



24TH

ASIA INSURANCE
INDUSTRY AWARDS

2020

*The
Winners*

ASIA
INSURANCE REVIEW

Member: Beacon International Group, Ltd.



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Welcome message

The pandemic is on full blast with a second wave too. Insurance has been hit hard in many ways in this COVID-19 crisis. Insurance is so much a part of every aspect of life and business that everything touches on it.

In these dark times, for the Asia Insurance Industry Awards to recognise excellence is an amazing act of belief and trust that insurance does good and can stand tall despite any odds. Hence these 24th awards are particularly significant. We were determined not to postpone them and I salute all the sponsors who kept their faith with us and urged me to continue with the awards as scheduled.

And what an emotionally rewarding experience it has been. It gave us the chance to see first-hand the quality of the leading players in the industry rushing out with the full customer-care pack to reach the man in the street. Sure, it is an uphill task. Insurers can only pay claims that are covered and not otherwise. That is the simple logic of a contract. Yet I was proud to see how many insurers - and those serving the industry - go beyond the call of the contract in the name of service.

I take this opportunity also to acknowledge all 305 candidates who believed themselves to be outstanding enough to take part in the awards despite the lockdown and work-from-home limitations. We had a great display of mettle, talent innovation and incomparable customer care. Bravo to the industry.

A thumbs up to our panel of 38 judges who went the extra mile to suss out the best-of-the-best with integrity and diligence. It was not an easy task, requiring many hours of reading and reflection - first with remote judging of the write-ups of all the qualifying entries and then the second round on judging day on 8 September. This year, with the travel restrictions, the judges met on Zoom to deliberate over the winners. We tried to replicate the real experience as best we could and as safety would allow.

We are finally at the moment of truth in recognising the winners - who will now carry the responsibility of boosting the image of insurance for the years ahead.

I wish the insurance industry a great future. It is in good hands and a bright future is assured.



Sivam Subramaniam
Editor-in-chief,
Asia Insurance Review



The judges



Mr Alan Wilson

CEO, MSIG Holdings (Asia) Pte Ltd; and Executive officer, deputy head, International Business Department, Mitsui Sumitomo Insurance Co Ltd (Japan)

Mr Alan Wilson has helmed the Singapore-based Asia regional holding office of Mitsui Sumitomo

Insurance Group (MSIG) as CEO since 2008. In his capacity as CEO, he also serves as chairman or director on the boards (or equivalent) of 20 MSIG-related entities around the region. Under Mr Wilson's leadership, the MSIG network in Asia has expanded to 14 markets. In April 2015, Mr Wilson was honoured to be appointed as the first foreign executive officer, Mitsui Sumitomo Insurance (Japan). Mr Wilson has a sound executive management track record and over 40 years of experience in the general insurance industry.

Prior to joining MSIG Asia, Mr Wilson was the Asia CEO at Allianz from 1999. He assumed overall responsibility for managing over 20 general, life and health insurance operations across 14 countries and later served on several boards in Asia for Allianz and for other groups such as Parkway. He joined Allianz from Guardian Royal Exchange Assurance Group where he was Asia managing director.

A British national and a Singaporean permanent resident, Mr Wilson has lived and worked in Asia since 1982 in various places, including Hong Kong, Indonesia, Pakistan and Singapore.



Mr Anil Wadhvani

President and CEO, Manulife Financial Asia

Mr Anil Wadhvani is president and CEO of Manulife Asia. He is responsible for the overall management of Manulife Asia operations in Cambodia, China, Hong Kong, Indonesia, Japan, Macau, Malaysia, Myanmar, the Philippines, Singapore, Taiwan, Thailand and Vietnam. Mr Anil is also a member of Manulife's executive committee.

Mr Anil is a global financial services leader who spent a highly successful 25-year career with Citi. His roles at Citi included being global head of operations for consumer banking, head of consumer and commercial banking for Europe, Middle East and Africa, Asia Pacific regional head of cards and personal loans, and CEO of Citibank Singapore Limited. He also led in various roles of strategic importance across cards and retail businesses during his tenure with Citibank in India.

Mr Anil holds a bachelor of commerce and masters in management studies from Mumbai University. He has lived and worked in New York, London, Singapore and is now based in Hong Kong.



Mr Antony Lee

Chairman, General Insurance Association of Malaysia; and CEO, AIG Malaysia

With over seven years in the Malaysian insurance industry as CEO of AIG Malaysia, and six years as chairman of the General Insurance Association of Malaysia (PIAM), Mr Antony Lee has extensive experience representing industry issues locally within Malaysia, and at the Association of Southeast Asian Nations (ASEAN) level through the ASEAN Insurance Council. He is also the chairman of the Malaysian Insurance Institute and a board member of the Ombudsman for Financial Services, the Financial Community Outreach Programme and the American Malaysian Chamber of Commerce.

The judges



Mr Atul Boda

Group chairman, J B Boda Group of Companies

Mr Atul Boda is the group chairman of all J B Boda Group of Companies in India and overseas offices. He has more than 30 years of experience in the insurance and reinsurance industry – predominantly treaty and also in facultative for specialised classes of business. In addition, he has experience in export credit, agriculture, financial liability and other classes.

He travels widely to different parts of the world to expand existing relationships and build new ones. The Federation of Afro-Asian Insurers & Reinsurers (FAIR) – Certificate of Recognition awarded him the 'Hall of Fame' award during the FAIR conference held at Bahrain in 2017 for his contribution to the development of the insurance industry at the national level, commitment to regional cooperation among Afro-Asian countries and inspiration and support to FAIR.

He was conferred honorary fellow of Narottam Morarjee Institute of Shipping during the 39th Convocation Ceremony in 2018.



Mr Benjamin Ang

Editor, Asia Advisers Network

Mr Benjamin Ang is an experienced journalist, editor and corporate communications executive with industry experience. He has been in the financial services industry for over 15 years with experience in sales, recruitment, training and communications. He regularly meets and gains insights from insurance regulators, heads of associations, and regional and global CEOs of (re)insurance companies on the developments and trends of the industry.

Mr Ang is a speaker and a proud advocate of the life insurance industry. He is passionate about trumpeting the underappreciated work that professional advisers do for society. He was recognised and awarded by Marketing Institute of Singapore, the national body of sales and marketing, as "Advocate of Life Insurance in Asia". Currently, he is Editor of Asia Advisers Network. Launched by the region's premier publication Asia Insurance Review, AAN is an online platform dedicated to meeting the information needs of advisers and agency leaders with the aim of helping to raise the bar in the industry. He led the launch of the Asia Trusted Life Agents & Advisers Awards, the first-of-its kind international platform to recognise the best in financial advisory beyond production figures in an independently-audited judging process.

He holds the professional qualifications of Chartered Financial Consultant (ChFC) and Associate Estate Planning Practitioner (AEPP).



Mr Chai Sophonpanich

Chairman, Bangkok Insurance

Mr Chai Sophonpanich, past chairman of the Federation of Thai Insurance Organization, and past president of the East Asian Insurance Congress (1985-1986 and 2004-2005), is a leading and a revered elder in the Thai insurance market.

Having served five two-year terms as the head of the non-life body, he has spearheaded several initiatives to nurture the image of the industry as being more responsive to the needs of the people and the economy.

A science graduate from the University of Colorado, Mr Sophonpanich has been with Bangkok Insurance for 48 years. Since 1978, he has been the chairman and CEO of Bangkok Insurance. During this time, the company has grown to be a major player with a staff strength of more than 1,500.

Under his stewardship, the company received the ISO 9002 certification in 1997 and ISO 9001 in 2002, and on two occasions was named the best non-life insurer for three consecutive years since its inception in 2002 by the Thai regulator.

Mr Sophonpanich has also served several terms as vice chairman and chairman of the ASEAN Insurance Council, an organisation which he helped pioneer.

He was named personality of the year at the inaugural Asia Insurance Industry Awards in 1996.

The judges



Mr Chris Wei

Global chairman, Aviva Digital
Executive chairman, Aviva Asia

Mr Chris Wei is currently the global chairman for Aviva Digital and executive chairman for Aviva Asia.

In July 2015, he was appointed to the newly created role of global chairman, Aviva Digital. In this role, he leads Aviva Group's global drive in digital, and has transformed the 321-year-old insurer into a leading InsurTech disruptor. In addition to leading the group marketing function, he is also responsible for driving the implementation of Aviva Group's true customer composite strategy.

As executive chairman, Mr Wei works closely with senior leaders on setting strategic directions and managing the operations of Aviva across Asia. He is also actively involved in making decisions on initiatives that have significant implications for the business, customers, employees and other key stakeholders across the region.

Before joining Aviva in October 2014, Mr Wei was group CEO and executive director of Great Eastern Holdings and many of its key subsidiaries from 2011. During his tenure, he was responsible for successfully growing the company's business and further entrenching its leadership position in its home markets of Singapore and Malaysia. He also served as deputy chairman of Lion Global Investors, a leading Southeast Asian asset management firm, and was a director of Singapore Reinsurance Corporation.



Mr Christoph Spichtig

CEO, Asia-Pacific, SCOR Global P&C

Mr Christoph Spichtig has been SCOR Global P&C'S CEO for Asia-Pacific since April 2019.

He previously held the position of chief underwriting officer for SCOR Reinsurance Asia-Pacific based in Singapore.

He joined SCOR in 2007 and before relocating to Singapore in 2014, held the role of general manager in Sydney, heading SCOR's non-life operation and in has been in charge of treaty underwriting for Australia, New Zealand and the Pacific Islands since 2008.

Prior to that, Mr Spichtig assumed several underwriting positions at SCOR (and previously at Converium) in Zurich, Switzerland.

He holds an EMBA from INSEAD and a master's degree in civil engineering from the Swiss Federal Institute of Technology, ETH.



Mr Dadang Sukresna

Technical director, Asuransi Binagriya Upakara

Mr Dadang Sukresna has been the technical director of Asuransi Binagriya Upakara since 2011. He started his career in the insurance industry at Tugu Pratama Indonesia as head of the management of information system department in 1984.

Prior to serving the chairman of AAUI (General Insurance Association of Indonesia), he held positions as chair of statistics, research, analysis, IT and actuarial at AAUI. He holds a bachelor's degree from the Bandung Institute of Technology and a master's degree from De Montfort University Leicester.

The judges



Mr David Jacob

Regional CEO, Marsh Asia

Mr David Jacob was appointed regional CEO of Marsh Asia in September 2016. He leads Marsh Asia, which serves clients in the world's fastest-growing region, comprising: China, Hong Kong, India, Indonesia, Japan, Korea, Malaysia, Myanmar, the Philippines, Singapore, Taiwan, Thailand and Vietnam.

Mr Jacob has 30 years of experience in the Insurance industry. He began his career in 1990 with Marsh in New York where he worked in the multinational practice looking after risk management programs of Fortune 100 companies as they expand overseas. He then moved to the Marsh Philippines operation in 1996 where he ran business development before eventually being appointed as CEO in 1999. He held this position until his transfer to Marsh Hong Kong as CEO.

Most recently, Mr Jacob served as head of sales, Asia Pacific, as well as head of specialties, Asia – positions he had held from August 2010.

Mr Jacob holds a bachelor of science (BSc) degree in Business Administration from the University of Arizona.



Mr Edward Moncreiffe

CEO, HSBC Life (International)

Mr Edward Moncreiffe is the CEO of HSBC Insurance (Asia) and HSBC Life (International), overseeing HSBC's insurance businesses in Hong Kong and Macao.

Since joining HSBC Group in 2005, Mr Moncreiffe has served in a variety of senior executive positions across broking, underwriting, reinsurance, life and non-life insurance business lines as well as working in group strategy. Prior to moving to Hong Kong in 2016, Mr Moncreiffe was head of life and pensions for HSBC Brazil.

