactional Liability Underwriter

Hermon is based in London, underwriting transactional liability risks within the UK and EMEA region. Prior to joining QBE, Hermon was an M&A Analyst for another international insurer where he supported the EMEA W&I, Tax and Contingency underwriting teams.

Hermon also spent time as an Underwriting Assistant at a leading global MGA where he worked with the Management Liability, Financial Institutions and Kidnap & Ransom teams.

Hermon graduated with an LLB (Hons.) from the University of Dundee and has a MSc in Law and Finance from Queen Mary, University of London.

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