

The Winners



**th Asia
Insurance
Industry
Awards
2016**



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This is the 20th Asia Awards. And under these arches, we are heralding some 15 winners this year.

The Awards remain highly coveted even though we have made the criteria more stringent and the process harder with face-to-face gruelling sessions with the judges. But the enthusiasm and commitment of the candidates are awesome and truly inspiring for me and my team. I salute the candidates and the finalists for the great professionalism shown.

Looking back at the winners over the past 20 years, we have received some 10,000 odd entries with about 250 emerging as winners. It has been heartening to see the overwhelming support of the industry to this Awards, reflective of Asia's march towards higher standards and greater professionalism. In that context, ANZIIF walks away with the most number of wins in the 20 years – they hold the trophy as Educational Service Provider for 11 times of the 20. Second in place is Swiss Re with nine wins as General Reinsurer of the Year, and the list goes on.

To me as a journalist and historian recording the growth of the insurance industry of Asia, the Awards are symptomatic of the spirit and desire of the industry to be as excellent as one can be. The markets and companies in Asia are able to emulate and innovate on experiences in other markets or respond to the needs of the moment and be a winner. Those nimble and responsive to any little need of the day takes the cake even in an industry that is age-old and proud of its huge balance sheet and stable stodgy style. And this is what the Awards mean each year to me – the thrill of seeing the best initiative and best actor of the day and not of history.

The Awards are buttressed by the integrity of the Judging Panel to whom we owe a great debt. I salute the judges for their time, diligence and commitment to the gruelling process. Theirs is the glory of making the stars shine.

I salute all entries who took part to keep the Awards humming along into its 20th Anniversary. Every story is rich and every story needs to be told.

The finalists were a powerful force this year!

I salute the auditor Mr Steven Goh of KPMG for his meticulous attention to details.

Lastly, I exhort the winners of the 20th Asia Awards to be different. Be a winner always and show that you are a winner standing tall and bearing the burden of lifting the 20th Asia Awards.

Here's to winning!



Sivam Subramaniam

Editor-in-Chief, *Asia Insurance Review*

The Judging process involved the judges reading all the candidates' write-ups and scoring them accordingly. From the scores, the finalists emerged and were invited to meet the Judges face-to-face for interviews. The Judges then deliberated on the outcome of the meetings with the candidates and selected the winners by secret ballot which was independently audited.





The Judges



Mr Alan Wilson

Regional CEO, MSIG Holdings (Asia) Pte Ltd

Mr Wilson has helmed the Singapore-based Asia regional holding office of Mitsui Sumitomo Insurance Company (MSIG) as Regional CEO since 2008. In his capacity as Regional CEO, he also serves as Chairman or Director (or equivalent) on the boards of 13 MSIG companies around the region. Under Mr Wilson's leadership, the MSIG network in Asia has now expanded to 17 markets.

In April 2015, Mr Wilson was honoured to be appointed as the first foreign Executive Officer, Mitsui Sumitomo Insurance Co Ltd (Japan).

Mr Wilson has a sound executive management track record and has over 30 years' experience in the general insurance industry. Prior to joining MSIG Asia, he was the Asia CEO at Allianz from 1999. He assumed overall responsibility for managing over 20 general, life and health insurance operations across 14 countries. He later served on several boards for Allianz and for other groups such as Parkway in Asia.

Mr Wilson joined Allianz from Guardian Royal Exchange Assurance Group where he was Asia Managing Director. Over the course of his 21 years there, he held various senior positions with progressive responsibilities, 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.



Mr Chai Sophonpanich

Chairman, Bangkok Insurance Public Co Ltd

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

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

A science graduate from the University of Colorado, Mr Sophonpanich has been with Bangkok Insurance for 47 years. Since 1978, he has been the Chairman & CEO of Bangkok Insurance. During this time, the company has grown to be a big player with a staff strength of more than 1,500.

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

A dependable and selfless industry leader, Mr Sophonpanich has also served several terms as Vice Chairman and Chairman of the ASEAN Insurance Council, an organisation which he helped pioneer.

He was named Personality of the Year at the inaugural Asia Insurance Industry Awards in 1996.



Mr Chris Ma

Chairman, Organising Committee, 28th EAIC

Mr Ma has had more than 20 years of experience in the life insurance industry. He holds a BA (Hons) degree from the Chinese University of Hong Kong and a Post-Graduate Diploma in Personnel Management from the London School of Economics and Political Science, University of London. He is a Certified Financial Planner (CFP), having obtained the qualification in Canada.

