



18th Asia Insurance Industry Awards 2014

*The
Winners*

ASIA
INSURANCE REVIEW





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The Asia Insurance Industry Awards has come to be regarded as a highly coveted prize, indicated by the sheer number of submissions from candidates, as well as the finalists' strong attendance at the meet-the-judges sessions.

Insurance always seems to be at the crossroads. Even so, there are always several outstanding players who rise above the challenges to set new horizons. The stars do shine in the insurance industry, and there is no dearth of leaders and winners – big or small, local or international – evident from the extensive range of winners in this year's Awards.

The panel of 33 judges at this year's 18th Asia Awards had a tough time selecting the winners, given that some candidates were as different as chalk and cheese. Nonetheless, the judges were driven by the common spirit to recognise and salute excellence. Though gruelling, the face-to-face interviews brought out the best in the candidates as they showed their pride and passion in their achievements and professionalism. The judges even went the extra mile to assess how the candidate had contributed to the industry as a whole, beyond bottom-line merits.

I salute all candidates for their enthusiastic participation in the Awards, taking pride in what they do and having the courage to want to be recognised and stand tall amongst their peers. It is indeed a big brave step.

Personally, I feel it is the breadth and depth of the candidates taking part that add the glitz to the Awards. And this year is no different.

I salute the panel of judges for their important contribution and dedication to the process that demanded so much of their time and effort – having selected the finalists remotely through their submissions, and then making their way to Singapore for the face-to-face interviews of the finalists. The winners were then chosen by the judges through a secret ballot. The process and the results were then audited by our independent auditor, Mr Lau Kam Yuen of KPMG, to whom we also owe a big vote of thanks.

Lastly, I salute the winners. More is now expected of you to lead the way in the industry. Congratulations!

Sivam Subramaniam

Editor-in-Chief, *Asia Insurance Review & Middle East Insurance Review*



Alan Wilson

Regional CEO, MSIG Holdings (Asia) Pte Ltd

Mr Wilson helms the Singapore-based Asia regional holding office of Mitsui Sumitomo Insurance Company (MSIG) as its Regional Chief Executive Officer, a position he has been holding since 2008. In his capacity as Regional CEO, he is also a Chairman or Director (or the equivalent) of 13 MSIG companies around the region. The MSIG network in Asia has now expanded to 17 markets.

He also became a Director of Hong Leong Assurance Berhad in October 2010.

Prior to joining MSIG Asia, Mr Wilson was the Asia CEO at Allianz, a position he held for over five years from 1999. In this role, he assumed overall responsibility for managing over 20 general, life and health insurance operations across 14 countries. He later served on several boards in Asia for Allianz and other groups such as Parkway.

Mr Wilson joined Allianz from Guardian Royal Exchange Assurance Group where, over the course of 21 years, he held various senior positions with progressive responsibilities, most recently as the Asia Managing Director, where he managed general and life insurance business in 11 countries.

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.



Annie Choi

Commissioner of Insurance, Hong Kong

Ms Choi joined the Hong Kong Government in 1986. A seasoned public officer, she has worked in different policy areas before assuming the position of Commissioner of Insurance in September 2009. Since she took up the post, she has been responsible for driving a number of regulatory reforms in Hong Kong, including the establishment of a statutory regulatory body to replace the existing government department to regulate the industry; development of a risk-based capital and group supervisory framework; and introduction of remuneration disclosure and other conduct requirements for the sale of insurance products.

Ms Choi obtained her Bachelor's and Master's degrees in Law as well as Postgraduate Certificate in Law from the University of Hong Kong. She also did postgraduate studies in Public Administration at Oxford University in the UK and Tsinghua University in China.



Ashok Kumar Roy

Chairman-cum-Managing Director, General Insurance Corporation of India

Mr Roy joined the Indian general insurance industry as a direct recruit officer in 1979. He served the Oriental Insurance Co Ltd for 29 years in various capacities, primarily as property underwriter before moving on to GIC Re in June 2008 as General Manager.

In December 2011, Mr Roy took over as officiating Chairman-cum-Managing Director of Agriculture Insurance Company of India. He was appointed as the Chairman-cum-Managing Director of GIC Re in January 2012.

Mr Roy is also Chairman of GIC Housing Finance Ltd and GIC Asset Management Co Ltd, and President of Insurance Institute of India. In addition, Mr Roy is a Director on the Board of several companies, including Life Insurance Corporation of India; Indian Register of Shipping, East Africa Reinsurance Co Ltd, Kenindia Assurance Co Ltd, Asian Reinsurance Corporation, and ECGC of India Ltd.

Mr Roy has keen interest in change management, negotiation skills, and corporate governance. He is known for his initiatives in HR Development in GIC Re. Mr Roy is an Agriculture Engineer with B Tech (Hons) from the Indian Institute of Technology, Kharagpur, and a Fellow of the Insurance Institute of India.



Bernd Kohn

CEO & Principal Officer, Southeast Asia, Munich Re Singapore

Mr Kohn took up the position as Chief Executive Officer and Principal Officer in Munich Re Singapore Branch for South East Asia and Managing Director of Munich Management Pte Ltd, Singapore since the beginning of 2011.

Mr Kohn has over 15 years of experience in the non-life and specialty re/insurance industry and a strong working knowledge of business development, special risk solutions and strategic planning.

Mr Kohn joined Munich Re in 2001 and, among others, he headed group-wide “Corporate Strategy” as well as “Special & Financial Risks Innovation”. His expertise in business development helps to bring new risk / capital management solutions to Munich Re’s clients in the region, partnering to grow their business through know-how-driven services and tailor-made solutions.

Mr Kohn began his career at Gerling in Germany, worked in project management at AXA and as a Manager for Business Development at OnVista. He studied economics and business administration and holds a degree from the University of Cologne, Germany.



Chai Sophonpanich

Chairman & President, Bangkok Insurance Public Co Ltd

Mr Chai, 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 six 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 Chai has been with Bangkok Insurance for 45 years. Since 1978, he has been the Chairman of Bangkok Insurance. During this time, the company has grown to be a big player with a staff strength of more than 1,200.

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

A dependable and selfless industry leader, Mr Chai 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.



Christopher Ho

Immediate Past Chairman, Singapore Reinsurers’ Association & Former Chairman of Client Relationships, Asia and Pacific & Head, Partner Re Singapore

Mr Ho recently retired from the industry, having served as Chairman of the Singapore Reinsurers’ Association (SRA) for 10 terms. Prior to his retirement, he was the Chairman of Client Relationships, Asia and Pacific and Head of Partner Re’s Singapore office. He was also a Council Member of the Singapore Institute of Banking and Industry and has previously represented SRA on the Board of Governors of the Singapore College of Insurance till 2012.

During his tenure as Chairman of SRA, its flagship event – the Singapore International Reinsurance Conference (SIRC) – grew to become *the* reinsurance event of Asia and now commonly known as the “Monte Carlo Rendezvous of the East”.

With more than 40 years’ experience in the insurance and reinsurance industry, he has extensive knowledge of the Asia-Pacific market and has worked in both the reinsurance hubs in Hong Kong and Singapore. Besides being on the panel of judges for the Asia Insurance Industry Awards, Mr Ho has also been a judge for the Australian & New Zealand Insurance Industry Awards. He is an advocate for nurturing new talent and supports initiatives to develop expertise within the reinsurance industry.

Mr Ho started AXA Reinsurance Asia (now part of Partner Re) in 1990, having successfully built the company to become a significant player in the region. He has steered the company through various reorganisation and restructuring, providing direction on the development and strategy of the company’s business objectives and plans.



David L Fried

CEO, Emerging Markets, QBE Insurance Group

Mr Fried joined the QBE Group in April 2013 as Chief Executive Officer, Asia Pacific. He was appointed as Chief Executive Officer, Emerging Markets in August 2014, responsible for the strategy and business of the QBE Group in Latin America, in addition to Asia Pacific. He is also a member of the QBE Group Executive Committee.

Mr Fried has more than 30 years of experience in insurance management. He has an outstanding record of achievement and intimate understanding of the insurance sector in both emerging and developed markets. He also has extensive experience in a number of globally focussed strategic roles.

Prior to joining the QBE Group, Mr Fried was the Regional Chief Executive Officer of Allianz Asia Pacific, where he managed life and non-life businesses across 14 countries.

Mr Fried also spent 27 years with HSBC where he served in various managerial capacities across the Americas, Asia and the UK in areas including life and non-life insurance and reinsurance, agency, broking and captive management. He was Group General Manager and Group Head of Insurance overseeing the company’s insurance operations in 54 countries with profits in excess of US\$3 billion.

He is married with two children. He enjoys his time with friends and family and is a lover of the Arts, having served on the Board of the Buffalo Philharmonic Orchestra in the US and the Hong Kong Philharmonic Orchestra.



Franck Baron

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

Mr Baron has been the Group General Manager, Risk Management and Insurance at International SOS Singapore since September 2011 and has been the Founding Chairman of PARIMA (Pan Asian Risk & Insurance Management Association) since 2013.

He was previously the Global Business Development – Risk Consulting at AXA Corporate Solutions, Paris, France; and Vice-President Risk Management & Insurance at Firmenich, Geneva, Switzerland & Princeton (NJ), USA (World leader in Fragrance & Flavor).

Mr Baron has a Masters in Risk Management, Bordeaux Business School (1990-1991); Management Degree in European Law and Economics, Bordeaux University (1989-1990); and Management Degree in Political Sciences, Bordeaux IEP (1986-1989).

Mr Baron is a European Fellow in Risk Management, EFARM (1999) and Associate in Risk Management (ARM), Insurance Institute of America (1994-1995).

He was awarded “European Risk Manager of the year” by Strategic Risk in April 2007.



Gaëlle Olivier

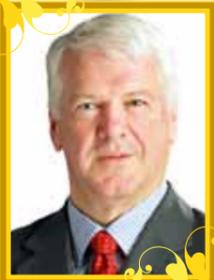
CEO, General Insurance, AXA Asia

Ms Olivier is the CEO for the General Insurance business at AXA Asia since April 2011, based at the regional head office in Hong Kong. She oversees all general insurance operations in Southeast Asia including Singapore, Thailand, Indonesia, Malaysia as well as in Hong Kong, China and India.

Prior to her current appointment, Ms Olivier was Head of Communications and Corporate Responsibility for the AXA Group based in Paris from 2009. From 2005 to 2009, Ms Olivier was in Tokyo as Head of Investment Operations, Head of Strategy and Audit for AXA Japan Life insurance and a member of the Management Committee.

Ms Olivier joined the AXA Group in 1998 and has held several leadership roles over the years at AXA. She oversaw corporate sales development at AXA Investment Managers till 2000 when she took up the role as Executive Assistant to the President and Boards Secretary at the Head Office until 2004. Before joining AXA, she began her career at Credit Lyonnais working on the financial engineering of equity derivative products.

Ms Olivier is a graduate of Ecole Polytechnique, ENSAE and a chartered actuary from the Institut des Actuaire. She is married and has four sons. An outdoor enthusiast, she enjoys scuba diving, sky diving and marathon running.



Geoff Riddell

Member of the Group Executive Committee & Regional Chairman – APMEA, Zurich Insurance Group Ltd

Mr Riddell has been Regional Chairman of Asia Pacific, Middle East and Africa since the role was created in July 2010.

He joined Zurich in 2000 as Managing Director of Zurich Commercial in the UK and in November 2002, he was appointed Chief Executive Officer (CEO) of General Insurance in the UK, Ireland and South Africa.

He assumed the position of CEO of Global Corporate in April 2004 and was promoted to be a Member of the Group Executive Committee in October 2004.