Beyond HSBC, Mr Moncreiffe is the deputy chairman of the Hong Kong Federation of Insurers and the chairman of the Life Insurance Council. He is also a member of the Economic Policy Committee and Financial & Treasury Services Committee of The Hong Kong General Chamber of Commerce. He is a governor of the Matilda International Hospital and a director of the City Mental Health Alliance HK. He holds a BA (Hons) from University of Durham, UK and an MBA from University of Chicago Booth School. Mr Moncreiffe is also a chartered insurer of the Chartered Insurance Institute.



Mr Erik Bleekrode

Head of Insurance, KPMG China & Asia Pacific

Mr Erik Bleekrode is head of insurance for KPMG China and Asia Pacific and is lead partner for the Insurance Accounting Change Advisory practice for KPMG in Hong Kong. Prior to moving to Asia, he spent 2 years in KPMG's insurance team in Sao Paulo, Brazil.

He started his career in the Netherlands and has worked with KPMG for more than 30 years. Throughout his career he has worked across the full spectrum of financial services including Insurance, investment management and banking. An audit partner by background, Erik expanded his areas of expertise through his work in Brazil and Hong Kong and is now a partner in KPMG's Finance Strategy & Transformation practice. He is also a member of KPMG's Global Technical Topic Team for insurance accounting and represents China and Asia Pacific on KPMG's Global Insurance Leadership Team.

The judges



Ms Evelina Pietruschka

Secretary-general,
Asean Insurance Council; and
Chairman, WanaArtha Life

Ms Evelina Pietruschka holds a bachelor of science (BSc) and MBA from Pepperdine University, California. She is also a qualified associate from the Insurance Agency Administration and Customer Service, LOMA, as well as chartered life underwriter and chartered financial consultant from Singapore College of Insurance.

From 1999-2011, she was CEO and is currently chairman of WanaArtha Life, one Indonesia's biggest life insurers.

During her leadership, WanaArtha Life has achieved various prestigious awards, among others, acknowledgment as a Global Growth Company by the World Economic Forum in 2014. WanaArtha Life became one of the ASEAN leads in the Sustainable Development Investment Partnership, a joint initiative by WEF and OECD in 2016. As of 2020, WanaArtha has been the voice of ASEAN insurance industry's response to COVID-19.

She has also been secretary-general of the ASEAN Insurance Council since 2011. Her contributions have played an important role in making the organisation's transformation successful. Her continuous improvement of the organisation was noticed by various stakeholders and as the result, since 2015, AIC has been recognised as the trusted partner for the insurance regulators in ASEAN, particularly at the ASEAN Insurance Forum. In addition, the profile of the organisation has been raised up as its existence is increasingly taken into account as an important part in the development of the industry.



Ms Farah Jaafar-Crossby

CEO, Labuan IBFC Inc Sdn Bhd

Ms Farah Jaafar-Crossby is the CEO of Labuan IBFC Incorporated, a wholly-owned subsidiary of Labuan Financial Services Authority, the statutory regulatory authority for Labuan International Business and Financial Centre, under the purview of Ministry of Finance, Malaysia. Labuan IBFC serves as the jurisdiction's official market development agency.

Ms Jaafar-Crossby, a seasoned strategic communication, market development and financial services professional, brings with her more than 25 years of experience in wholesale financial services, putting her in good stead to position and develop Labuan IBFC as Asia's go-to mid-shore financial intermediation centre.

Formerly attached to the Asian Institute of Finance and Bursa Malaysia, she has served in numerous senior market development and strategic communications roles. She also managed the Association of Stock Broking Companies Malaysia, an industry-led lobby group representing Malaysian stockbrokers during the demutualisation exercise of the national exchange, allowing her a unique hands-on experience surrounding high level issues relating to multiple stakeholder management and long-term strategic business strategy.

Passionate about equality, financial inclusion and win-win partnerships, she strongly believes in the saying that 'a rising tide lifts all boats.'

Ms Jaafar-Crossby has an LLB (Hons) from Sheffield University, United Kingdom.



Mr Franck Baron

Chairman, Pan Asia Risk & Insurance
Management Association (PARIMA)

Mr Franck Baron is the founding chairman of PARIMA, the Asian regional risk-managers association and vice-president of International Federation of Risk and Insurance Management Associations (IFRIMA).

He was vice-chairman, board member and head of education for the French risk managers Association (AMRAE) until end of 2003 and board member of the Swiss Risk Managers Association (SIRM) from 2004 to 2009. He was also board member of FERMA until August 2009.

He gives regular lectures and courses on risk management and insurance topics.

He holds a master's degree in political sciences and management, as well as in risk management and is an associate in risk management as well as European fellow in applied risk management.

Mr Baron is a certified director from the INSEAD International Directors Programme since 2017 and he holds the European FERMA RIMAP risk management certification (since 2016).

He received the 2007 European risk manager of the year award and the 2014 Asian corporate risk manager of the year award.

He is married with three children.

The judges



Mr G Srinivasan

Director, National Insurance Academy

Mr G Srinivasan joined the National Insurance Academy, Pune as director in December 2018. He has more than 38 years of experience in the general insurance industry both in India and abroad.

A well-known name in the Indian financial sector, he is the longest serving chairman-cum-managing director of a public sector insurance company. His last appointment was that of chairman-cum-managing director of the largest Indian insurer, New India Assurance Company. Prior to joining New India Assurance in 2012, he was the chairman-cum-managing director of United India Insurance Company Ltd. Earlier he had served as managing director of New India Assurance (Trinidad & Tobago). In each of his assignments he has taken these organisations to new heights.

He has been on the board of several companies which include GIC Re, GIC Housing Finance, Prestige Assurance and the Agriculture Insurance Company of India. Mr Srinivasan was also the president of Insurance Institute of India, Mumbai. He is currently on the board of directors for several companies.

He is a commerce graduate from Madras University, an associate of Institute of Cost Accountants of India and a fellow of Insurance Institute of India.



Mrs Hauw-Quek Soo Hoon

Operating partner, iGlobe Partners

Mrs Hauw Soo Hoon is an operating partner at iGlobe Partners, a leading venture capital firm with extensive cross-border experience and a proven track record. She has over 30 years of experience in the local and international insurance industry.

Ms Hauw started her career as an actuarial trainee in London and returned to Singapore to various management roles in the private sector, including business growth and change management. She then joined the Monetary Authority of Singapore (MAS), Insurance Supervision Department as executive director. As MAS representative to the International Association of Insurance Supervisors (IAIS), she was a member of its executive committee. She chaired IAIS education subcommittee to develop and implement its curriculum for regulators in the emerging markets.

She had served as a member of the CPF advisory panel and Medishield life review committee. She had also served on the boards of the School of the Arts and Enactus.

She is currently a board member of the Singapore Deposit Insurance Corporation, Special Needs Trust and SEADRIF Insurance. She is a current member of the Ministry of Health's Medishield Life Council and Central Provident Fund's Insurance Schemes Committee. She graduated from the London School of Economics with BSc (Econs) specialising in statistics. Ms Hauw is a fellow of the Institute of Actuaries (UK) and distinguished fellow of the International Association of Insurance Supervisors (IAIS).



Mr James Beedle

CEO, Asia Pacific property & casualty and CEO, Partner Reinsurance Asia

Mr Beedle is CEO of Asia Pacific P&C for PartnerRe as well as CEO of Partner Reinsurance Asia Pte Ltd. In March 2019, he was appointed to PartnerRe's executive leadership team and has executive responsibility for the global clients and broker management unit in addition to his existing regional responsibilities.

He joined PartnerRe in January 2017 from Willis Towers Watson where he was most recently senior managing director, Willis Re Asia Pacific, based in Singapore responsible for Willis Re's operations across the region.

He originally joined Willis Re in 1990 in London and commenced his career in the London market retrocession department. In 1992 he moved to Australia with Willis Re to service clients across Australia and New Zealand along with the placement of international business into the Sydney market. Prior to leaving Australia in 2010 he was deputy managing director, Willis Re Australia.

In 2010 Mr Beedle moved to Japan as CEO Willis Re Japan and whilst based in Tokyo, had responsibility for Willis Re's Japanese property and casualty portfolio, a role he held until moving to Singapore in June 2012 as senior managing director, Willis Re Asia.

He holds a BA honours degree in economics from York University and is a member of the Australian Institute of Company Directors.

The judges



Dr Kai-Uwe Schanz

Deputy managing director and head of research & foresight, The Geneva Association

Dr Kai-Uwe Schanz was appointed deputy managing director and head of research and foresight of The Geneva Association in November 2019. Before joining The Geneva Association, the only global association of insurance companies, based on individual CEO membership, Dr Schanz spent 12 years co-running a reinsurance-focused strategy, business development and communications consultancy, which he co-founded in 2007. During those 12 years, he served as an external advisor to The Geneva Association and a number of (re) insurers and government units worldwide. From 2016 to 2018 he was a non-executive member of the board of directors of Trust International Insurance and Reinsurance Company in Bahrain.

Dr Schanz started his career in re/insurance in 1995, as a senior economist at Swiss Re, before moving to Hong Kong as the company's chief economist for the Asia-Pacific region and returning to Zurich as managing director global communications content. In 2004, he joined Converium (which was later acquired by SCOR) as head of corporate development and communications.

Dr Schanz holds a master's degree in economics from the University of Konstanz (Germany) and a PhD in economics from the University of St Gallen (Switzerland). In 2003 he received a lifetime appointment as research fellow at Peking University.



Ms Kumjoo Huh

Executive vice president, Kyobo Life Insurance and Korea representative, G20 EMPOWER and Women 20

Ms Kumjoo Huh currently is executive vice president at Kyobo Life Insurance headquartered in South Korea. She is in charge of new markets strategy and operations for the company's digital transformation, organisational culture and overseas business. At the same time, she is Korea Representative for G20 EMPOWER (empowerment and progression of women's economic power) and Women 20.

She has 10 years of experience in B2B marketing and sales where she worked with Fortune 500 companies in Korea. From 2004 to 2009, Ms Huh represented Kyobo Life in China where she successfully established CSR programmes with the Insurance Association of China and other related governmental departments. She also set up strategic alliance with China Life Insurance.

At Kyobo Life, she is the leader for company's D&I programme and organises a diversity and inclusion conference on an annual basis. She currently serves as chair of WIR mentoring programme for the Korean German Chamber of Commerce. She was director for Women in Innovation in Korea from 2010-2014 where she organised the nation's first career fair for female college students and set up the cross-mentoring project with Japan. She also played the role of director for the Seoul Scholarship Fund aimed at providing scholarship to high school and university students. In China, she was director for the Peking University China Center for Insurance and Social Security Research.



Ms Loh Guat Lan

President, Life Insurance Association of Malaysia; and Group managing director and CEO, Hong Leong Assurance Bhd

Ms Loh Guat Lan is the group managing director and CEO of Hong Leong Assurance (HLA), a wholly owned subsidiary of Hong Leong Financial Group, the holding company of the financial services division for Hong Leong Group Malaysia.

Ms Loh has 30 years of experience in the life insurance industry. She began her professional career as a management trainee with a reputable international life insurance company. Her last role prior to joining HLA was vice president and senior director of agency (Malaysia), the first female appointed to such position at the time in Malaysia and amongst Asia's six countries in her previous company.

She joined HLA as COO of the life division in August 2007 and was appointed group managing director and CEO in September 2009. Under her stewardship, the company has grown exponentially and delivered a solid and consistent financial performance.

Ms Loh currently serves as the chairman of HL Assurance, Singapore, and the director of HLA Holdings; Hong Leong MSIG Takaful; Hong Leong Insurance (Asia), Hong Kong; MSIG Insurance (Malaysia); LIAM Holding; LIAM Property and the Malaysian Insurance Institute.

Ms Loh is also the current president of the Life Insurance Association of Malaysia, and a board member of the Financial Industry Collective Outreach and Financial Services Professional Board respectively.