His experience in the life insurance industry is wide-ranging, from front-line sales to agency management to corporate management. He was the General Manager of AIA Macau from 2001 to 2009 and the Chief Agency Officer of AIA HK & Macau from 2009 to 2010. He is currently the Chief Executive Officer of AIA Macau.

The Judges



Mr Christopher Townsend

President, Asia, MetLife Inc

Mr Townsend is President of MetLife's Asia region and a member of the company's Executive Group. Appointed to this position in August 2012, he oversees all of MetLife's businesses in Asia.

Prior to joining MetLife, Mr Townsend was, since 2010, CEO of the Asia-Pacific region at AIG, a business spanning 15 countries. From 2007 to 2010, he was CEO of AIG Australasia, responsible for the company's businesses across Australia and New Zealand.

Earlier in his career, Mr Townsend was CEO of AIG Hong Kong, served as Senior Vice President of Mergers & Acquisitions and also held a number of senior leadership roles in Hong Kong, London and Sydney. He joined AIG in the UK in 1991 and spent more than half of his 21-year career in the company in the Asia-Pacific region.

Mr Townsend currently sits on the Board of Directors for MetLife's philanthropic organisation, the MetLife Foundation, serves as Vice Chairman of the US-Korea Business Council, is an Advisor to the Asia Society and is a Commissioner on the Asia Economic Strategy Commission (AESC) at the Center for Strategic and International Studies (CSIS). He previously served as a board member of the Hong Kong Federation of Insurers, governor of the American Chamber of Commerce and board member of the Insurance Council of Australia.

Mr Townsend is a Chartered Insurer.



Mr David Fried

CEO, Emerging Markets, QBE Insurance Group

Mr Fried joined the QBE Group in April 2013 as CEO, Asia Pacific. He was appointed as CEO, 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 CEO 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.



Mr Franck Baron

Chairman, Pan-Asia Risk & Insurance Management Association

Mr Baron has been the Group General Manager, Risk Management and Insurance at International SOS Singapore since September 2011, has been the founding chairman of PARIMA (Pan Asian Risk & Insurance Management Association) since 2013 and Vice-President of International Federation of Risk & Insurance Management Associations (IFRIMA) since 2015.

He was previously with Global Business Development – Risk Consulting at AXA Corporate Solutions, Paris, France; and Vice-President Risk Management & Insurance at Firmenich, in Geneva, Switzerland and Princeton, USA.

Mr Baron has a Masters degree 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). He 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 and "Corporate Risk Manager of the Year" by Asia Insurance Review in 2014.

The Judges



Dr Frans Sahusilawane

President Director, PT Reasuransi Indonesia Utama (Persero) (Indonesia Re)

Dr Sahusilawane's insurance career started at Reasuransi Umum Indonesia/IndoRe in 1975. In early 1994, he moved to Tugu Pratama Indonesia/Tugu Pratama, but was soon back to IndoRe as Director (1994-1998).

Positions he has held since include:

- Director, Reasuransi Internasional Indonesia/Relndo (1996-1998);
- Director, Tugu Reasuransi/TuguRe (1998-2000);
- President, TuguRe (2000-2008);
- President, Reasuransi Maipark Indonesia/Maipark (2008-2014); and
- President, Reasuransi Indonesia Utama/Indonesia Re (2014-present).

Dr Sahusilawane was also:

- Vice-Chairman, Indonesian Insurance Council (1996-2002);
- Chairman, General Insurance Association of Indonesia/AAUI (2002-2008);
- Member, Advisory Council of AAUI (2008-present);
- Vice-Chairman, Indonesian Insurance Institute/ AAMAI (1993-2003);
- Chairman, Honorary Council of Code of Conduct, AAMAI (2003-present); and
- Chairman, Special Risk Insurance Consortium/KARK (1998-present).

A Chartered Insurer of CII, UK, and Fellow of AAMAI, Dr Frans holds an MBA from De-Montfort University, UK, and a PhD in Strategic-Management from Universitas Indonesia.



Mr Franz Josef Hahn

CEO, Peak Re

Mr Hahn is the Co-founder and Chief Executive Officer of Peak Re. With more than 30 years of reinsurance industry experience, Mr Hahn has successfully helped build and shape the reinsurance business in the Greater China and Asia Pacific region.

Prior to founding Peak Re, Mr Hahn was the Managing Partner of FJ Hahn & Associates, offering strategic business advisory services to insurance companies and other financial institutions across the globe.

Mr Hahn was the Managing Director of Swiss Re's Greater China region between 1997 and 2008, and before that, he spent nine years at Munich Re, six years of which as Head of Casualty in Hong Kong.

Before launching his reinsurance career, he started his earlier years as a lawyer.