Mr Riddell has been a member of several councils and boards. A former member of the World Economic Forum’s Advisory Council on Global Growth Companies, he was also a member of the WEF’s Global Advisory Council on Insurance and Investment from 2009-2011, chairing it in 2010. Currently a Vice Chairman of the Council of the British Chamber of Commerce in Hong Kong, he was a member of the Confederation of British Industry’s Chairmen’s and President’s Committees, and chaired the CBI Financial Services Council from 2008 to 2010. A Director of Pool Re from 2005 to 2010 he was until late 2009, a member of the Foundation Board of IMD in Lausanne, the City of London EU Advisory Committee and the Lord Mayor of London’s Advisory Committee. A former member of the Hong Kong Federation of Insurers Council (1990-95), he sat on the General Insurance Council of the Association of British Insurers. For the last three years he has been a judge for the Asia Insurance Industry Awards.

Mr Riddell started his career with Pricewaterhouse in the UK. In 1982, he joined AIG where he held numerous roles including country manager for Hong Kong, Belgium and France. At AIG, he was responsible for setting up the first foreign general insurance company in China.

Mr Riddell holds a MA degree from Oxford University and is a chartered accountant.



Indrani Sugathadasa

Chairperson, Insurance Board of Sri Lanka

Mrs Sugathadasa is a senior Civil Servant who embarked on her career as a member of the Sri Lanka Administrative Service (SLAS) in 1977 at the Ministry of Plan Implementation. Her illustrious career of over 35 years in the public sector includes various senior positions in the Ministries and as the Chairperson of the Securities and Exchange Commission of Sri Lanka.

Mrs Sugathadasa holds a Bachelor’s degree in Social Sciences from University of Colombo, Sri Lanka and Masters (MBA/MPA) from Monash University, Australia. She was awarded the prestigious Hubert H. Humphrey Fellowship (Fulbright) by the Government of the United States and was attached to the City University of New York during the Fellowship period.

Mrs Sugathadasa has represented Sri Lanka in several delegations to foreign States and has participated in many international forums.

At present, whilst serving as the Chairperson of Insurance Board of Sri Lanka, she functions as a Director of the National Development Bank PLC and Kalubowitiyana Tea Factory Limited.

She has also served on the Boards of the Board of Investment, Export Development Board, Sri Lanka Tea Board, Central Environment Authority, Foreign Employment Bureau, National Youth Council, National Institute of Plantation Management and the Research Institutes of Tea, Rubber and Coconut.

Her contribution to the public service and leadership in numerous sectors in the country has been recognised through a number of accolades, including the Australian Alumni Excellence Award in 2013.



Jack Tai En Shiang

Chairman, The Non-Life Insurance Association of the R.O.C.
Vice President, East Asian Insurance Congress (EAIC)

Mr Tai is the Chairman of South China Insurance Company – a well-known non-life insurer in Taiwan. The Company is a subsidiary of Hua Nan Financial Holdings.

Mr Tai is responsible for internal management and business strategy of the company.

Prior to his appointment as Chairman of South China in 2009, he had served in various other positions, including Department Manager, Vice President, Managing Director and Vice Chairman since he joined the company in 1974.

Throughout his career, Mr Tai has played an active role in the insurance industry. He was the Chairman of the Non-Life Underwriters Society of the R.O.C. (NLUS) from 2005 to 2011. NLUS is a non-profit organisation, with functions similar to the CPCU in the US and the ACII in the UK.

In recognition of his distinguished achievements and outstanding professional skills, he was elected as Chairman for the Non-Life Insurance Association of the R.O.C. (NLIA) in August 2010 and served for one more term since August 2013. Mr Tai has also been the Chairman of Insurance Society of the R.O.C. since June 2011. In addition, Mr Tai is a Director of Hua Nan Financial Holdings, a Director of Taiwan Insurance Institute, a Director of The Insurance Stabilization Fund, a Director of Taiwan Residential Earthquake Fund and a Director of The Insurance Anti-fraud Institute of the R.O.C. He is also the Vice President of the East Asian Insurance Congress (EAIC) and the Board Member of the International Insurance Society (IIS).

Mr Tai received a diploma from the College of Insurance, New York and an Executive MBA degree in finance from National Taiwan University.



Joanne Y C Tzeng

Director General, Insurance Bureau, Financial Supervisory Commission, Taiwan

Ms Tzeng was appointed Director General of the Insurance Bureau under the Financial Supervisory Commission (FSC) in September 2012. She has over 30 years of experience in the regulation of the insurance industry and had previously served as Deputy Director General and Secretary General of the Bureau, as well as Assistant Director General of the Department of Insurance under the Ministry of Finance.

As a regulator, Ms Tzeng is concerned with maintaining confidence in insurance markets and protecting the interests of consumers. She also played a significant role in promoting and building up Taiwan’s Risk-Based Capital System and Appointed Actuary System in 2003. Since taking up her current role in the Insurance Bureau, she has been dedicated to promoting market conduct, microinsurance and enterprise risk management in the industry.

Ms Tzeng holds a Bachelor of Department of Banking and Insurance Degree from Feng Chia University.



Jonathan Zhao

Partner, Asia Pacific Insurance Leader and Head of Actuarial Services, EY

Mr Zhao moved from EY Chicago to Hong Kong in 2005 to provide leadership and enhance coordination and knowledge transfer between the firm's Global and Asia Pacific Insurance and Actuarial Services.

As the leader of the Asia Pacific Insurance and Actuarial Services, he has extensive experience advising senior executives of major insurers in the Far East region on ALM and risk management, financial reporting, performance analysis, embedded value, merger and acquisition, financial risk modeling and actuarial process transformation.

Mr Zhao has led a number of complex and forward-thinking projects requiring cutting-edge actuarial techniques and modern actuarial knowledge in the Far East region. This includes stochastic embedded value reporting, asset/ liability modelling and risk management and economic- and risk-based capital analysis.

Prior to joining Ernst & Young, he worked at another Big 4 accounting firm's actuarial practice in Chicago and at Manulife Financial in Canada.

Mr Zhao has a Bachelor of Science double major in Actuarial and Statistical Sciences with honours and distinction from the University of Western Ontario, Canada. He is a Fellow of the Society of Actuaries (FSA), Fellow of the Canadian Institute of Actuaries (FCIA), a Fellow of the Conferences of the Consulting Actuaries (FCA), a Member of the American Academy of Actuaries (MAAA) and a Certified Enterprise Risk Analyst (CERA).



Katsuo Matsushita

Special Advisor & Liaison Officer for Japan & East Asia, The Geneva Association

With nearly 40 years of engagement with the insurance industry in Japan and abroad, Mr Matsushita has accumulated a wide range of experience in handling insurance business and regulatory issues.

Mr Matsushita started his career by working for Tokio Marine and Fire Insurance Company (currently known as Tokio Marine & Nichido Fire Insurance Co Ltd), being charged with responsibility for international and corporate planning, among others. He worked for the General Insurance Association of Japan (GIAJ) as General Manager from June 2002 to June 2009.

Currently, his role is to engage with insurers and other industry stakeholders in Japan and East Asia on behalf of The Geneva Association, to provide local representation at conferences and other industry events, as well as to provide special advice to The Geneva Association on its activities in the region.

Mr Matsushita was a member of the Executive Board with the East Asia Insurance Congress (EAIC) from 2002 to 2008, and a member of the Asia Insurance Industry Awards' Judging Panel from 2004 to 2008 and from 2012 to 2014.

He holds a Bachelor of Arts (Law) Degree from Tokyo University of Japan.



Kent Chaplin

Head of Asia Pacific & Managing Director, Lloyd's Asia

Mr Chaplin qualified with honours as a barrister and solicitor in New Zealand, specialising in insurance and commercial litigation. Moving to the UK in 1996, he practised as an insurance solicitor for leading London law firm Herbert Smith, before his appointment as Claims Director for Aon Limited's Professional Risks division.

He joined Lloyd's in October 2004 as the Head of Claims to implement Lloyd's claims management strategy and to provide leadership on market-wide claims and major loss issues.

In January 2011, he was appointed Head of Asia Pacific and Managing Director of Lloyd's Asia, where he is responsible for managing the Lloyd's Asia platform in Singapore, overseeing Lloyd's offices and extending Lloyd's footprint in the Asia-Pacific region.



Malcolm Steingold

CEO, Aon Benfield Asia Pacific

Mr Steingold has over 35 years of reinsurance and associated industry experience, including in reinsurance underwriting, legal practice and reinsurance broking. Having practised as a lawyer specialising in insurance and reinsurance law, he is recognised as a leading industry expert in legal liability insurance in Australia. He also has specific expertise in property catastrophe and alternative methods of risk transfer.

Mr Steingold joined the Aon Group in 1993, building a domestic treaty team specialising in the analysis of insurance portfolios, and the design and placement of reinsurance programmes, and further developing the company's catastrophe and financial modelling capability.

Under Mr Steingold's leadership as CEO of Aon Re Australia Ltd in 2000, Aon Re Australia developed into the market leader in both liability and property classes of businesses with market shares of 45% and 60% respectively.

Appointed CEO of Aon Re Asia Pacific in 2005, Mr Steingold developed a single operating unit from disparate businesses across the Asia Pacific region. Using the Australian office as a centre of excellence, he leveraged expertise from the Australian office to develop centres of excellence in Singapore, Hong Kong and Tokyo.

Following the acquisition of Benfield on December 2008, he was appointed CEO, Aon Benfield Asia Pacific and Chairman of Aon Benfield APAC Executive. He represents the Asia Pacific region on the Aon Benfield International Executive. Mr Steingold is also a member of the Aon Asia's Executive, which oversees governance of all Aon's businesses throughout the region.

He is a member of the Advisory Board of the Institute of Catastrophe Management – a body was set up within the Nanyang Technological University and sponsored by the Monetary Authority of Singapore. He is also a member of the Natural Catastrophe Risk Working Group set up by the Monetary Authority of Singapore.

Mr Steingold has a keen interest in developing young talent across the Asia Pacific region. His greatest pleasure in the job is providing people with opportunities to reach their full potential and exposing them to the rich cultural diversity of the region by regular exchange programmes between the various Aon Benfield offices.



Mark Saunders

Group Chief Strategy & Corporate Development Officer and Member of the AIA Group Executive Committee, AIA Group Limited

Since April 2014, Mr Saunders has been the Group Chief Strategy & Corporate Development Officer and a member of the AIA Group Executive Committee.

He joined AIA from Towers Watson, where he was Managing Director for the company's Asia Pacific Insurance Practice and of their overall Hong Kong business. A Fellow of six Actuarial Professional bodies, he joined Towers Watson in 1997 and has been working in Asia since 1989.

Before joining Towers Watson, Mr Saunders was Asia Regional Leader, Hong Kong CEO, and Executive Director and Board Member of both the Isle of Man-based international life insurance operations of Clerical Medical and their joint-venture life insurer in Korea, Coryo-CM.



Pravej Ongartsittigul

Secretary-General, Office of Insurance Commission, Thailand

Mr Pravej is the Secretary-General of the Office of Insurance Commission of Thailand. He was the Senior Assistant Secretary-General of the Securities and Exchange Commission of Thailand from 2005 to 2011.

Prior to that, Mr Pravej was the Senior Vice President, Principal, Branch Manager and Country Executive Officer, Bank of America, Bangkok Branch from 2002 to 2005.

He has also worked for JP Morgan Chase Bank's Bangkok branch, as Chief Accountant at American International Group in Bangkok and as Audit Specialist at Bank of Boston Corporation, Boston, Massachusetts.

Mr Pravej has MBAs in Finance and Decision Support Systems from New Hampshire College, USA; and a Bachelor of Accountancy from Chulalongkorn University, Thailand. He is also a designated US Chartered Bank Auditor and Chartered Bank EDP Auditor.



Richard N C Austen

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

Mr Austen started his career in Lloyd's of London in 1972 working for the Lloyd's broker Thompson Graham Ltd that later became Jardine Thompson Graham. He first became actively involved in Asian reinsurance in 1974 and moved to Singapore in 1982 where he incorporated Singapore's first regional specialist reinsurance broking business.

Adopting Singapore and Asia as his home, Mr Austen has travelled extensively in Asia in pursuit of delivering reinsurance and corporate solution to clients.