The judges



Mr Marc Haushofer

Chairman, Singapore Reinsurers' Association (SRA); and Executive vice president & CEO Asia Pacific, Validus Reinsurance Ltd

Mr Marc Haushofer currently serves as CEO, Asia Pacific. He joined Validus Re in 2008 and was appointed to head Validus Holdings' new Asia-Pacific Representative Office in early 2009. Under his management, Validus Re was granted approval by the Monetary Authority of Singapore to operate as a branch reinsurer underwriting general reinsurance business in Asia. He has also led the Singapore Reinsurers' Association (SRA) as its chairman since January 2017.

Prior to Validus Re, Mr Haushofer was the CEO and principal officer of Munich Reinsurance Company, Singapore Branch from 2001 to 2007, heading Munich Re's Southeast Asian hub. From 1998 to 2007, he was a deputy member of the executive management at Munich Reinsurance Company, Munich.



Mr Mark Saunders

Group chief strategy and corporate development officer, AIA Group Limited

Mr Mark Saunders is a group executive committee member of AIA Group Ltd and is responsible for the Group's strategy and corporate development, including M&A and corporate transactions, strategic partnership deals and ecosystem development for the Group.

He drives the purpose-led strategic evolution of AIA in moving beyond being a transactional reactive payer to be a service-orientated value-adding proactive partner for life, which not only provides financial protection when it's needed most but also actively manages risk through improving people's wellbeing and healthcare outcomes – a pure form of creating shared value.

He joined, and took up his current role at, AIA in 2014 and is a board director of various companies within the Group, has been responsible for the Group's Corporate Solutions, Group Life and Health and Healthcare businesses across all 18 markets, and has also served as Group chief marketing officer bringing together strategy and marketing centred around customer propositions driving evolution of customer-centricity of the business.

Before joining AIA he was managing director at Towers Watson and before that was CEO of Clerical Medical (CMI) both based in Hong Kong. He is a Fellow of the Institute and Faculty of Actuaries and Fellow of five other professional actuarial bodies.



Mr Michael J Morrissey

Special adviser and former president and CEO, International Insurance Society

Mr Morrissey was appointed president and CEO of the International Insurance Society (IIS) in 2009. He retired earlier this year and is now special adviser in the IIS.

He was a senior adviser to the UN on the insurance industry and a member of the World Economic Forum's Global Council on Insurance and Asset Management. Mr Morrissey was a member of the board of directors of Selective Insurance Group and served as chairman of its finance committee.

He was also a member of the board of overseers of the St John's University School of Risk Management. Prior to joining the IIS, Mr Morrissey was chairman and CEO of Firemark Investments and was also its chief investment officer and an SEC registered investment adviser.

IIS is a global forum for insurance industry stakeholders, probing vital issues and utilising original research to drive growth and innovation. IIS membership consists of insurance leaders, regulatory authorities and insurance scholars from 90 countries.

The judges



Mr Michael Shin

Senior vice president, RGA Hong Kong
Chief executive officer, RGA Korea
Chief marketing officer, RGA Asia

Mr Michael Shin is CEO at RGA Korea and senior vice president at RGA Hong Kong, with executive oversight responsibility for all of RGA's business activities in South Korea and Hong Kong. He is also chief marketing officer for RGA Asia, with responsibility for all marketing activities in RGA's Asia Pacific region.

His insurance industry experience spans nearly three decades. Prior to joining RGA in 2011, he served as executive vice president and chief marketing and distribution officer of New York Life Korea (now ACE Life), where his duties included being head of agency distribution, marketing, product design and corporate communication. He was also with Samsung Life Insurance South Korea, where he was corporate vice president, channel strategy and planning, and senior vice president and chief of Advisors and Financial Planning Center. Earlier, he spent more than 15 years with Prudential Financial Insurance, where he was managing director for the Asia market.

Mr Shin received a bachelor of arts (BA) degree in economics and international business from the University of Wisconsin-Madison.



Mr Paul McNamara

Editor, Asia Insurance Review

Mr Paul McNamara is a journalist, editor, author and biographer with extensive experience in Asia, the UK, the Arabian Gulf and Australia covering the wholesale financial markets. Over the years he has worked for the Financial Times Group, Fairfax Media, Euromoney Institutional Investor, CPI Financial, Yasaar Media and Eglemont Media.

His areas of specialisation include insurance, reinsurance, risk, Islamic finance, investment banking, project finance, trade finance, wealth management, private equity, hedge funds and alternative investments, the Middle East banking and finance industry, GCC capital markets and the world of interest rate securities.

Over the years he has launched numerous publications that have gone on to define their markets, including Shares Magazine in Australia, Banker Middle East Magazine and Private Equity and Hedge Funds Middle East in the UAE and The Islamic Globe newspaper in London.

He is also the author of numerous books including Qatar Takes Off, The History of Banking in the UAE, The History of the National Bank of Abu Dhabi, Dubai Islamic Bank: 35 Glorious Years, Understanding Interest Rate Securities, Business Doha, Uttar Pradesh: Modern Business Hub, Abu Dhabi and Dubai: Young and Rich and many others.

He has a BA (Hons) in politics, philosophy and economics from Christ Church, Oxford University.



Mr Richard N C Austen

Chairman, Reinsurance Brokers' Association (Singapore); and
CEO, Asia Reinsurance Brokers Pte Ltd

Mr Austen started his insurance and reinsurance career in Lloyd's of London, working for the Lloyd's broker Thompson Graham Ltd which later became Jardine Thompson Graham. He became actively involved in Asian reinsurance in 1974.

After 30 years of insurance and reinsurance broking services in Asia with Jardines, in 2002 Mr Austen joined A J Gallagher to develop its broking business in Asia.

Subsequently, with the global sale of Gallagher's reinsurance operations, who during the banking crisis exited reinsurance in most international markets, Mr Austen led the local management team to complete a management buy-out and rebranded the company Asia Reinsurance Brokers (ARB). Today ARB is the largest specialist Singaporean reinsurance broker serving clients in the ASEAN.

In 2016, ARB purchased a broker in Indonesia and divested 25% of its shares to a specialist insurance investor BP Marsh & Partners which enabled ARB to expand and deliver to clients a broader range of analytical services and diversification of products. ARB also owns a subsidiary company in Kuala Lumpur and opened representative offices in Manila and Yangon.

Mr Austen is also chairman of the Reinsurance Brokers Association (Singapore). He is also founder of the free portal Catastrophe and Risk Management in ASEAN (CARMA).

The judges



Mr Robert Zhang

Director of board, Risk & Insurance Management Society; and IKEA China business risk and compliance director

Mr Robert Zhang started his career with Willis Group in the US, where he gained much experience in the risk management and compliance profession. In 2007, Mr Zhang moved to Shanghai and joined Willis' newly established China joint venture. During this time, he held many managerial positions in the company and also established one of the country's first global China practice by helping many Chinese companies manage their international risk profiles.

In 2010, Mr Zhang took his professional journey to corporate risk management and compliance. He has held many strategic and advisory positions for Fortune 500 companies in their China/Asia Pacific portfolio.

Mr Zhang is currently the business risk and compliance director of IKEA China with responsibilities covering the company's enterprise and operational risk management, internal control, compliance and ethics programmes.

To advocate for risk professionals and advance the risk management profession globally, Mr Zhang has served on the board of the Risk Management Society (RIMS) since January 2015 as a director.

Mr Zhang is passionate about developing young risk professionals, and has been a guest-lecturer in enterprise risk management at Peking University since 2016.



Mr Russell Higginbotham

CEO reinsurance Asia & regional president, Swiss Re

Mr Russell Higginbotham was appointed CEO reinsurance Asia and regional president Asia on 8 July 2019. Before being named to his current role, he was CEO reinsurance and regional EMEA, where he successfully spearheaded its regional transformation and client delivery model after his appointment in 2018.

Mr Higginbotham joined Swiss Re in 1994 and assumed several roles in life and health before eventually being named head of new business. In 2002, he moved to Tokyo as life and health country manager for Japan, and subsequently for South Korea.

Four years later, he was named CEO of Swiss Re for Australia and New Zealand and in 2010, moved back to the UK as CEO reinsurance for UK and Ireland. In 2016, he was appointed head of life and health products for reinsurance, where he was pivotal in moving the needle on the hugely successful and industry-leading Magnum automated underwriting solution.

Now based out of Singapore, he oversees more than 2,000 staff in 11 Asian cities.

A UK citizen, Russell is married with two daughters, both of whom were born during his previous stints in the region.



Mr Ruud Sommerhalder

Asia insurance leader, PwC

Mr Ruud Sommerhalder relocated to Hong Kong in September 2017 as the leader for PwC's Asia insurance practice. Additionally, he is also the lead relationship partner for a global insurance company with major operations across the Asia. Before moving to Hong Kong, Mr Sommerhalder held similar leadership roles for PwC on major European insurers in Germany and in The Netherlands.

Mr Sommerhalder started his career as an academic teaching international and European taxation in 1989 at the Erasmus University and did a PhD. In 1995 he worked in Rome for the law firm Studio Fantozzi and joined PwC in 1997. Between 2002 and 2005, he was with PwC in New York focusing on Dutch listed multinationals and US multinationals with investments in Europe and the US. While in Amsterdam between 2005 and 2014, Mr Sommerhalder led a cross-industry group focusing on listed multinationals.

He has consulted with his clients in Asia, Europe and North America on best practices of how to define the winning strategy for insurance companies in Asia.

Mr Sommerhalder brings his experience on how to work with executive board members across the globe and how to lead global teams.

The judges



Mr Saloon Tham

CEO, Tokio Marine Asia

Mr Saloon Tham is the CEO and director of Tokio Marine Asia. Mr Tham has rich and diverse experience spanning more than three decades in the insurance sector, having held executive roles from appointed actuary, CFO to CEO, in both country and regional capacities, including greenfield start-up experience. Prior to joining Tokio Marine, he held several leadership roles in life insurance companies, which include AIA, Thailand; Allianz SE, Singapore; Chubb Group, Hong-Kong & China; New York Life and London Life.

In addition to being a non-executive director of Tokio Marine Life Insurance Singapore Ltd., Mr Tham also sits on the board of Edelweiss Tokio Life Insurance Company Limited, PT Tokio Marine Life Insurance Indonesia, Tokio Marine Insurans (Malaysia) Bhd, Tokio Marine Safety Insurance (Thailand) Public Company and IFFCO-TOKIO General Insurance Co. Ltd.

Mr Tham obtained his bachelor and master of mathematics degrees from the University of Waterloo, Canada. He was a fellow of the Society of Actuaries in the US, fellow of the Canadian Institute of Actuaries, member of the American Academy of Actuaries and chartered life underwriter in the US.



Mr Sara Lamsam

President & CEO, Muang Thai Life Assurance Public Company Limited

Mr Sara Lamsam is the president and chief executive officer of Muang Thai Life Assurance Public Company Limited (MTL). With over 27 years of experience, Mr Lamsam has led MTL to become a leader in Thailand's life insurance industry.

He is also the founder and director of Fuchsia Venture Capital Co., Ltd. (Fuchsia VC) and Fuchsia Innovation Centre, which seek strategic investments and partnerships with a focus on insurtech and healthtech.

Mr Lamsam has been actively involved in the enhancement of rules and regulations in Thailand's insurance sector, having worked with the Office of Insurance Commission (OIC) to set a strategic roadmap to set new standards for the sustainable growth of the life insurance industry.

He has served in many positions in both the life insurance industry and the financial sector, such as the president of the Thai Life Assurance Association, the chairman of the Federation of Thai Insurance Organizations, the managing director of Life Insurance Fund, the chairman of the Thai Financial Planners Association, the advisor of the Society of Actuaries of Thailand, and the advisor of the Board of Trade of Thailand. In addition, Mr. Lamsam also holds academic positions such as the advisor to the president of Association of Capital Market Academy and the member of the Board of Trustees, Bangkok University.



Mr Scott Ryrie

Co-CEO, AM Best Asia Pacific (Singapore); and board member & commercial director for Asia Pacific

Mr Scott Ryrie is Co-CEO of AM Best Asia Pacific (Singapore), as well as commercial director and board member for AM Best Asia Pacific. Based in Singapore, he currently leads the company's strategic market development for the region.