Mr James Nash

Regional CEO, Asia Pacific, Guy Carpenter & Company, LLC

As head of Guy Carpenter's Asia Pacific region, Mr Nash is responsible for defining and executing strategic growth priorities in the region which covers Australasia, Greater China, India, Japan, Korea and Southeast Asia. He is a member of the firm's Board of Managers and International Operating Committee.

Mr Nash joined Guy Carpenter in 1985 after working for chartered accountants Panell Kerr Foster and has more than 20 years' experience in Asia's reinsurance industry. In 1999, he moved from London to Asia with responsibility for the Japanese market.

Prior to his appointment as regional CEO, Mr Nash has been an integral part of the Regional Management team with responsibility for Specialty Practices and the roll out of the company's Analytical platform.

Educated at Radley College, Mr Nash is married with two children and enjoys a wide variety of interests, including Asian paintings and ceramics and is an avid golfer amongst other sporting activities.

The Judges



Mr Katsuo Matsushita

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

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

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

Mr Matsushita's role is to engage with insurance companies and other industry stakeholders present in Japan and East Asia on behalf of The Geneva Association, to provide local representation at conferences and other industry events, and to provide special advice to The Geneva Association on its activities in the region.

Mr Matsushita was Member of the Executive Board of the East Asia Insurance Congress (EAIC) from 2002 through 2008, and is a Member of the Judging Panel of the Asia Insurance Industry Awards. He holds a Bachelor of Arts (Law) degree from Tokyo University of Japan.



Mr Kazuhito Oura

Director and General Manager, The Toa Reinsurance Company Limited

Mr Oura is in charge of overseas reinsurance marketing as Director and General Manager of The Toa Reinsurance Company Ltd (Toa Re), the professional reinsurer in Japan which marked its 75th anniversary in October 2015. The company provides a diverse line of both life and non-life reinsurance products to clients all over the world.

Mr Oura joined Toa Re in 1983 after graduating from Waseda University of Japan with Bachelor of Commerce. He has more than 30 years of experience in both domestic and overseas markets, devoting every effort to develop company's reinsurance business.

Mr Oura worked for the Hong Kong Branch for two years as CEO from 2004 to 2006, successfully strengthening the relationship with its clients in Asian regions, mainly China, Hong Kong, Taiwan, Korea and Macau. He then has continued to add to his wide range of experience at several administrative departments such as the Information Technology Department and Management Planning Department.

His present position covers Europe and Asia. Mr Oura presides over three branches (Singapore, Kuala Lumpur and Hong Kong) underwriting non-life reinsurance, a representative office in Taiwan, and European business underwritten from Toa Re's Tokyo headquarters.



Mr Keith Thomas

CEO, Global Corporate Asia Pacific, Zurich Insurance Co Ltd

Mr Thomas is Zurich's CEO of Global Corporate in Asia Pacific. He has held a number of underwriting management roles since he began his career with Zurich in 1993.

He previously held the position of Chief Underwriting Officer of Zurich's Casualty Lines of insurance which includes general liability, workers compensation, accident & health, medical malpractice and environmental impairment liability.

Prior to that position, he was the Chief Underwriting Officer Special Lines which included management liability, surety, E&O, political risk and trade credit. He is based in Hong Kong.

Prior to joining Zurich, he held various D&O underwriting positions from 1990.

Mr Thomas has spoken at a number of industry management liability functions including RIMS, Professional Liability Underwriting Society (PLUS), Wyatt, ACI D&O Symposium, NYSE Corporate Board Member Magazine Director Summit and the Euro-Legal D&O conference and is considered an expert on the topic of management liability, specifically directors and officers liability.

Mr Thomas received his Bachelor of Arts in Political Science from Columbia University.



The Judges



Mr Kent Chaplin

CEO, Lloyd's, Asia Pacific

Mr Chaplin is Chief Executive Officer, Asia Pacific at Lloyd's, the specialist insurance and reinsurance market. In this role, he is responsible for driving Lloyd's strategy and leading its operations in the Asia-Pacific region.

Mr Chaplin is also a member of the International Maritime Centre 2030 Advisory Committee in Singapore.

Mr Chaplin joined Lloyd's of London in 2004 as the Head of Claims where he was responsible for defining and implementing Lloyd's claims management strategy and providing leadership on marketwide claims and major loss issues. He successfully led the Claims Transformation Project and Talent Programmes for the Lloyd's market.

Appointed Head of Asia Pacific and Managing Director of Lloyd's Asia in 2011, Mr Chaplin has been responsible for Lloyd's strategy and operations across Asia Pacific, including management of the Lloyd's Asia platform in Singapore and Asia Pacific office network, ensuring compliance with Lloyd's standards and regulatory requirements and supporting Lloyd's business development in new and existing markets across the region.