Over the past three decades living in Singapore, Mr Austen has helped incorporate and develop major regional insurance and reinsurance businesses, notably Jardine Lloyd Thompson, Arthur J Gallagher, and Asia Reinsurance Brokers. Outside the insurance world, he has developed businesses in software, property, distribution, and manufacturing.

Mr Austen is also Chairman of Asiare Holdings and the Reinsurance Brokers' Association (Singapore), a member of the ASEAN Natural Disasters Research Works Sharing (ANDREWS) committee and a member of the organising committee of the Singapore International Reinsurance Conference (SIRC).

He is also CEO of Catalytics Pte Ltd, the fastest-growing natural catastrophe risk mitigation company in Asia, which sponsors CARMA (Catastrophe and Risk Management in ASEAN) – an online information portal initiated and mandated by the ASEAN Insurance Council.



Sharon Ooi

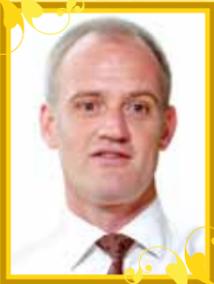
Managing Director, Client Markets Asia, Principal Officer, Swiss Re Singapore Branch

Ms Ooi is Managing Director of Client Markets Asia for the Reinsurance business in Swiss Re. She heads the P&C Reinsurance for SID, which comprises Southeast Asia, India, Hong Kong, Taiwan and Korea.

Ms Ooi joined Swiss Re in 2006 as Head of the Property & Engineering Treaty business for Southeast Asia and India, following Swiss Re's acquisition of the former Insurance Solutions, where she worked for five years as part of the leadership team. She was responsible for the strategy and technical underwriting of all P&C treaties booked in the Singapore office, which covered the South and Southeast Asian nations.

Ms Ooi was also responsible for the technical underwriting of regional treaties, including Hong Kong and China businesses, and for all Property Per Risk treaties for the Asia Pacific. In addition to her underwriting role, she also supported the day-to-day running of the Singapore branch as the Assistant General Manager.

Prior to her stint at Insurance Solutions, Ms Ooi was with OCBC Bank in Singapore in Business Process Re-engineering/ Risk Management where she was involved in improving business processes in the bank's various departments. She then moved to General Cologne Re as Property & Casualty Underwriter for Southeast Asia.



Simon Copley

Partner & Asia Pacific Insurance Leader, PwC

Mr Copley is a partner in Hong Kong and has a broad range of experience in audit and advisory work for leading financial services groups, principally life insurers and international investment and commercial banks. He also leads the Asia Pacific insurance industry group and has previously held various management roles, including leading PwC's risk consulting practice in Hong Kong.

Mr Copley has been based in Hong Kong for the last 21 years, having previously been with PwC in London since 1985, and has worked extensively around the Asia Pacific region.

He has also been involved in authoring many articles and thought-leadership pieces for PwC as well as lecturing for the Euromoney Institute of Finance, Insol and other organisations on financial services issues and on sustainability and climate change-related matters.

He is a member of the Hong Kong Institute of Certified Public Accountants (HKICPA) and the Institute of Chartered Accountants in England and Wales (ICAEW).



Tetsuro Kanda

Managing Director, The Toa Reinsurance Company Ltd

Mr Kanda is a Managing Director of The Toa Reinsurance Company, Ltd. (Toa Re), a company with over 70 years of history providing a diverse line of both life and non-life reinsurance products to its clients over the world as Japan's primary professional reinsurer.

Mr Kanda joined Toa Re in 1978 after graduating from Chuo University of Japan with a Bachelor of Arts in Law. He has had 36 years of experience in non-life and life reinsurance fields. After having successfully developed its Japanese property and casualty reinsurance business, he moved to Singapore to establish the Singapore Branch in 1997. During his four-year stint in Singapore, he helped strengthen Toa Re's relationship with its clients in Asian regions and managed to get the business back on track.

Since relocating back to Toa Re's Tokyo headquarters in 2001, he has devoted every effort to develop the company's life reinsurance business both in Japan and overseas.

In 2004, he moved to the US to assume the role of Chief Representative for the company's New York liaison office and served there for four years. He was later appointed as a Managing Director in 2010.

Mr Kanda is currently based in Tokyo and is in charge of the entire reinsurance underwriting operations for Toa Re.

In his spare time, Mr Kanda plays the piano and enjoys mountain climbing. He also tries to find time away from the city.



Tony Cheng FIAA

Senior Vice President, Head of Asia, RGA Reinsurance Company

As Senior Vice President, Head of Asia, Mr Cheng has executive oversight of all of RGA's Asian operations. In addition, he has been CEO of the Hong Kong office since 2004, responsible for overseeing all business activity in Hong Kong and Southeast Asia.

Mr Cheng joined RGA in 1997, and has nearly 20 years of experience in the life insurance industry. Prior to that, he served in various senior actuarial and management roles for insurers in Australia, Malaysia, the US and Hong Kong.

Mr Cheng received a Bachelor of Economics degree from Macquarie University in Sydney, Australia, and an MBA from Washington University's St. Louis's John M. Olin School of Business. He became a Fellow of the Institute of Actuaries of Australia (FIAA) in 1997.

Mr Cheng is also an active participant in the Actuarial Society of Hong Kong. He was elected President in 2008 and has served as a Council Member of the Society since 2005. He is currently the Chairperson of the Life Committee, a post he held in 2006 and 2007. Previously, he served as Chairperson of the Experience Committee from 2010 to 2013.



Tsutomu Terayabashi

Managing Director, Tokio Marine Asia Pte Ltd

Mr Terabayashi has more than 32 years of industry experience beginning with Tokio Marine and Fire Insurance in 1982, after graduating with Bachelor in Economics from Waseda University, Japan.

His overseas stints include being the Marine Manager of Sri Muang Insurance in Thailand, and Branch Manager of the Tokio Marine Management Chicago Branch.

Mr Terabayashi assumed the role of Managing Director, Tokio Marine Asia, in 2013. Prior to this, he was General Manager, Tokyo Automobile Industry Production 2, Tokio Marine & Nichido Fire Insurance Co Ltd.

In 2007, he was General Manager, General Production 2, Tokio Marine & Nichido Fire Insurance Co Ltd.



David Matcham

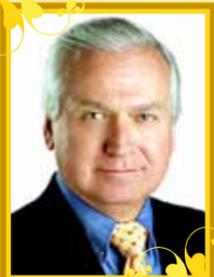
Chief Executive, International Underwriting Association of London (IUA)

Mr Matcham is Chief Executive of the International Underwriting Association of London (IUA) – the market association representing insurance and reinsurance companies writing international business in or through London.

Previous to joining IUA at its formation in 1998, he worked for 18 years, many in a senior managerial position, for the Institute of London Underwriters – a long established trade association for marine and aviation insurers in London. ILU merged with London International Insurance and Reinsurance Market Association (LIRMA) to form IUA on 31 December 1998 with Mr Matcham appointed as Director of Operations.

He was appointed Chief Executive and joined the IUA Board in 2005.

Mr Matcham obtained his Associateship of the Chartered Insurance Institute in 1986 and his Fellowship (specialising in Aviation) in 1989. He still takes an active role in the CII, having served twice as president of one its regional local institutes.



Gregory A Maciag

President & CEO, ACORD

Mr Maciag joined ACORD in 1977 and served in various roles before being appointed President in 1994. He has led ACORD's expansion from its origins in US property & casualty forms to its current status as a world-class data standards organisation serving all lines of business across global markets.

Mr Maciag is the author of two books: *The Real-Time World* (2009) and *The Business Information Revolution* (2005). He blogs about ACORD at www.acordceo.org, writes a monthly Tech Focus article for London-based *Insurance Day* magazine, and contributes to other publications.

Tech Decisions magazine named Mr Maciag one of the "Ten People You Need to Know in Insurance" in 2000. He accepted Insurance Day awards from the London Market for ACORD in 2003 and 2004. He received the Wade S. Dunbar Jr. Award for significant contributions to insurance industry automation from NetVU in 2005, and was listed as one of the "100 Most Powerful People in the Insurance Industry" by Insurance Newscast in 2011. In 2012, he was recognised as number 12 on the list of the "Top 25 Living Legends of Insurance" by PropertyCasualty360.com.

Mr Maciag is the principal advocate for the industry standards that have become increasingly essential in today's digital world. He and his staff work with thousands of firms around the world to support system interoperability across platforms.

Prior to joining ACORD, Mr Maciag held Operations and Systems positions with Chubb and the National Council on Compensation Insurance.



Michael J Morrissey

President and CEO, International Insurance Society

Mr Morrissey is President and CEO of the International Insurance Society (IIS) – an organisation of senior insurance executives, academics and regulators whose mission is to serve as a conduit for the exchange of insurance knowledge across borders.

Prior to joining IIS, Mr Morrissey was Chairman and CEO of Firemark Investments. A founder of Firemark, he was also the firm's Chief Investment Officer and invested in insurers worldwide. He has advised insurance company managements and regulators and served on a number of insurance company boards.

Mr Morrissey currently is a member on the Board of Directors of Selective Insurance Group. He is the global insurance industry representative on the G-20 Private Sector Taskforce of Regulated Professions and Industries. He leads the IIS participation in the United Nations Environmental Programme's Finance Initiative's Principles for Sustainable Insurance, of which IIS is a Founding Supporting Institution. He is also a member of the Board of Overseers of the St. John's University School of Risk Management.

Previously, Mr Morrissey was President of Manhattan Life Insurance, Senior Vice President of Crum & Forster, and held investment banking positions with Morgan Stanley Dean Witter & Co. and Kidder Peabody & Co. He is a past president of the Association of Insurance and Financial Analysts.

Mr Morrissey holds a BA from Boston College and an MBA from Dartmouth College, and has completed the Harvard Business School's Corporate Finance Management Program. He is also a Chartered Financial Analyst.



Patrick Liedtke

Managing Director & Head of Financial Institutions Group – EMEA, BlackRock

Mr Liedtke, Managing Director, is BlackRock's Head of the Financial Institutions Group (FIG) for Europe, Middle East and Africa. He is a member of the global FIG Executive Committee and the global Institutional Client Business Leadership Committee.

Prior to joining BlackRock in 2012, he was the Secretary General and Managing Director of The Geneva Association, a position he held from 2001, having joined The Geneva Association in 1998.

He began his career in capital markets analysis and economic research in England, Germany and Switzerland. He is also a Surveillance Board Member of Zwiessel Kristallglas AG, Zwiessel, and a member of the Club of Rome, having served two terms on its Executive Committee; a member of the World Academy of Arts and Sciences; and a member of the International Advisory Board of the China Centre for Insurance and Social Security in Beijing; as well as several other international expert groups.

Mr Liedtke earned graduate and post-graduate degrees from the Technical University of Darmstadt in electrical engineering and financial economics. He is the founder of the Chief Investment Officers Network, the Financial Directors Network, the Amsterdam Circle of Chief Economists, and co-founder of the Chief Risk Officers Network in insurance, the World Risk and Insurance Economics Congress, and the Silver Workers Institute. Mr Liedtke has authored and edited several books and over 150 articles and papers on insurance, finance and economics and is an Honorary Visiting Professor at Cass Business School at City University in London. He speaks English, Spanish, French and German fluently.



Roger Sellek

CEO, A.M. Best – EMEA & Asia Pacific

Dr Sellek is based in London and oversees A.M. Best's ratings, information-services and news businesses throughout Europe, the Middle East, Africa and the Asia-Pacific regions.

Prior to joining A.M. Best, Dr Sellek was Commercial Director for Lloyd's of London for six years, responsible for the market's strategic business relationships with its investor base, brokers, the rating agencies and the financial-analyst community. Shortly after joining Lloyd's, Dr Sellek was appointed Head of Commercial Policy and subsequently became Managing Director of Lloyd's Market Risk Unit, where he directed the development and application of the market's risk-based capital system. He had earlier worked as a Consultant to the Equitas Project, assuming management responsibility for the analysis of all non-APH liabilities.