An insurance veteran, he entered the industry in 1977 – straight from school – and joined direct insurer, City Mutual and Sphere Drake. He went on to join Munich Re, Alexander Howden London and Sterling Offices and has taken on different roles across the insurance and reinsurance industry spectrum.

In 1996, he set up Nac Re's Australian branch, which later became XL Re. He moved to Singapore to oversee XL Re's Asia Pacific operations in 2002, before joining Allianz Re Singapore as regional CEO from 2008-2011.

Mr Ryrie was also Guy Carpenter's managing director and vice chairman, Asia Pacific from 2012-2013, before starting an independent consultancy, Ryrie Consulting, in 2013.

The judges



Mr Steve Collins

Global Partner, NMG Consulting

Mr Steve Collins is a partner with NMG Consulting based in London and Singapore. He enjoys more than 25 years of successful entrepreneurial and executive experience in the financial services, consulting and technology sectors throughout Asia, EMEA and the Americas and is responsible for NMG's global digital and innovation insights programmes. He specialises in working with NMG clients on digital marketing and distribution strategy development and execution, with an emphasis on customer engagement models and platforms that optimise new business and inforce management.

Prior to joining NMG, he was the CEO and a board member of the SCOR Group's consumer marketing (ReMark), automated underwriting (Velogica) and claims (ReHalto) businesses where, in conjunction with NMG, he established and authored the industry's leading annual Global Consumer Study on the buying behaviours and preferences of life and health insurance consumers.

He is actively involved in the global InsurTech sector holding a range of angel, non-executive and advisory roles within the venture capital and start up communities across Asia Pacific, Europe and North America, with a particular interest in the health and wellness space. His views on innovation are widely read each month in *Asia Insurance Review* and he is a longstanding member of the Asia Insurance Industry Awards judging panel.



Dr Suthiphon Thaveechaiyagarn

Secretary-general, Office of Insurance Commission (OIC), Thailand

Dr Suthiphon Thaveechaiyagarn obtained his LL.B with honours from Thammasat University and became a Thai barrister-at-law in 1984. He later received the Anandhamahidol fellowship (King's scholarship) to further his study abroad and obtained his LL.M from both Harvard University and University of Pennsylvania where he also received his doctorate degree in law.

In addition, he has completed a number of advanced training programmes in law and management. He started his work in government service as a legal officer in the Department of Business Economics, Ministry of Commerce, where he took part in international multilateral trade negotiations and had the opportunity to work at the Office of Commercial Affairs in Geneva.

In 2006, he was appointed as the secretary general of the Election Commission. In 2011, Dr Thaveechaiyagarn was appointed as the National Broadcasting and Telecommunications Commissioner where he was a member of the Telecommunication Commission. In 2014, he was appointed as a state audit commissioner as well as chairman of the committee of disciplinary budget and finance. He also served as the chairman of the anti-money laundering commission between July 2016 and August 2017.

At present, Dr Thaveechaiyagarn is the secretary general of the Office of Insurance Commission (OIC) and member of the Insurance Commission since 2015. He also holds other important positions such as vice chair of the Committee of Life Insurance Fund, vice chair of the Committee of the Non-Life Insurance Fund, and board member of the Financial Institutions Policy Committee.

Dr Thaveechaiyagarn is also a part time lecturer of law at several leading universities and institutes for both undergraduate and postgraduate programmes.



Mr Tapan Singhel

Managing director and CEO, Bajaj Allianz General Insurance

Mr Tapan Singhel has rich experience in the insurance industry of more than 25 years, of which the last eight years has been spent heading Bajaj Allianz General Insurance in India.

He also chairs the CII National Committee on Insurance and Pensions, and has won numerous accolades, to name a few, 'Personality of the Year' at the India Insurance Summit and Awards 2019, 22nd Asia Insurance Industry Awards 2018 and Indian Insurance Summit 2017. He has been featured as 'LinkedIn Top Voice in India' consecutively for the past two years, and was also recognised as the 'Most Promising Business Leader' of Asia at The Economic Times Global Business Summit 2018.

Under his leadership, Bajaj Allianz has emerged as the most profitable private general insurer in India, with revenues growing at a CAGR of 15% and profits at a CAGR of 16.5%.

Customer obsession and passion to do good for the people are what drives Mr Singhel and his success in the industry. A scientist by education, but insurer at heart, he works towards making a difference in the lives of people in whatever little way he can. His belief is to live in the moment and cherish it.

Mr Singhel is known for his 'communicative leadership' style, where he believes in engaging regularly with employees and customers through social media.

The judges



Mr Tony Gallagher

CEO, Asia Pacific, Guy Carpenter & Company Limited

As CEO of Guy Carpenter's Asia Pacific region, Mr Tony Gallagher is responsible for strengthening the company's market position across Asia Pacific and enhancing its client service capabilities in the region covering Australasia, Greater China, India, Japan, Korea and Southeast Asia.

He joined Guy Carpenter in 2013 as CEO of the Pacific region where he managed the firm's

Sydney office and led its treaty business for Australia and New Zealand. He also is a member of the Marsh & McLennan Companies board of managers in Australia.

He has over 25 years' experience in the reinsurance sector and worked in a wide range of positions in the United Kingdom, Japan and Australia, eventually assuming senior management responsibilities. He began as a property facultative underwriter at General Reinsurance and rose to general manager client services, Asia Pacific during his 17-year tenure there. He also served as board member of the Insurance Council of New Zealand.

Mr Gallagher holds an undergraduate degree in commerce from the University of Canterbury in New Zealand and an MBA from Edinburgh University in Scotland.



Mr Zainudin Ishak

President and CEO, Malaysian Reinsurance Berhad

Mr Zainudin Ishak is the president and CEO of Malaysian Reinsurance Berhad, a position he has held since April 2015. He has accumulated over 30 years of experience in the insurance industry covering a range of business and functional roles earned in various capacities in both domestic and multinational corporations in Kuala Lumpur, Hong Kong and the Kingdom of Saudi Arabia – which included being a CEO for the last 14 years.

Mr Zainudin has served as chairman of Malaysian Takaful Association from 2012 to 2015. In addition to his current role, he also sits on board of Financial Park Labuan, Malaysian Re (Dubai) Ltd and PIAM (General Insurance Association of Malaysia). He is also an associate of the Malaysian Insurance Institute (AMII).

ASIA INSURANCE REVIEW

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Now more than ever, people need the security of insurance, and RGA is committed to helping our industry fulfill its noble purpose. RGA partners with insurers to develop expert solutions that meet the challenges of today and deliver sustained value over the long term – both for our clients and for the millions of people they serve. Together, we will overcome the current crisis, seize emerging opportunities as we move forward, and build a stronger future for the industry.

RGA

www.rgare.com

Life Insurance Company of the Year

HSBC Life (International) Limited

Dedicated to being a trusted lifelong partner of its customers, HSBC Life Hong Kong strives to help its customers keep their promises not only to themselves but also their loved ones – from protection, illness, savings and education to retirement.

Upholding its rebranding message 'Because a promise is a promise,' HSBC Life keeps evolving and resonating with new and existing customers by offering a wide range of products and services through various channels with face-to-face, digital and remote capabilities. It strives to help customers keep the promises they make to themselves and their loved ones regardless of location or situation.

HSBC Life is committed to helping Hong Kong people deliver on their promises to themselves and

their loved ones through multiple initiatives: Addressing eldercare needs, diversifying its product range and continuing its digital transformation.

HSBC Life understands that effective communication and customer engagement can further build relationships with customers and become their 'real' trusted partner.

Through an insurance literacy platform and an interactive game platform, HSBC Life has helped customers understand insurance products that have long been seen as technical and difficult.

Despite very challenging social conditions in the second half of 2019, HSBC Life continued to leverage its brand, product, distribution and investment strengths to look after

the different needs of customers and achieved number one market share during the period.

The company also goes the extra mile in community outreach and is committed to supporting people in need through sponsorships and volunteer work, as well as developing young people with high potential.

To build the employer brand among youth, HSBC Life launched the first HSBC Life Insurance Innovation Competition, aiming to develop high-potential young talents and bring more innovative ideas to the insurance industry. About 170 students from seven universities in Hong Kong took part and generated 39 innovative proposals. The winning teams have been offered internship opportunities at HSBC Life.

RGA

Sponsor's Profile

Reinsurance Group of America, Incorporated (NYSE: RGA), is a Fortune 500 company with approximately \$3.5tn of life reinsurance in force and assets of \$76.7bn as of 31 December 2019. RGA is one of the largest life reinsurers in the world.

From our global headquarters in St Louis, Missouri and operations around the world, RGA delivers expert solutions in individual life reinsurance, individual living benefits reinsurance, group reinsurance, health reinsurance, facultative underwriting, product development and financial solutions.

We understand and value the power of fresh thinking and innovative ideas. We listen to our clients, and continually strive to provide ways to help them prosper and grow.

www.rgare.com

Go Digit General Insurance Limited

With the aim of making insurance simple, Digit Insurance is fighting negative concepts that have long been associated with insurance – complexity, boredom, consumer exasperation, legal language and jargon.

It made insurance simple by designing health insurance products that were created by doctors and simplified by kids. This led to customisable, easily understood plans that did not intimidate consumers with the combination of complexity of insurance and the medical field.

Apart from launching the big portfolio, it also tries to understand what people need in the next phase of their lives. For Digit, this was a year of launching new products,

including travel insurance, flight delay insurance and India's first coronavirus cover.

In partnership with the Indian Railway Catering and Tourism Corporation (IRCTC), the company offers complimentary travel insurance cover for anyone booking a flight ticket through the IRCTC website that will cover accidental death or disability and loss of baggage. This complimentary cover is offered to around 23m Indians daily.

Digit also simplified insurance through empowering the customer, by using automation technologies such as machine learning and AI. Its processes are centred on customers self-servicing through smartphone-enabled processes, allowing them

to complete various inspections and claims in minutes rather than hours.

This emphasis on simplicity has had many positive impacts for Digit – the company recorded a growth in premiums of 87% in 2019 as well as a 2.76% increase in motor market share and a 1.16% increase in overall market share in FY2019-20.

In addition, it managed to maintain its high service levels during the lockdown period in March and April this year and managed to respond to customer calls and resolve 96% of all cases over the 'phone. Digit's automated processes have also made for a much more seamless customer claims experience, with 50% of motor spot claims getting resolved within a day and money being transferred without any issues.

Cathay Life Insurance Co, Ltd

Cathay Life Insurance (Cathay Life) was established in 1962 and is not only the most recognised insurer in Taiwan, but is also a pioneer in insurance products and services. By embracing the core values of integrity, accountability and innovation, it has the largest market share in Taiwan with over 8m customers.

With the global growth of e-commerce and FinTech, more and more customers prefer to engage directly with an insurance company online to fulfil their needs. Cathay Life established four core approaches for excellence, including hiring talent, focusing on user experience, building cross industry alliances and enhancing digital capabilities.

Aiming to be a leading digital insurer, Cathay Life initiated the 'ACE2' project, which represents acquisition, communication, engagement and ecosystem. It is dedicated to delivering the best digital customer experience by implementing innovative technologies in all customer service interactions.

To change the stereotype that insurance is complicated and difficult, it launched innovative campaigns, customised products and cool-designed platforms to make it fun.

Organising competitions, cross-campaigns with popular brands and apps such as Pokemon GO and integrating insurance to traditional culture events, Cathay Life made

sure insurance and its digital approach permeated many aspects of customers' lives.

Cathay Life also adopted a truly omnichannel approach by offering clear and simple lines of communication and information through various popular platforms, such as SMS, Line or its own app. Through these, customers could easily check the status of their insurance services, and even track their claims processes.

Cathay Life was the leader in premium income market share in 2019. It is also the market leader in online insurance premium income with nearly \$34m (an increase of 300% compared with 2018), 42% market share and 47% new customers.

