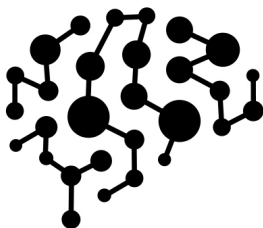


ONE GOLDEN NUGGET



**HOW TO
SURVIVE
AND
THRIVE
VOLUME III**

**JOE FOSTER, FOUNDER OF REEBOK,
RETURNS WITH POWERFUL NEW STORIES OF
RESILIENCE AND INNOVATION, CHANGING THE
WORLD ONE PAGE AT A TIME.**

Joe Foster



ANDREA BAER

Reinsurance Executive and Senior Vice President

Andrea Baer and I share two passions: one is a love for travelling, continuous learning and improving and the other, of course, is our shared appreciation for Reebok shoes. As a former aerobics instructor in her free time twenty years ago, she swears by them as the ultimate sports footwear. I like to think Reebok was ahead of its time in designing a light, soft, yet sturdy shoe that women truly embraced. But beyond our mutual love for Reebok and jet-setting to far-off places, what resonated with me most was her *never-stop-learning* mindset. At ninety, after everything I've experienced in life, I can confidently say that I'm still learning every day.

Andrea grew up in a remote Bavarian village, where isolation bred self-reliance and sport was her first arena of competition. Whether it was football with the boys or marksmanship with her sister, these weren't just childhood games — they were early lessons in resilience, performance, and the thrill of shared victory. From these fields and firing ranges, Andrea learned that with enough grit, any goal was attainable. Just as lasting was the lesson in collaboration: the power of pursuing something greater than yourself as part of a team.

Looking back, Andrea often found herself stepping into leadership roles, despite being the youngest and often the only girl. "I had to get comfortable being uncomfortable," she says. Fear never held her back. Life in a small village, soon felt confining. Restless for more, she began to imagine a different future: one driven by motion, ambition, and the vibrant pull of the city — a world waiting to be explored.



A natural planner, Andrea was determined to fund her travels. She spent summers selling ice cream, already driven by a vision of seeing the world. At first, she saw hospitality as her ticket to global adventure. It wasn't. But that pivot led her into insurance, both industries that not only supported the travel she craved but also aligned with her analytical mindset and long-term strategic thinking.

Being multi-passionate, fitness became an unexpected second platform. Teaching aerobics and Reebok Step classes, she built physical stamina, confidence, and stage presence. Certified by leading fitness institutes, she juggled building a full-time insurance career while teaching across multiple fitness studios and designing group fitness programmes. Eventually, she fulfilled one of her dreams: training with Les Mills in New Zealand. But even her boundless energy had limits. One evening, after teaching a high intensity group fitness class, she felt very exhausted, analysed her strengths and weaknesses, and made a bold choice — in order to close a large gap she paused her corporate career to improve her English language capabilities and spend nine months exploring Australia. It was intentional and transformational, but most importantly, it changed everything.

The leap paid off. With fluent English and a fresh perspective, Andrea joined a Big Four accounting firm — a move that later opened the door to a global reinsurance giant she's proudly called home for the past 17 years. "When I joined the audit department," she recalls, "I created my own opportunity for an underwriting internship. What was meant to be three months of training turned into years of hands-on experience." Eager to deepen her leadership skills, Andrea pursued an Executive MBA, sponsored by the company she is still grateful for, and soon after, took another bold step: relocating to Brazil. She had no background in Portuguese or Latin America, but embraced the challenge. She adapted quickly, learned the language, and exceeded the targets set for her international assignment.



**“To succeed, you need to take
calculated risks.”**



Still, she couldn't resist exploring a few iconic destinations along the way. Trekking to Machu Picchu had long topped her bucket list — a dream she was determined to fulfil. Another unforgettable moment was attending the Rio Carnival. It wasn't just about the spectacle or having fun, but about full cultural immersion. "It helped me understand the people, their energy, and what drives them."

For Andrea, travel was never just about the destination. It was about connecting to the place, the people, and to something greater than herself.



Brazil taught Andrea how to thrive amid volatility. From there, she moved to Miami with some training time in New York. She launched and led the Alternative Risk Transfer for Latin America team. She began as a one-woman department, defining strategy, building market infrastructure, and cultivating client relationships from the ground up. It was entrepreneurial leadership at its purest, and she thrived on it.

Over the years, Andrea has led high-impact initiatives across continents, forged deep trust with clients, and contributed with tangible, life-changing solutions — from disaster relief structures to innovative risk transfer in emerging markets. Reinsurance, unlike traditional insurance lines, demands a blend of economic insight, strategic vision, and human empathy. "It's not like selling a single car or life insurance policies," she

says. “It’s about thought leadership. The impact is enormous, especially when we partner with governments or co-create solutions that support communities in times of crisis.” For Andrea, the power of reinsurance lies in its reach: it’s where complex theory meets human resilience, and where leadership, at its best, means making a difference when it matters most.

Andrea also invests in the future of leadership. As a founding member of the Chief Miami chapter, she engages with fellow women executives through peer coaching and strategic development sessions. She attends themed events and gatherings across the country to grow her network and stay connected to innovations occurring in business leadership.

She also mentors emerging professionals — particularly young women — helping them craft their own path not only professionally, but personally. Whether they’re navigating corporate roles, entrepreneurial ventures, or trying to balance both, Andrea encourages them to prioritise well-being alongside ambition. She knows that balancing these aspects allows women to thrive — and that while rare, seeing women succeed in the boardroom is one of the most powerful things there is.



**“My big five for life are:
integrity, curiosity, courage,
leverage, and impact.”**

Andrea's advice to anyone starting their career is simple: prioritise continuous learning and professional growth. "I started with the basics, an apprenticeship programme in Germany, then went on to study business," she explains. "Later, I pursued an Executive MBA in financial services and insurance, a joint programme by three well-known universities, the University of St. Gallen being one of them. It's important to build a strong educational foundation. Having well-known institutions on your CV helps, of course, but the key is mastering the fundamentals. From there, continuous learning is crucial; you don't stop once you've reached a certain level, you keep building."

With her lifelong passion for movement — from sports to aerobics and dancing — a serious car accident one night, driving home from Latin dance performance trainings in Miami, could have taken away everything Andrea loved most. Instead, it became a moment of reckoning. Today, she remains deeply grateful for the life she's had and the one she's still living.

The young girl from a remote village in southeastern Germany had dared to dream big, and never let go. Now, she sees the results of that vision, strategy, and determination reflected in the photos she's gathered over the years. Each one is a snapshot of a world explored, a moment lived, and proof that with vision and grit, it's possible to build a life of intentional motion — a mosaic of impact, resilience, and reinvention.





“If one door closes in front of you, don’t knock or try to break the lock, deadbolt it from your end, turn around, and explore other paths in life!”

Today, Andrea is stepping into her next evolution. Her passion for intrapreneurship has led her to a new chapter: a high-level reinsurance leadership role in New York, building on everything she's achieved so far. At the same time, she continues to sharpen both her business acumen and personal growth — always learning, always moving forward.

Where does it all lead? That part is still unfolding. But one thing is certain: Andrea's commitment to continuous growth and a curiosity that finds fuel in leadership keeps her moving forward, building momentum not just in reinsurance but far beyond it. She's not done building. She's just getting started.





“You don’t get trust — you earn it, starting with yourself. Build self-trust like a muscle — every rep adds certainty. And when the world senses that certainty, it moves. That’s how deals get done, doors open, and people follow.”



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