In addition to 15 years of extensive experience and achievement in the insurance and reinsurance sectors, Dr Sellek has a long academic background, graduating with a BSc in mathematical physics from the University of Exeter and with a PhD three years later. Dr Sellek also holds an MBA in strategic management from Imperial College at the University of London and carried out post-doctoral research at the University of Cambridge.

He has worked in a number of academic positions in the UK and overseas, including as a lecturer in applied mathematics at the University of Sydney, Australia. He also spent two years as the National Squash Coach for Thailand.



Dr Shaun Wang, PhD

Deputy Secretary General & Head of Research, The Geneva Association

Dr Wang is Deputy Secretary General and Head of Research for The Geneva Association, the leading global insurance think tank. He started his career as an Assistant Professor at Concordia University (1993-1994) and University of Waterloo (1994-1997). From 1997-2004, he worked in the private sector at SCOR Reinsurance Company. From 2004-2013, he returned to academia as Thomas P. Bowles Endowed Chair Professor at the J. Mack Robinson College of Business of Georgia State University.

Dr Wang is a widely published scholar in risk modeling and has won several international prizes. He is inventor of the Wang Transform – an algorithm for pricing catastrophe risks.

Dr Wang holds a BSc degree in Mathematics from Peking University and a Doctorate in Statistics from the University of Waterloo. He is Fellow of the Casualty Actuarial Society, Certified Enterprise Risk Analyst, and Member of the American Risk and Insurance Association.



Stephen Collins

Group CEO, ReMark Group

Mr Collins is the Group CEO of ReMark International – the global leader in alternative distribution and marketing solutions for the insurance industry.

He has over 25 years' experience in the financial services industry, providing consulting services to clients on bancassurance, marketing, product development and direct distribution strategies across Asia, Europe and the Americas.

Mr Collins is well-known in the region as a long-time advocate of knowledge sharing within the industry through his work with *Asia Insurance Review (AIR)*. Together with *AIR*, he is a co-founder of Asia's leading annual Bancassurance and Alternative Distribution Channels Conference (since 1999). Beside being a member of the prestigious Asia Insurance Industry Awards Judging Panel, he is a regular article contributor to *AIR*.

Although currently based in the Netherlands, he continues to enjoy close personal, professional and private commercial interests in Asia.



Yassir Albaharna

CEO, Arab Insurance Group (Arig)

Mr Albaharna graduated in 1984 with a Bachelor's degree in Engineering (Mechanical) from McGill University in Montreal. In 1986, he obtained two more postgraduate qualifications from Boston University – a Masters in Engineering (Manufacturing) and an MBA (High Honors). He subsequently joined the Arab Insurance Group (Arig) in 1987 and was elected as "Fellow" and "Chartered Insurer" of the Chartered Insurance Institute (CII) in 1993.

Throughout his career, Mr Albaharna worked within the reinsurance division of and has assumed various underwriting and managerial positions. He has also traveled extensively and represented Arig in numerous regional and international forums.

Mr Albaharna is currently the CEO of Arig and Chairman of Arig Capital Limited (London). He also holds several appointments in various organisations:

- Chairman of Arima Insurance Software (Bahrain);
- Chairman of Gulf Warranties (Bahrain);
- Chairman of FAIR Oil & Energy Insurance Syndicate (Bahrain);
- Board member of the FAIR Non-Life Reinsurance Pool (Istanbul);
- Board member of Takaful Re (Dubai International Financial Center);
- Board member of Hardy Arig Insurance Management (Bahrain);
- Board member of GlobeMed (Bahrain);
- Board member of the International Insurance Society (New York);
- Board member of the Federation of Afro-Asian Insurers & Reinsurers (Cairo);
- Board member of the Association of Insurers and Reinsurers of Developing Countries (Philippines);
- Board member of Bahrain's Specific Council for Vocational Training (Banking Sector); and
- Board of Trustees of Bahrain's Human Resources Development Fund (Banking & Financial Sector).



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It's not about us.
It's about succeeding together.

We build long-term partnerships with our clients by providing tailored solutions and the most responsive service in the industry. From idea to product to success, we are with you every step of the way.



www.rgare.com



Muang Thai Life Assurance Public Company Ltd

The top life insurer in Thailand, Muang Thai Life Assurance's accomplishments have been built around its core values of "Passion, Innovation, Responsibility and Integrity". Its commitment to deliver "Happiness and Peace of Mind" to customers, and in serving the society and industry, makes it a worthy winner of the Life Insurance Company of the Year award.

Muang Thai Life Assurance (MTL) is moving closer towards its aspiration to be "the No. 1 life insurance company via product and service innovation, with multiple distribution channels to satisfy the needs of all customer groups".

With new business premium of THB27,613 million (US\$857.41 million) in 2013, it was ranked first in the Thai life insurance sector. It grew at double the rate of the industry's average to hold a market share of 18.6%.

With core values of "Passion, Innovation, Responsibility and Integrity" to deliver "Happiness and Peace of Mind" to customers, MTL took the lead in changing the perception and attitude of the Thai people towards insurance by focussing on customers' key driver to acquire life insurance – the pursuit of happiness from knowing they are protected from future uncertainties. A change in MTL's brand image and positioning to focus on offering happiness through its products and services not only changed consumer perception towards the insurer, but also improved the image of the Thai life insurance sector as a whole.

MTL also embraces innovation and change. This is demonstrated through its responsiveness to customers' lifestyle by establishing various social media channels, including LINE – a communication application, which has engaged over 15 million fans and provides the platform to promote knowledge and understanding of financial products in the Thai society.

Other than business pursuits, MTL also commits to community building. It has devoted resources in many aspects, including social welfare, environment, arts and culture, and education. It is a commitment recognised by industry peers in the region as evidenced by its "Corporate Social Responsibility Award" win in the 17th Asia Insurance Industry Awards last year. CEO Sara Lamsam also plays an active role in promoting best practices and setting standards in the industry, being entrusted with leading the sector as President of the Thai Life Assurance Association for the past six years.

MTL is one of the fastest growing life insurers in Thailand with total premium CAGR from 2009 to 2013 at 31%, compared to the industry's average of 14%. Its sound financial management can also be seen through its 432% solvency ratio, far above the Thai regulatory requirements of 140%.

MTL aims to continue setting new standards for Thailand's life insurance sector, while maintaining a firm commitment to provide happiness to society and achieving its aspiration in be the top life insurance company in the country, worthy of its slogan – "The Company for Forward Thinking People".

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Reinsurance Group of America, Incorporated is a leader in the global life reinsurance industry with approximately \$2.9 trillion of life reinsurance in force and assets of \$39.7 billion. We are one of the largest life reinsurance companies in the world and the only global reinsurer to focus primarily on life and health-related reinsurance solutions.

RGA is known for our expertise in risk assessment and capital management, our innovative solutions, and our commitment to serving our clients.

RGA's core products and services include individual life reinsurance, individual living benefits reinsurance, group reinsurance, health reinsurance, facultative underwriting, product development and financial reinsurance.

Headquartered in St. Louis, Missouri, U.S.A., RGA serves clients from operations in 26 countries. In Asia Pacific, RGA has subsidiary companies or offices in Australia, China, Hong Kong, India, Japan, Malaysia, New Zealand, Singapore, South Korea and Taiwan. RGA also provides reinsurance services to clients throughout the Americas, Europe, Africa and the Middle East.

RGA is consistently recognised in cedant studies and surveys conducted by industry organizations. RGA was recently named "Best Life Reinsurer" by the 2014 Reactions North America Awards, and for the fifth time in eight years, RGA was named "Life Reinsurance Company of the Year" by the 2013 Worldwide Reinsurance Awards. In addition, RGA was rated "Best Overall Life Reinsurer" in the 2013 Flaspöhler Survey™ (Direct Writers Evaluate Reinsurers/Life N.A.), and in 2013 NMG Consulting studies, RGA was ranked #1 in Business Capability Index both globally and in 11 individual markets. RGA was also recognised in Best's Review magazine's Innovation Showcase forum for our "Automated Underwriting for Impaired Annuities" solution.

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The Courage to Deliver

Peak Re is a reinsurer for the times we live in. Founded on time-tested principles, and united by a collective attitude to embrace the rapid change and innovations of the modern era, we unlock the power of reinsurance.

How can we have the confidence to say this?

Because we listen, make decisions with speed and integrity, and we have the ability and the courage to deliver.

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作为一家新时代下成立的再保险公司，鼎睿再保险建基于久经历练的专业准则，并矢志针对亚太区在急速变化和革新下面对的挑战，发挥再保险方案的最大潜能。

鼎睿再保险的信心源于 —

我们聆听，并作出敏锐及具诚信的决策。同时，我们拥有富有实力的团队，勇于创新实践。



Bajaj Allianz General Insurance Co Ltd

Sound financial management leading to consistent profitability since its first full year of operations, and innovation in its customer engagement have set Bajaj Allianz General Insurance apart as the General Insurance Company of the Year.

Bajaj Allianz is one of the leading private general insurers in India, ranking second among the private sector general insurance companies. Since its first full year of operations in FY2002/03, it has been consistently profitable, including the tough periods that the industry faced – the free-pricing transition phase in 2007, and the higher provisioning of 213% in 2011-12 for the losses in the mandatory motor pool. This is testament to the strong underwriting discipline of Bajaj Allianz, which has helped it to maintain a healthy combined ratio and profitability over the years.

Other than a focus on a long-term sustainable business model, it also places great emphasis on customer centricity.

Bajaj Allianz provides a wide array of covers. It has been providing “all possible insurance covers and has the capability to insure an aircraft fleet, cattle herd or pets, in a day”. It launched a “one-of-its-kind” weather insurance product in India – an index-based insurance product designed for covering the losses incurred by the insured due to unfavourable weather parameters that is measurable.

Its market leadership can also be seen through its innovative approaches. To enhance accessibility, it has utilised WhatsApp – an instant messaging application – as a touch point for customers. Customers can now raise service requests, buy or renew motor and health insurance easily. It also launched the “Bajaj Allianz Be Safe” (BA BeSafe) mobile application for female customers and staff. The app offers a one-touch call facility in moments of distress to emergency services like the police, fire brigade, ambulance services, and road side assistance.

To boost the image of insurance in society and enhance customer engagement, it also conducted a series of Google+ Hangouts sessions – a popular communication tool which enables group video chats – to demystify insurance for the public. Hosted by CEO Tapan Singhel, with expert panel member from various banking and insurance sectors, customers could even tweet their ideas and questions during the live event.

A strong believer in transparency with its customers and stakeholder, even before it was made mandatory by regulators, Bajaj Allianz shares statistics on claims settlement on a quarterly basis via its corporate newsletter, and also its balance sheet and annual report which is available on the company’s website.

Its performance continues to be robust through sound financial management. Its profits before tax of grew 39% to INR5,870 million (US\$96.24 million) for FY2013/14, and its solvency margin stands at 196% against the mandatory 140%.

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PeakRe >

Peak Re is headquartered in Hong Kong with an initial capital base of US\$550 million. It is authorised by the Office of the Commissioner of Insurance of Hong Kong, and is rated “A-” by A.M. Best.

Peak Re is dedicated to providing innovative and visionary reinsurance services for our clients. We offer treaty reinsurance services covering a range of lines, tailor-making risk transfer and capital management vehicles to best fit clients’ needs. To date, Peak Re is already servicing more than 140 clients in 28 markets, including but not limited to Australia, Bangladesh, Cambodia, China, Hong Kong, Indonesia, Japan, Malaysia, Papua New Guinea, the Philippines, Singapore, South Korea, Thailand, Europe and North America.

It is Peak Re’s mission to modernise the reinsurance industry to best support the growth of the Asia Pacific region and to unlock the power of reinsurance. We listen to our clients’ needs, we make decisions with speed and integrity and we have the ability and courage to deliver.

The Company is backed by Fosun International Limited and the International Finance Corporation, member of the World Bank Group, who have respectively invested 85.1% and 14.9% in the Company.

To learn more about how Peak Re can help you achieve a better financial position and protection, please visit our website.