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HOW WELL GETS DONE

Health Insurance Company of the Year

AXA AFFIN Life Insurance Berhad

AXA AFFIN Life Insurance (AALI) is an emerging leader in the health and protection segment in Malaysia, and has adopted a differentiated strategy to target the country's millennials who are relatively under-insured.

Since 2019, AALI has outperformed the market in Malaysia in five out of six quarters and improved its market share from 1.5% to 3.9% as of 1Q2020.

In line with its vision, 90% of customers acquired in 2019 were between 20-45 years old and over 90% of them bought health and protection products.

It engages customers digitally through lifestyle apps as part of its holistic health ecosystem. 'Be Well & Fit' is an example of a health management programme AALI

has been running since 1 January 2020 which, in collaboration with BookDoc, aims to incentivise customers to stay active and healthy by increasing their daily step count.

Steps are tracked via the BookDoc app – a health-rewards platform that incentivises healthy living and allows customers to search and make appointments with specialist doctors. Customers are also able to enjoy rewards such as discounts on gym memberships, wearable fitness devices, fitness apparel, healthy food, health screenings and movies.

Another recent campaign called 'Stressed Out, Reach Out' seeks to address mental stress, anxiety or depression due to COVID-19 or uncertain economic changes arising from the government lock-down. Done in partnership with Naluri – a digital therapeutics solution

provider – customers can get access to health coaches, dietitians, psychologists, fitness/lifestyle coaches and medical advisers.

Meanwhile in November 2019, AALI started the 'Get Ubat' service, which provides customers with online medical consultation, e-pharmacy and medication delivery. Partnering with DoctorOnCall – Malaysia's largest online doctor consultation platform – the programme aims to offer Uber-like pharmaceutical services in addition to telemedicine and Skype-doctor services. Such a service has proven vital for customers seeking medical consultation or long-term medications during the COVID-19 period.



Sponsor's Profile

Optum is the service and technology arm of UnitedHealth Group. Optum is a global company with a mission, to help people live healthier lives and to make the health system work better for everyone.

Our solutions for payers range from wellness, digital engagement, biometric screening and prevention, onsite wellness and medical services, mental health and employee assistance programs and state of art innovation in AI and Machine Learning to automate claims and payment processing.

UnitedHealth Group UHG is a distinctively diversified health and well-being company headquartered in the United States. UHG ranked 5th on Fortune Magazine with over \$201 billion in revenues in 2017, and 300,000 employees serving more than 124 million consumers in all states and 150 countries across the globe. Optum has 10 global delivery hubs and offices in China, Hong Kong and Singapore to cover APAC region.

www.optum.com

The Association of Indonesian Qualified Insurance & Reinsurance Brokers (APARI)

Recognised for its high standards in the education and training of insurance and reinsurance brokers, the Association of Indonesian Qualified Insurance & Reinsurance Brokers (APARI) has grown significantly over the last 12 months.

The association had a total of 3,000 graduates on 30 April 2020 compared to 2,400 graduates the previous year.

APARI was established in 1993 to create a forum to support the continuing professional development of insurance brokers by conducting formal education programmes, seminars, workshops, training and members' discussion groups.

Currently, insurance brokers along with reinsurers, insurers, loss adjusters, claims consultants and law firms send their employees for education and training with the association.

As a result of its successful campaign and engagement with the Indonesian Financial Services Authority (OJK), APARI's education syllabus has been recognised by the regulator and it has been made mandatory for all practising insurance brokers to be a member of APARI.

In 2019, the association's education programme was recognised by the Indonesian Insurance Professional Certification Authority under the auspices of the National Professional Certification Board as fulfilling requirements to achieve Level 5, 6 and 7 accreditation. Internationally, APARI's syllabus and qualifications have been acknowledged and recognised by ANZIIF under a mutual recognition agreement.

After launching the 'Go International' initiative in 2018, APARI also conducted in-house training programmes, seminars and workshops last year in

collaboration with other domestic insurance industry associations and international companies for insurance industry practitioners as well as other professionals and the wider community.

When the COVID-19 pandemic brought about a lockdown in Indonesia, resulting in professionals working from home, APARI launched a new initiative to provide access to more insurance education resources and expertise to its members and the wider community.

As part of the initiative, digital e-learning education programmes and in-house training programmes were introduced via online streaming.

APARI is said to be the first insurance associations in Indonesia to implement digital e-learning – which has allowed the association to expand its international outreach further.

Marsh

Spanning 14 markets, over 30 offices and with a team of over 5,000, Marsh has a combined market reach, talent and specialism that is hard to beat.

Marsh is committed to helping clients succeed, supporting colleagues' aspirations and contributing to the community. In recent years, Marsh has aligned its services to clients' industries and business cycles with an industry-focused approach that provides tailored advice and solutions.

With the challenging macro-conditions imposed by COVID-19, Marsh rushed to its clients' aid by utilising a pandemic response cycle tool. Sharing over 20 solutions through a series of industry-tailored webcasts, Marsh also empowered its brokers with tools and access to specialised expertise to help navigate the pandemic's challenges.

Marsh also continued to innovate with digital and analytics-based solutions to deliver value to clients, colleagues, and insurers. In 2019, it introduced several high-profile digital and analytics solutions to the market and established a digital entity focused on innovation and transformation, making it simpler and easier for clients of all sizes to gain access to comprehensive and efficient risk tools. This function leads its digital initiatives and works with clients, insurers, regulators, InsurTechs, and data providers to create next-generation solutions.

At the core of Marsh is people. The leadership believes loyalty works both ways. In March 2020, with the pandemic threatening jobs everywhere, leadership committed to taking care of colleagues, promising that jobs were secure, and

that there would be no recording of annual and sick leave in 2020.

Taking it further than job security, it aims to secure colleagues' mental and physical wellbeing, by helping them cope with working from home due to the pandemic. Marsh launched a series of weekly activities covering physical, mental, emotional and spiritual wellbeing.

Marsh believes that engaged and empowered colleagues will contribute to the success and viability of its clients businesses, communities and the economy broadly. The year 2019 was one of great successes and many milestones as a combined Marsh and JLT Specialty organisation. In 2020, its aim is to progress digital, innovation and client-centric propositions further to the benefit of clients and communities at large.

Our commitment to excellence



Singapore 🇸🇬

Claims Initiative of the Year 2020 Insurance Asia Awards

CSR Initiative of the Year 2020 Insurance Asia Awards

Gold Winner for Travel Insurance 2020 Quality Service Award by Reader's Digest

Digital Insurer of the Year 2019 Triple A Digital Awards by The Asset

Asia's Most Transformative Insurer 2019 Financial Insights Innovation Awards by IDC Financial Insights

Hong Kong 🇭🇰

Best Loyalty Programme for Finance and Insurance 2020

The Loyalty Engagement Awards by Marketing Interactive

Insurance Initiative of the Year 2020 Insurance Asia Awards

Digital Insurance Initiative of the Year 2019 Insurance Asia Awards

Indonesia 🇮🇩

No.1 Foreign Non-Life Insurer 2018 Infobank Insurance Awards

Top 5 Best Financial Performance of General Insurance Companies 2018 Insurance Consumer Choice Awards

Thailand 🇹🇭

Organization of the Year 2020 - Insurance Services and Social Contribution The Foundation for Thai Society

E-Claims Award 2019 Office of Insurance Commission

Thailand (MSI Branch)

1st for Excellent Management Insurance Company 2018 Prime Minister's Insurance Awards by Office of Insurance Commission (OIC)

Philippines 🇵🇭

P&C Insurer of the Year 2018 Awards for Excellence by InsuranceAsia News

Malaysia 🇲🇾

Silver Winner for Car Insurance 2020 Quality Service Award by Reader's Digest

P&C Insurer of the Year 2018 Awards for Excellence by InsuranceAsia News

For over 100 years, MSIG has been Asia's leading general insurer with an extensive network in Asia – representation in every ASEAN country, Hong Kong, Australia & New Zealand. With our wealth of experience and commitment to this region, we are able to leverage on our multi-channel distribution, strong partnerships with intermediaries, and extensive geographical network to offer a wide range of personal and commercial insurance solutions to meet the needs of our customers. MSIG is a part of the Mitsui Sumitomo Insurance Company Limited, within the MS&AD Insurance Group. The Group is one of the top 10 non-life insurance groups in the world.

msig-asia.com/awards



A Member of **MS&AD INSURANCE GROUP**

National Reinsurance Corporation of the Philippines

National Reinsurance Corporation of the Philippines (Nat Re) has gone to great lengths to serve its clients, the industry and the society better, and push the envelope of what it means to be a national reinsurer.

The recent projects the company has undertaken have reaped unparalleled positive effects for the domestic market and will have significant benefits for every Filipino.

Last year, it launched reinsurance facilities for sabotage and terrorism and for liability and financial lines which will allow for efficient distribution of risk exposures, thus optimising domestic capacity.

It is also collaborating with the Insurance Commission and the Philippine Insurers and Reinsurers' Association to implement a Philippine catastrophe insurance facility that will encourage insurers

to promote catastrophe insurance more actively, thereby providing Filipinos with greater access to protection against natural disasters.

Nat Re is currently involved in several initiatives aimed at promoting climate risk insurance, pursuing reinsurance pooling opportunities, and advancing risk-informed decision making.

The company is part of a pilot project that will encourage the involvement of the private sector in agriculture insurance, and is project manager of the Oasis Project, an initiative that aims to develop the first open-access catastrophe model for floods in the Philippines. The Oasis Project will also build long-term capacity among stakeholders in the Philippines to develop, understand and use catastrophe models for risk-informed decision making.

Nat Re's CEO is also part of the Climate Risk Insurance National Task Force of the RFPI Asia III project of the German development aid agency GIZ that aims to engage the government to support the insurance industry in developing sustainable climate risk insurance solutions for low-income groups, the most-at-risk, and micro, small and medium enterprises.

The company is leading the charge in advancing mutual cooperation within the insurance industry in the region and continues to pursue mutually beneficial agreements with fellow reinsurers.

Throughout its endeavours, Nat Re has continued to ensure that its strategies and day-to-day activities remain in line with its sustainable development goals.



Sponsor's Profile

MSIG, a member of the MS&AD Insurance Group, is Asia's leading general insurance brand with a global presence in 46 countries. The group is ranked fifth among non-life insurance groups in the world based on gross revenue and the number one Japanese insurer with A+ Stable credit rating. With over 10,000 employees worldwide, MSIG is represented in all ASEAN markets as well as in Australia, New Zealand, Hong Kong, China, Korea, India and Taiwan.

MSIG was recently named 'Asia's Most Transformative Insurer' by IDC Financial Insights and 'Digital Insurer of the Year' by The Asset, for its outstanding digital initiative in using robotics process automation to achieve significant business improvements. In Indonesia, it was awarded 'No.1 Foreign Non-Life Insurer' by Infobank, and in Malaysia, 'P&C Insurer of the Year' by Insurance Asia News. These awards and accolades are a testament to our commitment to developing a vibrant society and securing a sustainable future for the world.

In support of the (re)insurance industry in the region, MSIG is a proud sponsor of the 'General Reinsurer of the Year' award for the 13th consecutive year at the 2020 Asia Insurance Industry Awards.

www.msig-asia.com



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business challenges

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Our
innovative solutions

=

Greater success
in Asia's resilience



Swiss Re

Increasingly natural disasters are putting an uncertain global economy under even more stress. At times like these, it's more important than ever to work with a strong and experienced partner who really knows the market and the challenges ahead. At Swiss Re, we work together with you, leveraging innovative solutions and our extensive natural catastrophe expertise to help make you and the world more resilient. From business continuity parametric solutions, to flood solutions for an underinsured market, to a better understanding of customers through behavioural economics, we can help you protect and grow your business, as well as achieve greater success in strengthening Asia's resilience.

We're smarter together.

Follow us on



Generali Indonesia (The Human Safety Net)

Over the last three years, Generali Indonesia (Generali) has gone above and beyond to support less-privileged members of the community. Through The Human Safety Net (THSN), a global movement to empower disadvantaged people, Generali has been actively involved in the development of early childhood in disadvantaged families and parenting classes, which includes building good parenting between children and parents.