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Australian & New Zealand Institute of Insurance & Finance

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Empower Results®

Aon Benfield, a division of Aon plc, is the world's leading reinsurance intermediary and full-service capital advisor. We empower our clients to better understand, manage and transfer risk through innovative solutions and personalised access to all forms of global reinsurance capital across treaty, facultative and capital markets.

As a trusted advocate, we deliver local reach to the world's markets, an unparalleled investment in innovative analytics, including catastrophe management, actuarial and rating agency advisory. Through our professionals' expertise and experience, we advise clients in making optimal capital choices that will empower results and improve operational effectiveness for their business. With more than 80 offices in 50 countries, our world-wide client base has access to the broadest portfolio of integrated capital solutions and services.

To learn how Aon Benfield helps empower results, please visit aonbenfield.com.

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Its ability to reach out to relevant stakeholders through its wide range of innovative training services makes the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) a worthy winner of Educational Service Provider of the Year award.

The Australian and New Zealand Institute of Insurance and Finance (ANZIIF) provides quality training and professional development to the insurance industry across the Asia-Pacific region. In doing so, ANZIIF has demonstrated in-depth knowledge and understanding of the market through its range of education services for the insurance industry.

Within the assessed period of 12 months, ANZIIF ran 79 events in the Asia-Pacific region, including the market-leading Reinsurance Study Course (RISC) which has gained wide recognition in the Australasian region. It also offers bespoke e-learning courses and workshops to meet individual companies' needs.

ANZIIF has also been proactive in reaching out to insurance practitioners to bring about more training, including through the group's social media channels and online discussion forum. It also worked with Thai, Saudi Arabian and Indonesian partners to deliver courses for these markets. Its general insurance qualifications are also translated into Chinese, Thai, Indonesian and Arabic to make it accessible to more people.

The group has shown an ability to anticipate the needs and demands of the market, recently launching the first risk surveying qualification in China – the Diploma of Risk Surveying. Its annual claims convention has also received favourable response from the industry, and is now one of the biggest industry seminars in the region.

Overall, the judges were impressed by the range of training ANZIIF provides, its ability to reach out to relevant stakeholders, as well as its ability to adequately respond to market needs.

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Innovation of the Year



Apollo Munich Health Insurance Co Ltd

For its comprehensive programme that not only provides coverage for diabetics with no waiting period, but also offers solutions to partner and reward customers in the health journey, Apollo Munich Health Insurance is the Innovation of the Year winner.

Diabetes is a medical condition that affects 65 million people in India today and this number is set to grow to 100 million by the year 2030. Not only is it a severe strain on the nation's healthcare resources, it also affects overall productivity the condition tends to affect people in the age group between 30 and 50 years old – individuals in the prime of their working years.

With most diabetics finding it difficult to purchase an appropriate health insurance plan due to the high risk associated with the illness, Apollo Munich embarked on the path of innovation and created an insurance plan to truly serve the population living with diabetes.

People living with diabetes during their early stages generally do not view the condition with the seriousness it deserves. This often results in minor aberration in their blood sugar level becoming acute critical conditions in almost no time. Hence, the insurer created a comprehensive programme – "Energy – the sweetest thing for people living with diabetes".

More than just an insurance plan, this programme was created to partner people affected by the condition:

- "It loves you from day one" – offering coverage with no waiting period, lifelong renewal, and multiple sum insured options.
- "It fights your diabetes with you" – partnering the customers in their health journeys with a gamut of wellness offerings such as discounts on drugs and consumables, free regular wellness tests to keep problems at bay, an integrated health portal to track, and manage health-related data that can be accessed by doctors, the insurer, and the customers, and a personal health coach to help the customers on the path to wellness.
- "It rewards you for staying healthy" – as this product calls for an active participation in maintaining an individual's health and sugar levels, if results from the periodic medical tests show that an insured has successfully maintained or improved his condition, a discount as high as 50% is offered on next year's premium to encourage and reward the individual's hard work and dedication to improving health.

This unique programme that combines health insurance, wellness, counselling, technology, and community in a seamless manner goes against the normal convention of how people with high risk due to diabetes are insured or treated in the industry. Not only does this product create a new market segment, it drives improvement in the quality of life through healthy living habits.

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CCAM

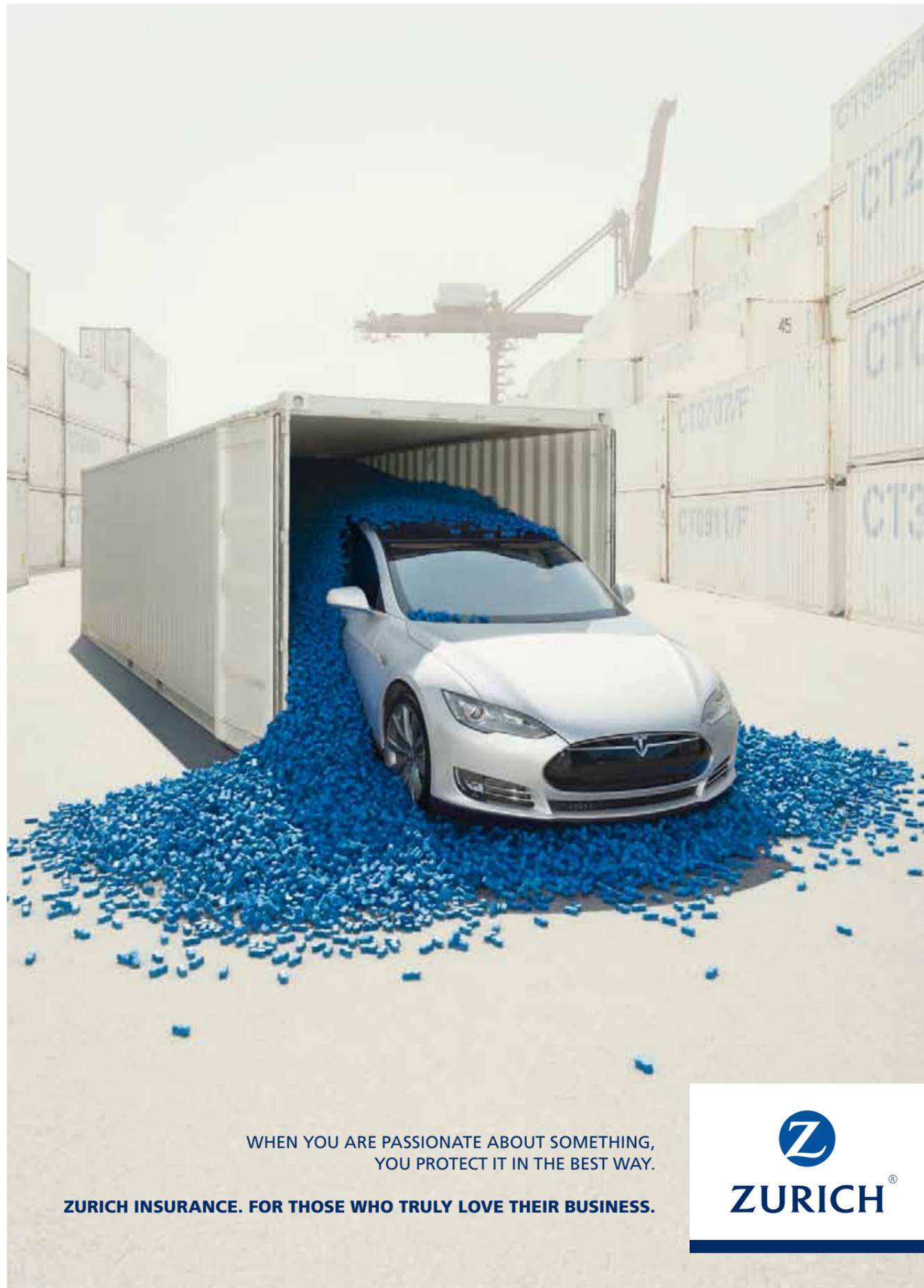
Cathay Conning Asset Management

Cathay Conning Asset Management (CCAM) is a provider of innovative asset management solutions to institutional and insurance investors in Asia Pacific. Able to draw on investment expertise and intellectual capital from the U.S., European, and Asian investment centers, CCAM is well positioned as a business with truly global investment capabilities. CCAM is owned by Cathay Financial Holding Co., Ltd. (TWSE: 2882), a leading financial services provider, and Conning, one of the largest global asset managers focused in the insurance industry. The joint venture is a broad-based strategic partnership to provide institutional asset management and investment advisory services in the Asia Pacific region, including: Taiwan, Hong Kong, Mainland China, Singapore, South Korea, Japan and Vietnam.

Headquartered in Hartford, Connecticut (US) with investment centers in New York and London, our parent company Conning is one of the largest pure-play asset managers for the insurance industry with more than USD91 billion in assets under management as of 30 June, 2014. With a unique combination of world class asset management strategies together with risk and capital management solutions and insurance research; Conning helps clients achieve their financial goals through customised business and investment strategies.

Cathay Financial Holding Co., Ltd. is one of the largest financial holding companies in Taiwan and a leading provider of financial products and services. The company's primary subsidiaries include: Cathay Life Insurance, Cathay United Bank, Cathay Century Insurance, Cathay Securities Investment Trust and Cathay Securities. As of 30 June, 2014, the company had total assets of more than USD216 billion and over 12 million customers. In recent years, Cathay Financial Holding has also increased its presence in Asia, including establishing life insurance, property & casualty insurance and banking operations in China and Vietnam.

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MDIndia Healthcare Services (TPA) Pvt Ltd

A Third Party Administrator with a strong focus on medically trained staff and doctors in its talent pool, and a vision to become a “harbinger of change in the evolving healthcare industry”, MDIndia Health Services (TPA) has been awarded the Service Provider of the Year.

MDIndia, as a third party administrator (TPA) has not only grown in numbers – from about 20 to more than 3,000 members since it commenced operations in 2000 – but has emerged as a leading TPA in India, priding itself on the value-added services it provides clients and end customers through innovation and medical expertise.

With a “MDI-DNA” of quality, commitment, integrity and the zest to lead in healthcare services, its vision is to reengineer the industry through standardisation, cost optimisation, and excellence in service, “thereby materialising as a harbinger of change in the evolving healthcare industry”.

The success of the company has been built year on year by an ability to anticipate the future requirements of the health insurance industry, with company-wide reputation built on integrity, knowledge, and service. Also fundamental to MDIndia’s success is a transparent and humane approach to problems, and data-based evaluation. It has a strong network of hospitals and diagnostic centres with more than 300 doctors on board.

The company’s emphasis on talent and expertise can be seen from its talent pool with more than 38 who are MD and above doctors, 21 MBBS doctors, eight para medical staff, and two MBBS doctors in its training team.

Taking its service delivery seriously, it even has a “Quality Pledge” – “We, the family of MDIndians, pledge to first understand our customer expectations and then to meet and exceed our commitment to those expectations by error free deliveries each time, every time, in time and continuously improve through Cost Optimization & Automation. Quality is not just a goal; it is our basic organizational DNA.”

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ZURICH[®]

Zurich is a leading multi-line insurer that serves its customers in global and local markets. With more than 55,000 employees, it provides a wide range of general insurance and life insurance products and services.

Zurich’s customers include individuals, small businesses, and mid-sized and large companies, including multinational corporations, in more than 170 countries.

Founded in Switzerland in 1872, Zurich is one of the world’s most experienced insurers. Our customers choose Zurich to protect the people and things they love because they value our knowledge, exper-tise and stability.

Zurich has three core business segments – General Insurance, Global Life, and Farmers.

- General Insurance is the segment through which the Group provides a variety of motor, home and commercial products and services for individuals, as well as small and large businesses.
- Global Life delivers financial protection when our customers need it most. We help individual customers prepare for the future and corporate customers attract and retain the best talent through the provision of attractive employee benefit packages.
- Farmers includes Farmers Management Services which provides non-claims management ser-vices to the Farmers Exchanges (which we do not own), as well as Fore-most and 21st Century brands in the United States, and Farmers Re.

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All products are written by insurance company subsidiaries or affiliates of AIG APAC Holdings Pte Ltd. Coverage may not be available in all jurisdictions and is subject to actual policy language. For additional information, please visit our website at www.AIG.com



Corporate Risk Manager of the Year



Mr Franck Baron

Group General Manager, Risk Management & Insurance, International SOS



For his dynamic, pioneering and leadership role in setting up the Pan Asia Risk & Insurance Management Association (PARIMA) and his active corporate contribution in making risk management a perceived business accelerator in International SOS, Franck Baron was recognised as the Risk Manager of the Year.

Under Mr Baron, the risk management culture within International SOS saw many positive developments such as the support of many aspects of the business including operational initiatives such as mergers and acquisitions, business partnerships, budget and CAPEX/investment-related processes through the implementation of enterprise-wide risk management approaches; risk management initiatives deployed company-wide; cyber risks and information security risk mitigation programmes put in place; and improved resilience through implementation of preparedness, crisis management and contingency plans across all critical activities and operations.

He also ensured that such spearheaded initiatives were solidly supported by re-engineered risk financing, and examples included the implementation of a global pooling of risk financing responsibilities on all central and local lines, including employee benefits and pensions, as well as the implementation in 2012 of a fully licensed captive domiciled in Singapore which is leveraged as a highly performing risk financing tool.

Mr Baron work in the Group has seen the rise of a culture which promotes risk management as every manager's responsibility to empower the company to be risk aware, to take ownership of risk management and to manage such risks efficiently and effectively.

As Chairman of PARIMA, Mr Baron has overseen the induction of PARIMA as the Asian representative member of the International Federation of Risk and Insurance Management Associations (IFRIMA) and in April 2014, he was appointed the Vice-President of IFRIMA in recognition of his efforts in developing PARIMA.

Under his leadership, PARIMA has since become a well-regarded association representing various activity sectors across the Asian market with membership increasing steadily as well as partnerships with other regional risk management associations in Europe, the UK, France, South America, Brazil and the US.

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American International Group, Inc. (AIG) is a leading international insurance organisation serving customers in more than 130 countries and jurisdictions.

AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer.

In addition, AIG companies are leading providers of life insurance and retirement services in the United States.

AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc.

Additional information about AIG can be found at:

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Tokio Marine Asia is the Asia-Pacific regional headquarters of the Tokio Marine Group. We are a leading insurance group operating 16 companies across 9 countries through our subsidiaries and long established joint venture partners. Tokio Marine prides itself on service consistency and operation, cost efficiencies, reliability and performance throughout our group. For a strong global partner, call us at (65) 6372 2988 or visit us at www.tokiomarineasia.com



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Mahindra Insurance Brokers Limited

Abiding by its core values – good corporate citizenship, professionalism, a “customer first” mindset, focus on quality and recognising the dignity of an individual – Mahindra Insurance Brokers has managed to maintain its exemplary reputation and leadership in an extremely competitive Indian market, by catering to the needs of the underserved, particularly in the rural and semi-urban areas.

Mahindra Insurance Brokers Limited (MIBL) was licensed as a direct broker and composite broker in 2004 and 2011 respectively and is the only Indian insurance broker with a pan-India physical presence at over 300 locations. Having been awarded ISO9001:2008 certification in ‘Quality Management Systems’ since 2007, the firm has served over 1.4 million cases in more than 100,000 villages in FY2013-14, facilitating approximately INR825 crores of premium.

MIBL’s exemplary reputation in an industry plagued by malpractice is backed up by its clearance of the Indian regulator’s stringent licence renewal procedures over the last nine years and it has also participated in shaping policy through consultations with the Department of Industrial Policy & Promotion of India to clarify Foreign Direct Investment (FDI) in Indian insurance brokers and whether such FDI required approval from the Foreign Investment Promotion Board.

MIBL is a leading insurance broker in underserved markets, particularly in rural and semi-urban areas where it has cultivated a rich understanding of customer needs, translating to close proximity to and awareness of emerging consumer trends. Such close ties has allowed it to innovate and tailor its products to its customers specific needs which include the waiver of health check-up at enrolment for certain group credit-term/health plans; minimum exclusions which simplify customer understanding; minimal/proxy claim documentation for cases where originals are unavailable; quick claim settlements; and affordable zero-depreciation motor insurance policies.

Since 2004, MIBL’s initial investment of INR0.5 crores has increased a thousand-fold to INR520 crores in 2013. Over the last decade, MIBL has also achieved an annual compounded revenue growth rate of 47% with 42% profit, as well as growth in premiums of 48% with volumes achieving 44% growth. In FY2013-14, MIBL’s profits after tax stood at INR41 crores and in FY2014, MIBL joined a handful of brokers who have crossed the INR100 crore threshold in revenue with INR111 crores.

SPONSOR’S PROFILE



TOKIO MARINE

Tokio Marine Asia Pte Ltd is an established regional headquarters and an intermediate holding company of Tokio Marine Group and a sister company of Tokio Marine and Nichido Fire Insurance Co. Ltd. (Japan). We oversee 16 group companies within Asia-Pacific – in Singapore, Malaysia, Indonesia, Thailand, Hong Kong, the Philippines, Vietnam, India and Australia. This includes 9 general insurance companies, 5 life insurance companies and 2 reinsurance companies, employing 6,300 employees across the region.

Tokio Marine Asia has a vision to become one of the top-tier insurance groups in Asia-Pacific with “Sustainable and Profitable Growth”. Our role is to maintain the consistent growth of Tokio Marine’s non-life and life insurance operations within the region by providing management and technical support to new business activities, as well as the development and enhancement of products and services. By doing so, we aim to increase the corporate value of our group, and sustain the delivery of high quality services to our customers.

In its commitment to expand the insurance business in the region, Tokio Marine Asia continues being the exclusive sponsor in its 12th consecutive year running for the “Broker of the Year” category at the 2014 Asia Insurance Industry Awards.

www.tokiomarineasia.com





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Aon Benfield

With its extensive value-added client service, including on the regulatory front, demonstrating its in-depth expertise in the market even in the area of catastrophe perils in the Asia Pacific, and offering compelling solutions to help clients rise to the challenges of the day, Aon Benfield wins the Reinsurance Broker of the Year Award.

Aon Benfield continues to provide outstanding value to clients in terms of delivering reinsurance capacity from both the conventional reinsurance market and the broader capital markets, developing solutions for the management and pricing of catastrophe risk, and providing thought leadership especially in the areas of climate change adaptation and non-modelled catastrophe risks.

As a market leader, Aon Benfield has been at the forefront of key regulatory developments, including C-ROSS in China which represents the first risk-based capital regime for the Chinese market. Leveraging on its in-house Regulatory and Rating Agency Advisory Service, Aon Benfield has advised clients and business partners on ways to prepare for the new solvency regime, many of which could lead to fundamental changes in the Chinese insurance market.

Some of the ways it has helped to address clients' needs include the successful placement of more than US\$1.5 billion of additional reinsurance capacity, including two indemnity catastrophe bonds for the Japanese national mutual Zenkyoren – a notable achievement for a market that only three years ago suffered total loss from the Tohoku earthquake.

Aon Benfield continues to embark in research and development on catastrophe perils in the Asia Pacific which culminated in the further development of an extensive suite of proprietary catastrophe models and RDS tools. Its research has also informed the industry about risk exposures outside the standard suite captured in catastrophe models but which can cause extensive losses to insurers, eg, supply chain disruption, antibiotic-resistant “superbugs” and geomagnetic storms.

The firm has also worked with various agencies in examining the costs of natural disasters, including co-authoring a report for an Australian government centre examining the economic and insurer costs of catastrophes arising from extreme events and the role of public sector insurance mechanisms to encourage risk reduction and resilience.

As a major reinsurance intermediary, Aon Benfield also possesses the capability to service life insurers in the Asia Pacific across the whole range of life & health reinsurance solutions.

In 2013, Aon Benfield's Asian revenue grew by 9%, driven by record new business wins with net new business being positive for the fourth consecutive year.

SPONSOR'S PROFILE



The Toa Reinsurance Company, Limited (Toa Re) has been experiencing steady growth since its establishment in 1940, with its history over 70 years in Japan.

With the insurance market evolving and customers' needs expanding, Toa Re has been providing diverse lines of both life and non-life reinsurance products to its clients over the world as Japan's primary professional reinsurer.

Toa Re has successfully developed business, and maintained a strong market position in Asian regions through three branches in Singapore, Kuala Lumpur and Hong Kong and through a representative office in Taipei. During the years of the engagement in Asia, Toa Re has been strengthening the relationship with its clients by overcoming many hardships.

Having built its overseas network including subsidiaries in USA and Switzerland, the whole Toa Re group, with its head office in Tokyo playing a central role, has been contributing to the insurance and reinsurance markets over the world.

In acknowledgment of its outstanding financial profile, Toa Re has been assigned credit ratings of 'A+', 'A+(Superior)' by Standard & Poor's, AM Best respectively, which enables Toa Re to be a long-term and stable provider of quality reinsurance products and services.

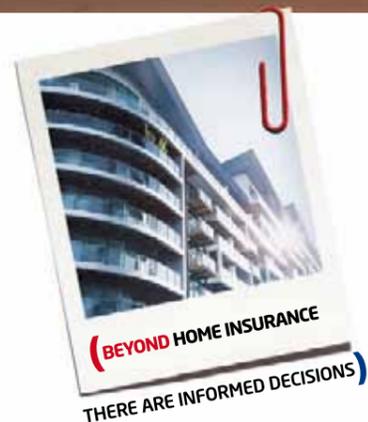
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Swiss Reinsurance Company

Aside from the celebration of its 150th anniversary and a century of successful partnerships with Asian clients, Swiss Re has continuously strived to outdo itself with innovative solutions and giving back to society, meriting the award of General Reinsurer of the Year.

Throughout the year, Swiss Re led discussions on key issues affecting Asia, including natural disasters, climate change and food security through a combination of initiatives, publications and nearly 100 events across Asia. Notable examples included the Open Minds Forums featuring distinguished speakers from government, industry and academia; conducting a Risk Perception Survey involving 20,000 respondents across 19 markets; launching "Open Minds Blog", allowing online interactive discussion; the release of the "Mind the Risk Report" which ranked the cities most threatened by natural disasters; and the publication of articles outlining challenges/opportunities faced by insurers and government in growing urban populations, especially in China and India, as well as the Nat CAT Protection Gap in Jakarta.

The reinsurer also worked to foster greater public-private partnerships in developing insurance solutions by working with Oxfam to create an index-based flood insurance pilot programme in Bangladesh; the World Bank in participating in the Pacific Catastrophe Risk Insurance Programme which helped the Tongan community recover from Cyclone Ian; and the Asian Development Bank in co-developing disaster risk financing instruments for six Southeast Asian cities.

Swiss Re also led food security efforts through the sponsorship of the Asia Agricultural Insurance Conference as well as hosting agriculture seminars throughout Asia. In addition, it provided broad scale aquaculture insurance products in China and participated in Vietnam's national agricultural insurance pilot scheme as the leading reinsurer.

Leveraging on its world-class expertise, Swiss Re also structured innovative solutions for a Japanese MNC's operations in China and provided cost-saving multi-year solutions for Southeast Asian clients in loss-hit markets. It also introduced a number of technological solutions tailored specifically for clients which included smart phone technology, allowing Chinese motor clients to monitor driver behaviour and the launch of its "iClient" client management platform.

In China, Swiss Re has worked with insurers to launch China's first wind power parametric insurance product and its first high-resolution probabilistic flood model to better determine loss potentials for rare flood events.

Swiss Re also supported reconstruction efforts in flood and hurricane affected areas of China and the Philippines. Globally, Swiss Re supports disaster relief programmes in Sri Lanka, Vietnam and Japan as well as climate adaptation and water supply projects in India.

SPONSOR'S PROFILE



MSIG, having been Asia's leading established provider of general insurance needs over 100 years, is a part of Mitsui Sumitomo Insurance Company, Limited within the MS&AD Insurance Group. The Group is one of the 10th largest general insurance groups in the world and the largest non-life insurer in Japan, was awarded with the 2011 General Insurance Company of the Year by *Asia Insurance Review*.