Working with multiple non-governmental organisations (NGOs), the company runs its Saturday Academy – volunteering activities every Saturday that focus on the character development of children, parenting classes and providing nutrition for pregnant women and toddlers.

Generali involves members of its management team, employees and

agents as volunteers in the activities, allowing them to contribute directly to the movement. To date, more than 300 of its personnel have joined as volunteers.

In addition to the volunteering activities, Generali also introduced a payroll donation programme that allows its employees to donate a portion of their salary to the THSN programme. Last year, its employees managed to contribute IDR250m (\$17,000) to the cause. As of 2019, Generali's THSN programme has helped around 2,000 children through play sessions, tutoring, and health check-ups, and almost 500 parents through parenting and financial literacy classes.

This year, the company has enhanced the THSN programme by strengthening its knowledge base and improving the creativity of its tutoring and teaching sessions, and launched several initiatives to

support the programme through the COVID-19 pandemic.

Since March, it has purchased 30,000 cloth face masks from local suppliers and distributed them to employees, customers, agents, NGOs, bank partners and the general public (as social media giveaways).

Payroll donations from the company's employees and agent have also been used to provide three portable hand washing units for health education, while an extra IDR50m was raised to support NGOs in purchasing protective equipment for doctors and nurse and to print educational posters which are placed in strategic areas.

To work around social distancing measures, Generali has gone digital with its employee volunteering activities, supporting NGOs with learning materials shared through WhatsApp.



Swiss Re

Swiss Re

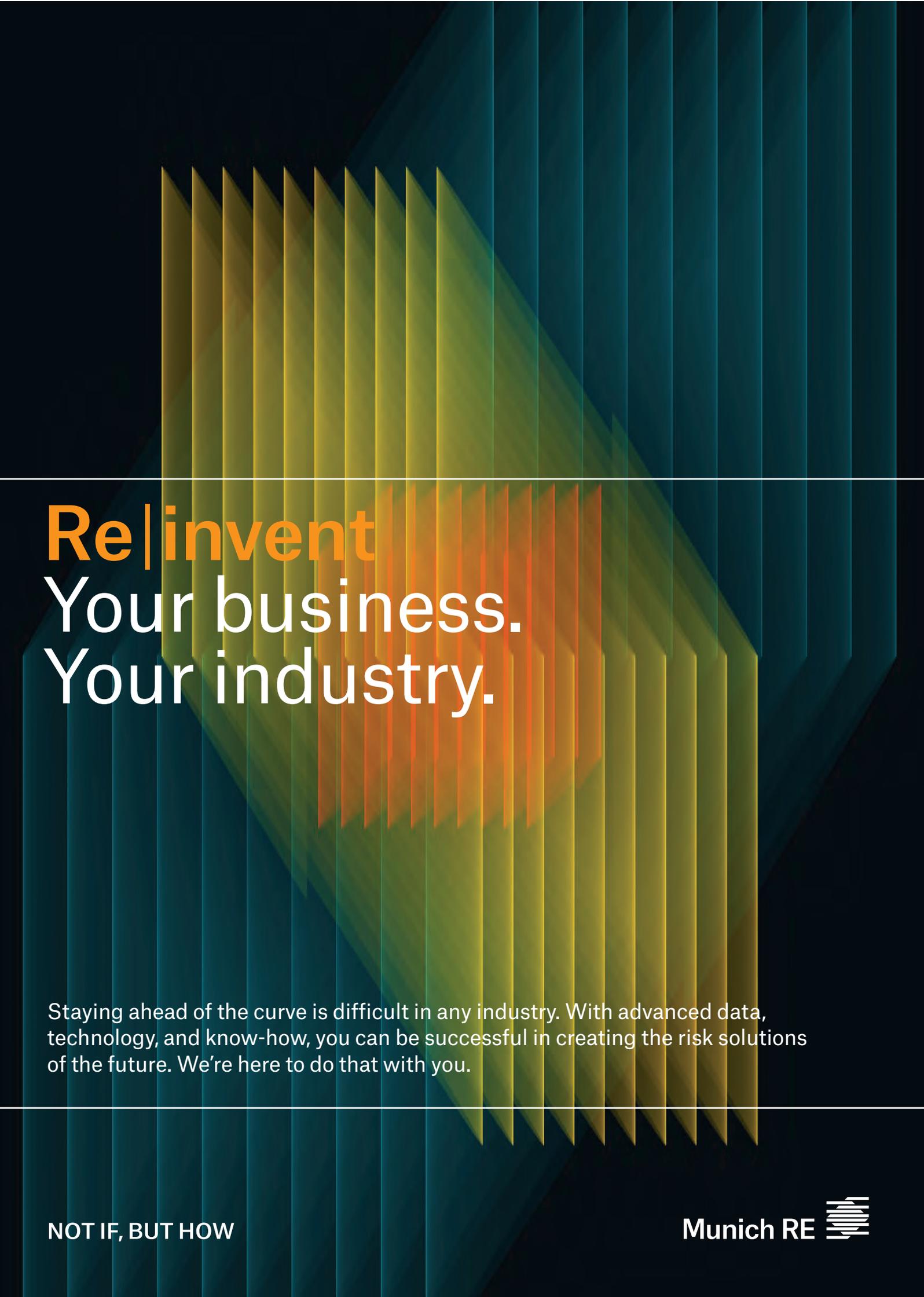
The Swiss Re Group is one of the world's leading providers of reinsurance, insurance and other forms of insurance-based risk transfer, working to make the world more resilient. It anticipates and manages risk – from natural catastrophes to climate change, from ageing populations to cyber crime. The aim of the Swiss Re Group is to enable society to thrive and progress, creating new opportunities and solutions for its clients. Headquartered in Zurich, Switzerland, where it was founded in 1863, the Swiss Re Group operates through a network of around 80 offices globally. It is organised into three Business Units, each with a distinct strategy and set of objectives contributing to the Group's overall mission.

Swiss Re Asia

Swiss Re Asia Pte Ltd, is a wholly-owned Swiss Re Group subsidiary. It is strongly capitalised in line with regulatory requirements and shares the same financial strength rating as major Swiss Re Group's operating entities. Swiss Re Asia will continue to serve its clients and partners across the region through a network of offices, mirroring Swiss Re's existing footprint in Australia, China, Hong Kong, India, Japan, Korea, Malaysia and Singapore.

www.swissre.com

Sponsor's Profile



Re|invent Your business. Your industry.

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Munich RE 

Blue Insurance Limited

Recognised as Hong Kong's first digital life insurer, Blue has made great strides in revolutionising the market by pioneering a '24/7 online insurance platform' and designing unique online protection products.

Launched in 2018, the digital insurer is a joint venture between insurance giant Aviva, investment expert Hillhouse Capita and tech giant Tencent. Blue leverages the expertise of these three major companies to address consumers' widespread frustrations about the insurance industry.

The digital insurer's suite of five products is thus designed to offer customers simplicity and flexibility that bridge the product gaps in Hong Kong's insurance market.

Customers using Blue's platform only need to answer a few simple questions online to complete an insurance application. The

platform also provides customers with convenience and flexibility to manage their policies online.

Built on Tencent's cloud infrastructure, Blue's fully-integrated digital platform is facilitated by several innovative technologies including Tencent's facial recognition, e-KYC procedures, real-time anti-money laundering name screening, online underwriting and data analytics.

Blue is the first insurer in Hong Kong to operate its core system solely on Tencent Cloud, which enables the insurer to take its agility, scalability and innovation to the next level.

In February 2020, Blue achieved another milestone by launching an online savings product called WeSave S1 insurance plan to present a new way of saving to the Hong Kong insurance market. The insurer understands that customers face problems with traditional insurance

savings products in Hong Kong, such as dealing with long lock-up periods, low guaranteed return rate as well as the challenges caused by market uncertainties.

Therefore, WeSave S1 offers a competitive guaranteed return of 3% p.a. and enables full withdrawal anytime without any charge.

The insurance plan is regarded as an excellent example of Blue developing a product based on customer feedback in an agile manner. Its digital model enables the insurer to harness the power of technology and respond to data insights almost in real time.

Unlike traditional insurers with intermediaries as their primary distribution channel, Blue can directly collect user data across all customer interactions and continuously upgrade its user experience.

Munich RE

Munich Re is one of the world's leading providers of reinsurance, primary insurance and insurance-related risk solutions. The group consists of the reinsurance and ERGO business segments, as well as the capital investment company MEAG.

Munich Re is globally active and operates in all lines of the insurance business. Since it was founded in 1880, Munich Re has been known for its unrivalled risk-related expertise and its sound financial position. It offers customers financial protection when faced with exceptional levels of damage – from the 1906 San Francisco earthquake through to the 2017 Atlantic hurricane season and to the California wildfires in 2018. Munich Re possesses outstanding innovative strength, which enables it to also provide coverage for extraordinary risks such as rocket launches, renewable energies, cyberattacks or pandemics.

The company is playing a key role in driving forward the digital transformation of the insurance industry, and in doing so has further expanded its ability to assess risks and the range of services that it offers. Its tailor-made solutions and close proximity to its customers make Munich Re one of the world's most sought-after risk partners for businesses, institutions, and private individuals.

www.munichre.com

Sponsor's Profile



ManageMy

Congratulates

The Winners

of the

24th Asia Insurance Industry Awards 2020



Prudential Corporation Asia

Prudential Corporation Asia's (Prudential) health app – Pulse – is the latest among the company's growing digital offerings in Asia. Using AI-powered self-help tools and real-time information, Prudential aims to take its engagement with consumers to a new level through an holistic health-management approach.

Through Pulse, Prudential delivers seamless services to consumers across the region by building a network of health services provided by regional and local partners.

Pulse is a component in Prudential's broader strategy to deliver affordable and accessible healthcare to all in Asia. While insurers have traditionally focused on protecting customers, Pulse has enabled Prudential to expand its role to

provide more holistic support.

With Pulse, Prudential is also helping users prevent and postpone the onset of diseases.

Features currently available on Pulse include:

- Symptom checker: An AI-powered chatbot that provides users with insights into possible health conditions based on the symptoms experienced
- Online consultation: A service that enables users to schedule a call anywhere with a board-certified doctor.
- Dengue outbreak predictor in Malaysia: A dengue outbreak prediction platform that uses big data and AI, and can predict whether a location will be hit by an outbreak three months before

it happens. Users will be alerted and encouraged to avoid high-risk areas and stay indoors when mosquitoes are most active while taking other preventive actions to break the mosquito-breeding cycle.

Over time, Prudential will expand Pulse to include more value-added services to support users' health and wellness. Pulse will soon also include wealth management components, thereby fulfilling the company's vision of offering a single app for individuals to manage their health and wealth needs.

First launched in Malaysia, Pulse is being rolled out to 11 markets across Asia and is currently available in seven languages. Since its launch in August 2019, Pulse has been downloaded over 4.6m times.



ManageMy is a mobile first, modular product suite of software solutions, configured and customised to optimise your customer journeys. We improve business performance and enrich customer experience through:

- Digital experiences that make buying, selling and servicing insurance easier
- Enabling customers and the insurer to share and retrieve information in a single place
- Unifying all customer experience content into a single repository
- Integrating differentiating own and third party features and benefits

Data captured with each interaction provides insight into how people think, what they want and how they react, transforming you from provider to partner and laying the foundation for you to expand your ecosystem around high value customer needs.

ManageMy offers our insurance partners around the world a customized digital experience platform that works independent of proprietary IT systems. Our software helps you create sustainable customer engagement and document communications from prospect to new business policy issue, and throughout the customer lifecycle.