Today MSIG is one of the few foreign-based general insurers to have representation in every ASEAN country, a testament to its strength and reach.

With its wealth of experience and commitment to Asia, MSIG is confident to be a trusted insurance partner throughout the Asian region.

Leveraging on its multi-channel distribution, strong partnerships with intermediaries and extensive geographical network, MSIG offers a wide range of insurance solutions across personal and commercial lines.

MSIG embodies the "Going Above and Beyond" spirit as it believes in the meaningful purpose of general insurance – that serves to protect people's interest and what they value. Thus, MSIG builds and nurtures enduring relationships, forging close partnerships, through good and bad times.

Combining global and local best practices, MSIG's 3,900 employees across the region go beyond to add value to the business and lifestyle of its customers and inspire confidence in them.

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Swiss Reinsurance Company

Its ability to create real value by enhancing profitability and operational effectiveness of clients, supported by exemplary thought leadership in life & health makes Swiss Re a worthy winner of Life Reinsurer of the Year.

For the second consecutive year, Swiss Re takes home the “Life Reinsurer of the Year” accolade, having successfully demonstrated its client-focussed value proposition in the life and health business in Asia.

Swiss Re continued its path of thought leadership in 2013 when it organised the inaugural Asia Health Symposia held in Singapore, Beijing, Hong Kong and Seoul. The series brought together a distinguished pool of experts to discuss various aspects of health policy, product innovation and finding solutions to close the ageing society’s protection gap in Asia.

To commemorate its 150th anniversary, Swiss Re also held several high-profile dialogue sessions with key leaders in government and business to discuss critical risks facing the world today and beyond. In shaping debate within the life and health segment, Swiss Re undertook a mammoth survey – The Risk Perception Survey – taking in views from over 20,000 citizens across 19 Asian markets about the risks that concern them most.

In the area of product innovation, the company forged alliances with strategic partners, particularly in rolling out new cancer products in China.

Swiss Re was also involved in two of the largest life & health deals in the past year, the first of which was to reinsure the largest ever in-force health portfolio for a Japan-based international insurer, thereby delivering significant capital relief to its client. The second notable deal saw it help fund a client’s acquisition of a life insurance business in New Zealand.

Swiss Re continues to raise the professional bar in 2013/2014, training over 3,500 industry practitioners through Swiss Re Academy courses and webinars in Asia. It also partnered with selected clients to optimise sales performance through innovative “conversational selling” training; in the process helping an Indian bancassurer treble its premiums and a leading Indian bank to increase insurance sales by 300%.

To widen the scope of discussion on the topic of funding longer lives, Swiss Re conducted the first survey of its kind on medical insurance in China, Hong Kong, India, Indonesia, Malaysia and Thailand, shedding more light on Asian consumers’ increasing needs for medical insurance products and services.

In each of the past four years, Swiss Re has shown improved performance in creating value for clients as measured by the NMG Consulting client loyalty benchmark survey. It was the only reinsurer to have improved its ranking in 2014, coming out top in Japan, Hong Kong, South Korea, Thailand and Sri Lanka.

SPONSOR'S PROFILE



Manulife is a leading Canada-based financial services group with principal operations in Asia, Canada and the United States. Operating in Asia continuously since 1897, Manulife today provides protection and wealth management products to millions of clients across 12 Asia markets. In addition to over 50,000 of our own agents, we also distribute through more than 100 bank partnerships and 500 dealers, independent agents and brokers. Protection products include life insurance, group life and health, hospital coverage and wealth preservation. Wealth management products include mutual funds, pensions, annuities and investment-linked products. Manulife also provides comprehensive asset management solutions to institutional customers through its global asset management arm Manulife Asset Management.

Funds under management by Manulife and its subsidiaries were approximately C\$637 billion (US\$597 billion) as at June 30, 2014. We operate as John Hancock in the U.S. and as Manulife in other parts of the world.

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YEARS

Your
insight

+

Our
ideas

=

Their
world



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Prudential Vietnam Assurance Pte Ltd

A pioneer in the Vietnamese market, Prudential Vietnam has blazed a trail of CSR achievements with its Prudential Foundation providing education, healthy living and community support beyond just training, sports and technology, adapting to the dynamic changing needs of the people across the country to win the CSR of the Year Award.

With a view to contributing to community and sustainable development in Vietnam, the insurer established its flagship Prudence Foundation in 2003 with an initial grant of US\$2.7 million to focus on community needs in the areas of training, sport and technology. Since 2011, Prudential Vietnam has expanded the programme across all 63 provinces of the country and is slated to pump in an additional \$10 million up till 2015, and this time broadening the needs focus to include education, healthy living and community support.

The Prudence Foundation provides educational support in the form of education award sponsorships, student scholarships, training programmes, as well as direct support to schools via funding the building of schools and physical classroom improvements, among others. The education support is also extended to teachers via the "Vo Truong Tuan Award for Teaching Excellence" which is given to the top 30 educators out of over 70,000 applicants annually. In 2013 alone, education support impacted nearly 23,000 direct beneficiaries through scholarships, grants, class education and related activities.

The second pillar of the Prudence Foundation's CSR programme is aimed at promoting better health outcomes in the community through programmes of awareness and direct interventions. Over the last three years, Prudential Vietnam had invested \$500,000 on healthy living, across 255 specific programmes impacting 45,000 beneficiaries in total.

Aside from education and healthcare, the Prudence Foundation also seeks a more comprehensive view on macro-impact programmes such as housing for the poor and underprivileged, caring for the environment, and disaster prevention and management programmes. Additionally, the insurer continuously seeks to encourage community management such as through annual blood donation drives across 10 provinces.

SPONSOR'S PROFILE



The Swiss Re Group is a leading wholesale provider of reinsurance, insurance and other insurance-based forms of risk transfer. Dealing direct and working through brokers, its global client base consists of insurance companies, mid-to-large-sized corporations and public sector clients. From standard products to tailor-made coverage across all lines of business, Swiss Re deploys its capital strength, expertise and innovation power to enable the risk taking upon which enterprise and progress in society depend. Founded in Zurich, Switzerland, in 1863, Swiss Re serves clients through a network of 56 offices globally and is rated "AA-" by Standard & Poor's, "A1" by Moody's and "A+" by A.M. Best. Registered shares in the Swiss Re Group holding company, Swiss Re Ltd, are listed on the SIX Swiss Exchange and trade under the symbol SREN. Swiss Re reports strong net income of USD4.4 billion for the full-year 2013. For more information about Swiss Re Group.

Asia-Pacific

Swiss Re has been partnering with Asian clients since the early 1900s, joining local skills and expertise with global resources, and maintaining a depth of local knowledge yet benefitting naturally from a global perspective. The company began operations in Asia-Pacific in 1956.

Swiss Re has over 1,000 employees in Asia-Pacific, and has offices in Sydney, Beijing, Shanghai, Hong Kong, Tokyo, Seoul, Singapore, Kuala Lumpur, Mumbai and Bangalore, where it operates a global business processing office.

Swiss Re's Asia Division headquarters is in Hong Kong.

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Bharti AXA General Insurance Co Ltd

Harnessing the power of the digital medium to increase penetration in India which has a large number of digital users from smaller cities that may not have a strong distribution structure, Bharti AXA General Insurance is winner of Technology Initiative of the Year.

Bharti AXA GI harnessed the power of the digital medium to transform its business by creating platforms for direct selling (B2C) through e-commerce, tapping on its partners' digital networks (B2B2C), as well as through innovative customer engagement platforms using traditional and social media. With online users in India already crossing the 200 million mark, and projections for the country to have the second largest number of internet users by 2015, the digital medium will be key moving forward.

Instead of starting from scratch, a "test and learn" approach was used. The project architecture was constructed with lots of existing IT components being reused. When problem areas arise, they were identified and modified to suit the need of the customer-centric project.

A "breakthrough in the industry's use of technology", the initiative is based on multiple well-established technology and platforms such as Google Web Tools, Active Standards, and Google Analytics to enable easy interface, adoption and scalability.

Other than a website which is simplified and transparent e-commerce enabled for customers, based on market research and customer insight, it also tied up with aggregators to penetrate the online segment further.

It provides a complete integration which allows aggregators to control their visitors' journey on their own websites, a process which requires a heavy flow of information enable by triggering web-services at the quotations and proposal stages.

Utilising both traditional and online platforms, articles, including easy tips on selecting suitable insurance products, were published to engage and educate the masses on insurance matters. Social media tools such as YouTube, Facebook, and Twitter were also used to engage customers.

As proof of the success of its initiative, there was a 427% growth in premiums over the preceding year, 401% increase in quotations online, 95% increase in web traffic, 502% growth in policies issued, and 3 million views for its advertisements on YouTube in four months.

SPONSOR'S PROFILE



ACORD (Association for Cooperative Operations Research and Development) is a global, nonprofit standards development organization serving the insurance industry and related financial services industries. ACORD's mission is to facilitate the development of open consensus data standards and standard forms.

ACORD members include hundreds of insurance and reinsurance companies, agents and brokers, software providers, and industry associations worldwide. ACORD works with these organizations towards a goal of improved data communication across diverse platforms through implementation of standards. ACORD maintains offices in New York and London.

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Swiss Reinsurance Company

Recognising that its success depended heavily on human capital, and always seeking to improve the quality of its staff and building strong employer-employee relationships, focussing on not just “what” was achieved but “how” it was achieved, Swiss Re has emerged as the Employer of the Year in this inaugural Award.

Working closely in line with its new branding slogan “Smarter together”, Swiss Re sees the need in harnessing the power of people for the industry and as such has established a number of cutting-edge, world-class comprehensive talent development initiatives so as to cultivate the talent needed to meet the industry’s current and future challenges.

Initiatives to develop talent for the industry include investment in innovative state-of-the-art leadership development programmes for both new and seasoned managers across the company, backed by strong support from top management.

Graduates benefited from their 18 month intensive training programme, rotating across Swiss Re’s regional, markets and business units in order to gain experience through mentoring by senior managers, cross-cultural interactions and participation in multi-level networking.

In 2013, Swiss Re targeted promising and talented employees with its unique High Growth Development Programme. Individuals from across the company were sponsored by senior executives to work in small groups on real business challenges and tasked with delivering innovative business solutions to global business leaders. Executive coaches were also assigned to these individuals during the year-long programme to accelerate their personal effectiveness.

Swiss Re also invested heavily in senior leadership development and in upgrading professional standards among all its employees through targeted training for senior management to facilitate career progression professional/technical training for over 1,200 employees, an increase of 40% in the total number of training hours conducted from 2012, as well as increasing opportunities for overseas rotations in order to allow employees to experience different markets and facilitate knowledge transfers.

The reinsurer also incorporated leadership imperatives into annual performance review criteria at the director/managing director level in order to encourage management to act as role models. Increased inclusion and engagement of employees were fostered through a variety of formal and informal sessions between business leaders and team members.

Swiss Re recognised the need to manage teams based on trust and to acknowledge performance based on output rather than input. In 2013, it implemented the “Own the Way You Work – Living Team Spirit” initiative to give employees more options on how, when and where they work in order to increase effectiveness, productivity and job satisfaction. The importance of diversity in Swiss Re’s corporate culture and strategy was also recognised by the creation of a Diversity & Inclusion Council championed by its executives.

SPONSOR'S PROFILE



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People are at the heart of our business strategy and our success. We value a learning culture where teamwork and collaboration are encouraged, excellence is rewarded and diversity is valued and respected. As competition in Asia intensifies, the imperative for nurturing and retaining talent and developing organisational capabilities for insurance companies has never been greater. It is only natural then, that we sponsor the Employer of the Year Award in conjunction with *Asia Insurance Review*.

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Dr Jagath Alwis

Director (Technical)/Chief Technical Officer, Ceylinco Insurance PLC



With his unstinting contributions to the insurance sector in Sri Lanka, and his ability to galvanise various stakeholders towards a shared objective to advance the industry's cause and his leadership of AIRDC in the developing world, Dr Jagath Alwis is being saluted as the Personality of the Year.

Dr Jagath Alwis is the deserved recipient of the Personality of the Year due to his immense contribution to the development of the insurance sector in Sri Lanka, as well as being instrumental in the country successfully hosting key international conferences in recent years.

In 2013, Dr Alwis took on the challenge of organising the 17th Insurance Congress of Developing Countries (ICDC) held in Sri Lanka, in his capacity as President of the Association of Insurance & Reinsurance of Developing Countries (AIRDC). The last Congress was held in 2009 and Dr Alwis had a tough task ahead, but eventually managed to re-energise and re-activate the organisation with the support of the Secretariat in Manila, Philippines.

Under his leadership, the Insurance Association of Sri Lanka – as host organisation of the Congress – offered its full cooperation not only in financial terms but more importantly, by way of active participation of key management personnel from member companies. The Congress proved to be a success with the participation of 380 insurance professionals from 32 countries, and was a proud occasion not only for the domestic insurance industry but also the entire business community in Sri Lanka.

Dr Alwis graduated as a Bachelor of Science (BSc) in Mathematics and Physics and joined the National Insurance Corporation in 1982 as a trainee. He became an Associate Member of the Chartered Insurance Institute, London (ACII) in 1985 and a Fellow Member (FCII) in 1990.

Currently the Director (Technical) and Chief Technical Officer of Ceylinco Insurance, Dr Alwis first joined the company in 1988 as Reinsurance Manager before working his way up organisation. He was instrumental in the formation of overseas ventures for Ceylinco – which has subsidiary in the Maldives and an associate company in Nepal.

Ever the visionary, he is committed towards developing the next generation of insurance professionals in Sri Lanka and serves as Chairman of the Ceylinco Insurance College, where he regularly conducts lectures.

Dr Alwis is currently a member of the academic board in the Science faculty at the University of Peradeniya, the oldest and largest state university in Sri Lanka. His notable contributions in academia include playing a key role in the launch of two Bachelor's Degree programmes in insurance at two different state universities in the country.

He was conferred with an Honorary Doctorate by Middlesex University of the United Kingdom in 2012 for his contributions to the international insurance industry.

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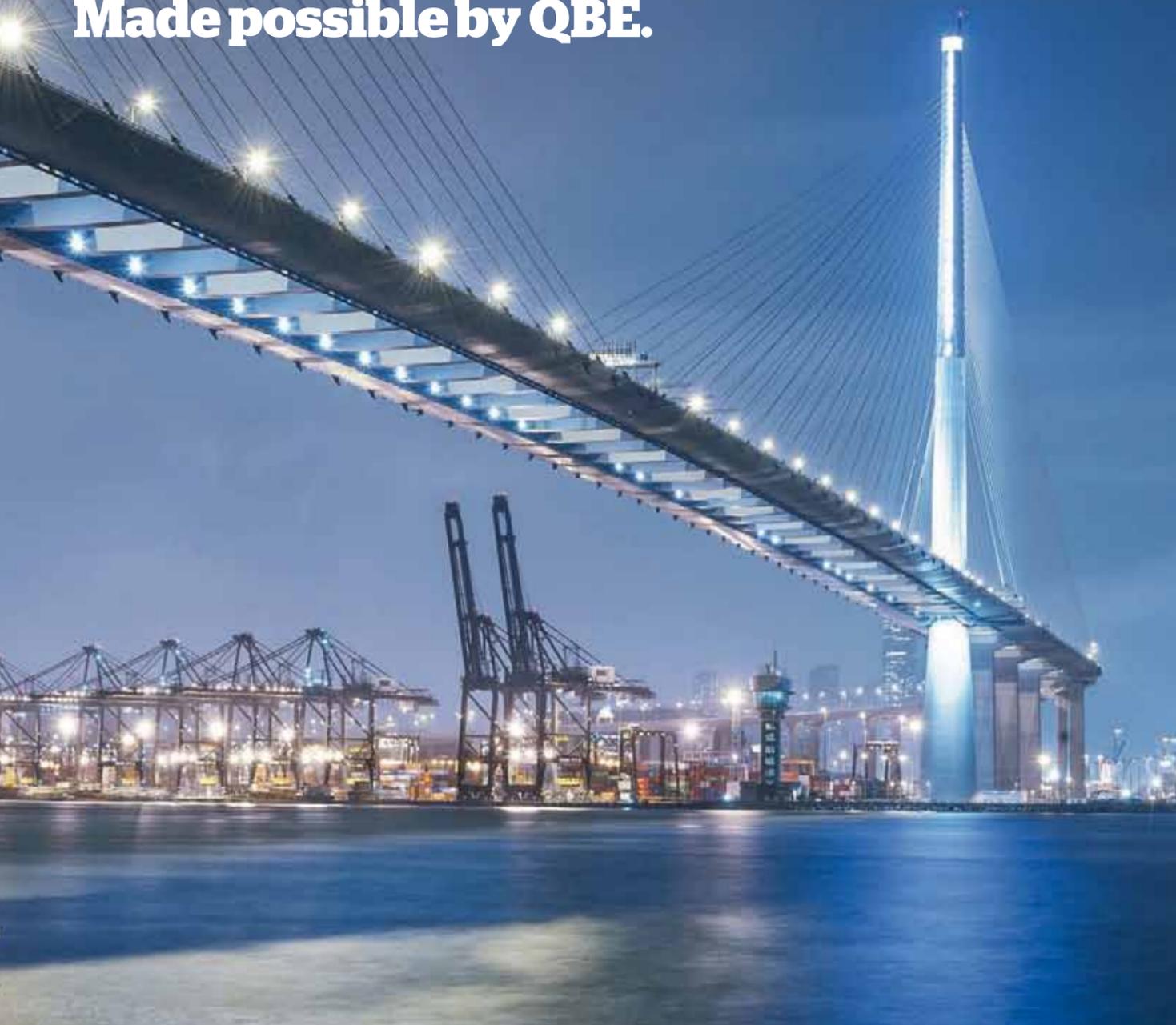
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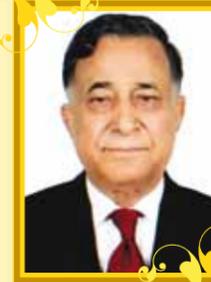


Lifetime Achievement Award



Mr Nasir A Choudhury

Advisor & Founder Managing Director,
Green Delta Insurance Co Ltd



Deemed the international face of the Bangladeshi insurance market over several decades, Mr Nasir A Choudhury deserves to be recognised for this year's Lifetime Achievement Award.

Mr Nasir A Choudhury was the man behind the origination of Green Delta Insurance Company in Bangladesh, which started in 1986 and has since been the top private general insurer in the country for more than two decades.

As the grandmaster of Bangladesh's insurance sector, he was Chairman of the Bangladesh Insurance Association for two consecutive terms – from 2001 to 2004. He was also a member of the International Chamber of Commerce (ICC), Bangladesh, as well as the Executive Committee Member of the Bangladesh-German Chamber of Commerce and Industries, amongst other trade bodies.

Often present at various insurance events around the world, Mr Choudhury has been the international face of the Bangladeshi insurance market for a long time. His professional career first began as a management trainee at Pakistan Insurance Corporation, and he was subsequently sent to London for further training in insurance and reinsurance. He also received training in reinsurance at Munich Re in Germany.

In 1971, Mr Choudhury joined the state-run non-life entity Sadharan Bima Corporation (SBC), where he was influential in re-writing the reinsurance rules in Bangladesh right until his departure from the company in the early 1980s. Not long after, he and a group of Bangladeshi entrepreneurs launched the Green Delta Insurance Company.

Mr Choudhury has introduced many innovative products to meet demands in the local market, such as crop insurance, microinsurance and earthquake insurance. He also played a key role in lobbying the government to move insurance sector purview under the Ministry of Finance, having previously been under the Ministry of Commerce.

At the age of 80, Mr Choudhury still arrives to office on time each day and contributes to Green Delta Insurance as an Advisor, as well as overseeing various other business interests and being active in social work.

SPONSOR'S PROFILE



QBE Asia Pacific is part of QBE Insurance Group Limited, one of the top 20 insurers and reinsurers worldwide.

QBE has had a presence in the Asia Pacific for more than one century. Over the years, QBE Asia Pacific has developed a wealth of local knowledge and expertise in each of its operating markets in the region. It has also built very strong partnerships with professional insurance intermediaries. These give QBE Asia Pacific unparalleled advantages in understanding the environments in which its customers operate and the specific risks they face.

Today, QBE Asia Pacific has more than 1,400 employees and 54 offices. With a presence spanning 16 markets in the region, it provides all major lines of general insurance cover for personal and commercial risks.

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Life Insurance Company of the Year

- AIA Singapore
- AXA Asia Life
- Muang Thai Life Insurance Public Company Ltd

General Insurance Company of the Year

- AXA Asia General Insurance
- Bajaj Allianz General Insurance, India
- MSIG Insurance (Thailand) Public Company Ltd

Educational Service Provider of the Year

- Australian and New Zealand Institute of Insurance & Finance
- The General Insurance Institute of Japan
- The Malaysian Insurance Institute

Innovation of the Year

- AIA Australia
- Apollo Munich Health Insurance, India
- Zurich Insurance Company

Service Provider of the Year

- AIR Worldwide
- Chevalier Insurance Company Ltd, Hong Kong
- MDIndia Healthcare Services (TPA) Pvt Ltd

Corporate Risk Manager of the Year

- Mr Bob Sweeney, Vice President Risk Management, DFS Group
- Mr Franck Baron, Group General Manager Risk Management & Insurance, International SOS
- Reliance General Insurance Co Ltd

Broker of the Year

- Mahindra Insurance Brokers Ltd, India
- Pacific Prime
- Unison Insurance Broking Services Pvt Ltd, India



Reinsurance Broker of the Year

- Aon Benfield
- Asia Reinsurance Brokers Pte Ltd

General Reinsurer of the Year

- Hannover Re
- Munich Re
- Swiss Re

Corporate Social Responsibility Award

- AIA (Vietnam) Life Insurance Co Ltd
- Great Eastern Life Assurance Co Ltd, Singapore
- Prudential Vietnam Assurance

Technology Initiative of the Year

- Apollo Munich Health Insurance, India
- Bharti AXA General Insurance Co Ltd, India
- MetLife, Hong Kong

Employer of the Year

- Cigna
- Mahindra Insurance Brokers Ltd, India
- Swiss Re

Life Reinsurer of the Year

- RGA Re
- Swiss Re

Personality of the Year

- Dr Jagath Alwis, Director (Technical)/ Chief Technical Officer, Ceylinco Insurance PLC
- Ms Khadijah Abdullah, Immediate Past CEO, Malaysian Insurance Institute
- Mr Michael Huddart, Executive Vice President & General Manager, Greater China Manulife Financial



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All Winners

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Roll of Honour 2014

Life Insurance Company of the Year
Muang Thai Life Assurance Public Company Ltd

General Insurance Company of the Year
Bajaj Allianz General Insurance Co Ltd

Educational Service Provider of the Year
Australian and New Zealand Institute of Insurance & Finance

Innovation of the Year
Apollo Munich Health Insurance Co Ltd

Service Provider of the Year
MDIndia Healthcare Services (TPA) Pvt Ltd

Corporate Risk Manager of the Year
Mr Franck Baron, International SOS

Broker of the Year
Mahindra Insurance Brokers Ltd

Reinsurance Broker of the Year
Aon Benfield

General Reinsurer of the Year
Swiss Reinsurance Company

Life Reinsurer of the Year
Swiss Reinsurance Company

Corporate Social Responsibility Award
Prudential Vietnam Assurance Pte Ltd

Technology Initiative of the Year
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Personality of the Year Award
Dr Jagath Alwis, Ceylinco Insurance PLC

Lifetime Achievement Award
Mr Nasir A Choudhury