Our secure, flexible architecture that installs easily and complements existing traditional insurance processing, fulfilment, service, and claims systems.

www.managemy.com

Sponsor's Profile

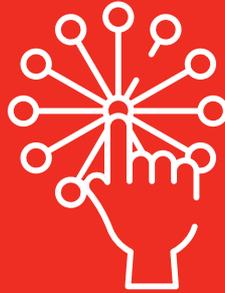
medix

It's a matter of life

In today's rapidly changing healthcare landscape, customers need tools to manage their health & ensure they have accessibility to the best possible medical care



Personalised
& Holistic,
Patient Advocacy



Digitally Enhanced
Services Combined
with a Human Touch



Proven
Better Medical
Outcomes



Services Provided in Over

90

Countries



Network of over

4,000

Quality Accredited
World Leading Specialists



95%

Highest
Satisfaction
Score

Innovative Global Healthcare Management Solutions

✂ Global Personal Medical Case Management Services ✂ Disease Prevention Management Services ✂ Digital Health Solutions ✂ Digital Rehabilitation ✂ Home Care Services ✂ Tailored services for High Mobility Employees ✂ Health Strategy & Medical Governance

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HSBC Life (International) Limited (Eldercare Programme)

Ageing populations is a trend that is forecast to continue growing in Hong Kong over the next few decades. In light of this, HSBC Life has stepped up its efforts to raise public awareness about the cost of eldercare and has developed innovative solutions to improve Hongkongers' financial futures through the HSBC Life Eldercare Programme.

The first-in-market health and financial support programme incorporates the innovative Automatic Retinal Image Analysis (ARIA) dementia risk screening that helps more accurately assess dementia risk.

As part of the programme, HSBC Life collaborated with the Sau Po Centre on Ageing at The University of Hong Kong and The Women's

Foundation to conduct a survey which looked into the future economic cost of eldercare.

And in partnership with the Hong Kong Lutheran Social Service, the programme supports the local community by helping people to manage the risk of dementia through solutions that address common problems faced by the elderly at risk of dementia.

This includes the launch of a dementia protection rider that will help improve the financial futures of Hong Kong residents and provide assistance to dementia patients and their caregivers.

Taking a three-pronged approach, the programme engages both its customers and employees, as well as the broader community in

Hong Kong – allowing it to maximise the impact of the company's efforts at promoting eldercare and dementia protection to the community.

Aside from print ads in public spaces, the programme was promoted on social media and digital platforms and saw HSBC Life enlist the aid of renowned Hong Kong actress Kara Wai – herself a caregiver for her mother with dementia – to produce an inspiring video that has been viewed over 1m times.

The programme has been a resounding success, receiving positive responses from the community and generating over 100 media clips in three months and 18m impressions delivered within the promotion period from late July to August 2019.

medix
It's a matter of life

Medix Group

Established in 2006, Medix is a leading provider of innovative, high quality health management solutions. With offices in London, Hong Kong, Shanghai, Singapore, Tel Aviv, Jakarta, Kuala Lumpur, Bangkok, Mumbai and Melbourne and a client base exceeding 5 million members in over 90 countries, Medix offers its clients -- primarily global health & life insurers, large corporates and government institutions - significant value-added services in the world of healthcare.

Medix services include Personal Case Management, Disease Prevention Management, Digital Health Solutions and Health Strategy and Medical Governance. As a Shared Value company Medix strives to enable people around the world to have access to the best medical care possible while reducing unwarranted healthcare variations and helping to control medical cost inflation.

www.medix-global.com

Sponsor's Profile

AIR Worldwide

Seeking to help (re)insurance markets become more efficient and resilient, AIR Worldwide (AIR) has shown continuous commitment towards developing innovative solutions that facilitate transactions attractive to both issuers and investors.

From its humble beginnings as a small office in Boston, AIR has grown to a leadership position in the catastrophe-modelling industry. The firm now has nine offices around the globe with over 400 organisations relying on its models, software and services to manage their risk from natural catastrophes, terrorism, cyber attacks and pandemics.

Apart from providing support and services to clients across international reinsurance and insurance-linked securities industries, AIR has been able

to bring new companies and governments into the fold – allowing them to leverage catastrophe models to provide protection and make better informed risk-transfer decisions.

Since modelling the risk for the very first publicly issued catastrophe bond (George Town Re) in 1996, the firm has modelled the risk for more than \$63bn of raised principal.

In 2019 and 2020, AIR continued its dominance in the risk transfer market by modelling more than 70% of the Public 144A P&C transactions, while also remaining the modeller of choice for Asian sponsors as well as sponsors looking to domicile in Singapore.

Over the past year, the firm was the expert risk modeller for all four of the 144a catastrophe bonds domiciled in Singapore.

At the same time, AIR continued to support several major Japanese insurers with their catastrophe bond programmes as both Mitsui Sumitomo and Zenkyoren issued new bonds during this period.

In addition to working with the private sector, AIR also worked closely with the government of the Philippines to develop a modelled-loss trigger that allowed it for the first time to secure protection against earthquake and tropical-cyclone risk through a publicly-issued security.

Working with the Filipino government, supporting transactions that were domiciled in Singapore and its support of major Japanese insurers each demonstrate AIR's ability to help support the Asian market through giving investors trust in the risk statistics and providing a transparent structure that works for all parties.

Medix Group

Since its inception in 2006, the Medix Group (Medix) has played a transformative role in the health insurance sector by delivering medical-management solutions to clients globally. The firm's clients are primarily global health and life insurers as well as financial groups, large corporate organisations and governmental institutions.

Being a strong believer in the benefits of digital disruption, the firm has set up a subsidiary, Medix Ventures, which is specifically geared to investing in digital health solutions.

As a result, Medix sits at the intersection between health and technology – using innovative digital solutions to support customers with tools, including its proprietary electronic medical records and a secure web radiology

imaging sharing system.

Apart from digital disruption, the firm's business model is focused on cost-effectiveness for insurers, better patient outcomes and better accessibility to quality medical care as well as maintaining sustainable premiums.

This business model has succeeded in marrying disruptive service models with advanced accessibility and implementation of quality healthcare.

Medix also represents a change in approach toward providing private insurance service and a transition from health payer to health player.

With the COVID-19 pandemic raging on, the healthcare and health insurance industry has suffered from gaps in accessibility, transparency and quality of care. Medix addressed

this problem with the introduction of the firm's flagship product offering, Personal Medical Case Management (PMCM).

PMCM addresses both parties' needs: The patient's need for professionalism, quality and reliability as well as the insurer's need for quality alongside cost-efficiency.

The product is said to be an excellent example of Medix demonstrating its dedication to customer service while setting the standard for others to match without compromising the profitability of the business.

On average, the diagnosis was changed in 25% of the Asia-based PMCM cases managed by Medix, while 53% of patients received improved treatments.

RESILIENCE MEANS INTERRUPTING BUSINESS INTERRUPTIONS.

The choice to be resilient has never been more important for a business to make. Today, resilience means choosing a different approach to insuring your commercial property. Above all, it's choosing to navigate the business, personal and risk complexities you face to ensure you move your business forward. Which is why at FM Global, we believe Resilience is a Choice.

RESILIENCE IS A CHOICE.



Corporate Risk Manager of the Year

Ms Sharon Xu (Marriott International)



As Marriott Asia Pacific Insurance (Marriott) director, Ms Sharon Xu leads and manages the negotiation and placement of Marriott's casualty insurance and risk transfer strategies for over 700 hotels in 26 countries and territories.

With 13 years of experience in insurance prior to joining Marriott, Ms Xu has always been ready to turn her knowledge into action plans and continues to provide solutions and make independent decisions regarding insurance on complex business modes.

During her time at Marriott, she has reviewed over 1,500 different types of vendor contracts and created and optimised the company's vendor insurance guidelines for Asia Pacific.

Her tireless commitment to her work, calm demeanour and her ability to provide effective risk

management solutions for Marriott's highest growth continent have made her an invaluable asset to the company.

When COVID-19 brought unprecedented challenges to the hospitality sector, Marriott faced a dramatic shift in its business and between March and April this year. Ms Xu and her team were integral in evaluating an opportunity for the company to start a food delivery campaign in China, which was eventually launched in May.

Thanks to the trust that she had built with her internal customers and the company leadership, she led the coordination with Marriott's legal, food safety, occupational health, loss prevention and finance functions to create a highly stringent operation guideline which was differentiated by major territories.

Not one to be satisfied with the status quo and always thinking about the hotel's risk exposure and the safety and security of its guests, she also took it upon herself to revisit some critical operating procedures during the pandemic and, together with her team, fine-tuned risk-control guideline for kids' activities that are provided in many Marriott hotels.

Her passion and commitment to hospitality risk management and her drive to foster positive relationships with business units to achieve Marriott's organisational goals and initiatives have earned her a reputation for being flexible and able to adapt to different cultures while providing creative solutions.



Established nearly 200 years ago, FM Global is a mutual insurance company whose capital, scientific research capability and engineering expertise are solely dedicated to property risk management and the resilience of its client-owners.

These owners, who share the belief that the majority of property loss is preventable, represent many of the world's largest organizations, including one of every three Fortune 1000 companies. They work with FM Global to better understand the hazards that can impact their business continuity in order to make cost-effective risk management decisions, combining property loss prevention with insurance protection.

www.fmglobal.sg

Sponsor's Profile



Life Insurance Company
with Outstanding Management

No.1
13 consecutive years*

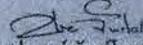
Life Insurance Company with Outstanding Management We are determined to progress in all aspects to maintain the most excellent standard of protection and services provided to our customers. This year, we have received the award from Office of Insurance Commission (OIC).

สำนักงานคณะกรรมการกำกับและส่งเสริม
การประกอบธุรกิจประกันภัย
มอบให้

บริษัท เมืองไทยประกันชีวิต จำกัด (มหาชน)

เพื่อเป็นเกียรติที่รับการคัดเลือกเป็น
บริษัทประกันชีวิตที่มีผลการบริหารงานดีเด่น อันดับ ๑
ประจำปี ๒๕๖๑

พิธีมอบ วันที่ ๒๗ กันยายน ๒๕๖๑

พลเอก 
(ประยุทธ์ จันทร์โอชา)
นายกรัฐมนตรี

Young Leader of the Year

Ms Jeanette Lim (Chubb Asia Pacific Pte Ltd)



As Chubb Asia Pacific's (Chubb) regional head of development and incentives, one of Ms Jeanette Lim's priorities is to ensure that the company's agents and staff are provided with a structured learning framework to equip them with the skills to navigate today's fast-changing business environment.

Ms Lim launched the agency training framework across Chubb's Asian markets with a focused and targeted approach to agent segmentation and technical competency. This included the appointment of training managers in each country and the provision of training resources in countries to conduct learning activities and workshops.

She also launched the APAC leadership development series

last year, which aims to equip Chubb's leaders with the necessary competencies to lead their teams and agents in their countries.

Besides her role in Chubb, Ms Lim often looks to give back to the industry and society. She currently serves as president of the Singapore Insurance Institute (SII) – a non-profit organisation established to serve as the institute for professional excellence in insurance and financial services.

In her capacity as SII president, Ms Lim helped to initiate the SII Institute of Technical Education, which is part of the Singapore government's initiative to provide industry experience for ITE graduates in order to be 'career-ready'. She also led and launched SII's first seminar in collaboration with the Singapore

FinTech Association last year – with FinTech being a pertinent topic among industry professionals as insurers across Asia step up digitalisation efforts.

On a personal front, she actively looks to volunteer in helping less privileged communities, and very recently visited children in the tribal area of Chiang Rai, Thailand, to spread cheer by giving out food and gift items.

Having served 17 years in the insurance industry, Ms Lim continues to make significant contributions both on a professional and personal level.



MUANG THAI LIFE

Muang Thai Life Assurance PCL

Muang Thai Life Assurance PCL (MTL), a leading life insurance company in Thailand, has been operating its innovation-oriented life insurance business for over 69 years. At present, MTL has a strategy of focusing on helping customers at every stage of their lives with its 'MTL Everyday Life Partner' strategy. It is determined to provide the best personalised products and end-to-end services in order to satisfy the changing demands of customers and the challenges they face based on both outside-in thinking and critical thinking. The strategy is recognised for its outstanding management, innovative product enhancement and multi-distribution channels in both digital and non-digital platforms as well as excellent services, innovative life and health solutions, digitalised and lean processes, employee development and an agile workplace.

MTL has also expanded its business capability in Cambodia, Lao PDR, Myanmar and Vietnam and is seeking new opportunities to expand its products and services to other ASEAN Economic Community (AEC) countries to become 'MTL regional company'. It also strives to run its business to world-class management standards with the goal of becoming a lean and agile company in every way. It clearly demonstrates its sincerity by delivering both excellent products and services to its customers. Beyond its success, MTL is committed to improving the image of the Thai life insurance industry.

www.muangthai.co.th

Sponsor's Profile



Be who you are!

At Aviva, we promote gender balance and inclusion in the workplace. We believe in fostering an environment that is supportive and enabling of women, who make up more than half of Aviva's workforce and significant number of leadership positions in the company. In our commitment to supporting greater balance in our industry, we strengthen the pool of future women leaders by investing in them and empowering them within Aviva and beyond.

Aviva is delighted to support the **Woman Leader of the Year award**.

| Retirement | Investments | Insurance | Health |

Aviva Ltd 4 Shenton Way #01-01 SGX Centre 2 Singapore 068807 Company Reg. No.: 196900499K



Woman Leader of the Year

Ms Kumjoo Huh (Kyobo Life Insurance Co Ltd)



Ms Kumjoo Huh regularly champions diversity and inclusion (D&I) causes and has been appointed as Korea's representative in the G20 Empower Alliance and co-head for Women 20, where she drafts communiques on 'Promoting Women in the Economy' for G20 leaders.

In a country where only 3.6% of women hold executive roles, Ms Huh holds a unique and influential position in corporate Korea where she is currently executive vice-president at Kyobo Life Insurance (Kyobo Life). The company is one of the major life insurers in Korea with total assets of over \$100bn.

In 2011, she established and became the leader of Kyobo Life's D&I programme, organising regular mentorship programmes and D&I conferences on an annual basis. Today, the conference has become one of the most symbolic women's

conferences in Korea, attracting more than 500 participants each year. Meanwhile, the mentorship programme has led to a tenfold increase in the number of female managers in Kyobo Life. As a result, the insurer has a strong and healthy pipeline of female leaders in the company.

Ms Huh does volunteer work for various non-profit organisations in Korea to help promote women to executive positions. She currently serves as chair of WIR Mentoring Program for the Korean German Chamber of Commerce and co-chair for Women Leaders' Committee for American Chamber of Commerce in Korea where she built mentorship platforms for women.

Having spent more than 30 years in the insurance sector, Ms Huh has devoted much of her career in the areas of digital transformation, corporate strategy, overseas

operations and B2B business. She has played a role in her company's digital transformation, helping create a digital ecosystem that aims to provide a seamless experience for its customers.

From 2004-2009, Ms Huh represented Kyobo Life in China where she successfully established CSR programmes with the Insurance Association of China and other related governmental departments. She also set up a strategic alliance with the largest insurer in China – China Life Insurance. Over a 10-year period from 2009-2019, she helped expand Kyobo Life's client base to include more Fortune 500 companies, thus commanding a market share of more than 60% of MNCs in Korea.



Aviva

- In Singapore, we're a provider of Medisave-approved Integrated Shield plans as well as supplementary plans for the national ElderShield and CareShield Life schemes.
- We're also one of the biggest providers of employee benefits and healthcare. This includes protecting Singapore Armed Forces servicemen since 1983, as well as being the appointed provider for the Ministry of Home Affairs and Public Officers Group Insurance Scheme.
- Our people and their dedication to our customers is what sets us apart. Putting our customers first and caring passionately about their needs, striving to challenge the status quo and putting things right; this will ensure that Aviva will be there for our customers and for our communities today, tomorrow and for many years to come
- As at 31 December 2018, Aviva-COFCO ranked number 10 among 27 foreign life insurers in China in terms of APE, operating in 14 provinces with over 89 branches.
- In Vietnam, Aviva launched Aviva Vietnam Life Insurance Company Limited, a wholly-owned subsidiary, in August 2017.
- Aviva's partner in India is the Dabur Group, one of India's oldest and most respected business houses and one of the largest producers of traditional healthcare products. Aviva India has a distribution network of over 60 branches and more than 15,000 financial planning advisers.

www.aviva.com

Sponsor's Profile

HSBC Life
Voluntary Health Insurance Plan
has got you covered better
Because a promise is a promise



Levels of benefit options from HKD420,000 to
HKD4,000,000 annually

Upon successful application of VHIS Flexi Plan:



Visit www.hsbc.com.hk/SmartTax

Learn more:



Together we thrive

¹ Full coverage shall mean the reimbursement of the actual amount of eligible expenses and other expenses charged after deducting the annual deductible (if any).

² Unknown pre-existing condition(s) refers to any pre-existing condition(s) that the policy holder and/or insured person was not aware and would not reasonably have been aware of at the time of application.

HSBC Voluntary Health Insurance Plan is a standalone indemnity hospital insurance plan which is certified by the Food and Health Bureau of the HKSAR government. The plan is not any kind of bank deposit or bank savings plan. It is underwritten by HSBC Life (International) Limited ("HSBC Life"). Policyholders are subject to HSBC Life's credit risk. Please refer to the product brochure for details of the Plan. HSBC Life is one of the HSBC Group's insurance underwriting subsidiaries. The Company is authorised and regulated by IA to carry on long-term insurance business in the Hong Kong SAR. The Hongkong and Shanghai Banking Corporation Limited ("HSBC") is an insurance agent of the Company. The Plan is intended only for sale through HSBC in the Hong Kong SAR.

Issued by HSBC Life (International) Limited (Incorporated in Bermuda with limited liability).

Lifetime Achievement Award

Mr Arun Agarwal



In a career spanning more than four decades in Indian insurance, Mr Arun Agarwal has remained committed to growing the industry and led with the vision to transform it to be more inclusive for customers and improve insurance penetration.

Over the years, Mr Agarwal has contributed immensely to the Indian insurance industry, publishing multiple research reports and approach papers.

At the turn of the millennium, he assisted AIG in setting up Tata AIG General Insurance, which is still flourishing today, and then went on to lead Chola MS General Insurance as a start-up, which has continued to be successful ever since.

On a project sponsored by the General Insurance Council of India, he worked to evolve standard policy wordings on fire (standard fire and

business interruption) and motor own damage, and also assisted in the shaping of engineering covers for the Indian market.

And on behalf of the Underwriting Committee of Terrorism Pool in India, he worked with GIC Re to bring terrorism underwriting practices in line with the international market.

As Lloyd's general representative for India from 2011-2017, he worked with the Indian government and the Indian parliamentary committee for legislative changes that would allow for onshore reinsurance branches, including Lloyd's.

Following that, he worked with the Indian insurance regulator

on developing the reinsurance branches' regulatory framework and getting the required license and operationalising Lloyd's in India.

Throughout his career, Mr Agarwal has also made it his mission to make insurance better understood by its customers, conducting workshops and seminars, speaking at conference and organising roundtables and symposiums.

Not one to rest on his laurels, Mr Agarwal continues to give his complete dedication to the insurance industry today. Beyond his current role as independent director at Kotak Mahindra General Insurance, he has partnered with a former Indian insurance regulator for policy reforms in India. Most recently, they published a monograph together, 'Insurance Governance for World's Largest Democracy', in December last year.



Sponsor's Profile

HSBC Life (International) Limited is an indirect wholly-owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited. As one of the leading life insurers in Hong Kong, the company offers a wide range of life insurance products, including annuities, to retail and commercial customers in Hong Kong through HSBC banking channels and third-party brokers.

HSBC Life provides tailored solutions to meet the protection, education, retirement, growth management and legacy planning needs of its customers. As of 31 August 2020, the company had 15.2% of the Hong Kong life insurance market.

www.hsbc.com.hk/insurance

The finalists

Life Insurance Company of the Year

AIA Singapore
HSBC Life (International) Limited
PT Asuransi Allianz Life Indonesia

General Insurance Company of the Year

AXA AFFIN General Insurance Berhad, Malaysia
Go Digit General Insurance Limited, India
Sampo Holdings (Asia) Pte Ltd

Health Insurance Company of the Year

AXA AFFIN Life Insurance Berhad, Malaysia
Cigna International Markets-Asia Pacific
MetLife

Digital Insurer of the Year

AXA AFFIN Life Insurance Berhad, Malaysia
Bajaj Allianz General Insurance Co Ltd, India
Cathay Life Insurance Co, Ltd

Educational Service Provider of the Year

LIMRA-LOMA
Singapore College of Insurance
The Association of Indonesian Qualified
Insurance & Reinsurance Brokers (APARI)

Reinsurer of the Year

National Reinsurance Corporation of the
Philippines (Nat Re)
RGA Reinsurance Company
SCOR P&C

Broker of the Year

Howden Broking Group
Marsh
SecureNow Insurance Brokers Pvt Ltd, India

Sustainability Award

Generali Indonesia
Manulife Cambodia
PT Asuransi Allianz Life Indonesia

The finalists

InsurTech of the Year

360F (Singapore) Pte Ltd
Blue Insurance Limited, Hong Kong
Symbo, Singapore

Technology Initiative of the Year

AIA Singapore
Aviva Singapore
Prudential Corporation Asia

Innovation of the Year

AXA Asia (*Emma by AXA*)
Bajaj Allianz General Insurance Co, India
(*Farmitra*)
HSBC Life (International) Limited
(*Eldercare Programme*)

Service Provider of the Year

AIR Worldwide
eBaoTech International Pte Ltd
Medix Group

Corporate Risk Manager of the Year

Mr Kevinder Singh (*SATS Ltd*)
Mr Sachin Saxena (*Max Life Insurance Co Ltd*)
Ms Sharon Xu (*Marriott International*)

Young Leader of the Year

Mr Alex Dugand (*Tokio Marine Kiln Singapore Pte Ltd*)
Mr Jason Chou (*Sun Life Hong Kong*)
Ms Jeanette Lim (*Chubb Asia Pacific Pte Ltd*)

Woman Leader of the Year

Ms Kai Zhang (*Manulife-Sinochem Life Insurance Co Ltd*)
Ms Kumjoo Huh (*Kyobo Life Insurance Co Ltd*)
Ms See See Ooi (*BNP Paribas Cardif Asia*)

Lifetime Achievement Award

Mr Arun Agarwal (*Independent Director, Kotak Mahindra General Insurance Company*)
Mr Christopher Teo (*CEO, Tokio Marine Life Insurance Singapore Ltd*)
Mr Saifuddin Zoomkawala (*Chairman, EFU Group*)

Roll of Honour 2020

Life Insurance Company of the Year
HSBC Life (International) Limited

General Insurance Company of the Year
Go Digit General Insurance Limited

Health Insurance Company of the Year
AXA AFFIN Life Insurance Berhad

Digital Insurer of the Year
Cathay Life Insurance Co, Ltd

Educational Service Provider of the Year
The Association of Indonesian Qualified Insurance &
Reinsurance Brokers (APARI)

Reinsurer of the Year
National Reinsurance Corporation of the Philippines (Nat Re)

Broker of the Year
Marsh

Sustainability Award
Generali Indonesia

InsurTech of the Year
Blue Insurance Limited

Technology Initiative of the Year
Prudential Corporation Asia

Innovation of the Year
HSBC Life (International) Limited (Eldercare Programme)

Service Provider of the Year (Joint Winners)
AIR Worldwide
Medix Group

Corporate Risk Manager of the Year
Ms Sharon Xu (Marriott International)

Young Leader of the Year
Ms Jeanette Lim (Chubb Asia Pacific Pte Ltd)

Woman Leader of the Year
Ms Kumjoo Huh (Kyobo Life Insurance Co Ltd)

Lifetime Achievement Award
Mr Arun Agarwal
(Independent Director, Kotak Mahindra General Insurance Company)