Mr Kichiichiro Yamamoto

Chief Financial Officer, Tokio Marine Asia

Mr Yamamoto is the CFO of Tokio Marine Asia Pte Ltd, Singapore. He is responsible for formulating, developing and implementing a comprehensive range of operations/ services strategies to support the ongoing development of business in the region as well as providing vision and direction to continually evolve to market leading business operations in support of the region's growth and profitability objectives.

Mr Yamamoto has a Master of Business Administration from Stanford University, California (1990-1992) and a Bachelor of Laws from Tokyo University (1981-1985).



Mr Malcolm Steingold

CEO, Aon Benfield Asia Pacific

Mr Steingold has 35 years of reinsurance and associated industry experience. His background includes reinsurance underwriting, legal practice and reinsurance broking.

Having practised as a lawyer specialising in insurance and reinsurance law, Mr Steingold was recognised as a leading industry expert in legal liability insurance in Australia. He subsequently developed specific expertise in property catastrophe and alternate methods of risk transfer.

Mr Steingold assumed the role of Chief Executive Officer of Aon Re Australia Ltd in 2000 and under his leadership, Aon Re Australia developed into the market leader in both liability and property classes of businesses with respective market shares of 45% and 60%.

Mr Steingold was appointed Chief Executive Officer of Aon Re Asia Pacific in 2005 and following the acquisition of Benfield in December 2008, he was appointed Chief Executive Officer, Aon Benfield Asia Pacific and Chairman of Aon Benfield APAC Executive Committee.

Mr Steingold represents the Asia Pacific region on the Aon Benfield Global Executive Committee. He is also a member of the Aon Asia Executive Committee, which oversees governance of all Aon's businesses throughout the region.

Mr Steingold has an interest in contributing towards making Singapore a centre of excellence for catastrophe reinsurance and is a member of the Advisory Board of the Institute of Catastrophe Management. This body was set up within Nanyang Technological University and is 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.

The Judges



Mr Mark Saunders

Group Chief Strategy and Marketing Officer, AIA Group

Mr Saunders is the Group Chief Strategy and Marketing Officer of AIA Group Ltd and a member of the Group Executive Committee.

He is responsible for the Group's Strategy including M&A, corporate transactions, partnership and customer propositions, corporate and product development. As CMO, he also leads the group-wide marketing function covering all 18 markets in which AIA operates.

He has been working in the insurance industry in Asia since 1989. Prior to joining AIA, Mr Saunders was Managing Director of Towers Watson (1997-2014). Before that (1989-1997) he was based in Hong Kong as CEO, Executive Director and Board Member of the Isle of Man-based international life insurance operations of the UK's CM&G Life Assurance Society and also Executive Director and Board Member of its joint venture life insurer in Korea (Coryo-CM).

Mr Saunders has undertaken INED roles and memberships of numerous insurance-related, actuarial, regulatory and professional committees. He is a member of the HKSAR Government's Financial Secretary and Treasury Bureau's Working Group on Long Term Fiscal Planning. He is a member of Hong Kong's Financial Services Development Council.



Mr Michael Relloso

Chairman, ASEAN Insurance Council;

Director/President & Chief Operating Officer, Fortune General Insurance Corporation

Mr Relloso is the President and Chief Operating Officer of Fortune General Insurance Corporation and the current Chairman of the ASEAN Insurance Council (AIC) composed of top insurance industry leaders in Southeast Asia. He is also the present Chairman of the Education Committee of the AIC. In addition, he is a Trustee of the newly created Microinsurance Agents Association of the Philippines Inc – a group created to advocate inclusive insurance.

An AB Economics degree holder from the Jesuit-run Ateneo de Manila University, he entered the insurance industry straight from College through the Ayala-owned FGU insurance company.

Mr Relloso has gone on to other companies in various capacities in the Philippines and abroad, and in Hong Kong where he worked for Aon Risk Services Ltd prior to his return to Manila.

Mitch, as he is called by friends and colleagues, has been very active in serving the insurance industry through the Philippine Insurers and Reinsurers Association – an umbrella organisation of all non-life insurance companies in the country wherein he was its Chairman in 2010 and 2015, is currently its Deputy Chairman and is designated as the industry spokesperson.

He is also a regular lecturer of the Insurance Institute for Asia and the Pacific. He firmly believes in promoting the value of insurance to the Filipino people through various projects and advocacies.



Mr Richard Austen

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

Mr Austen started his insurance and reinsurance career in Lloyd's of London in 1972 working for the Lloyd's broker Thompson Graham Ltd which later became Jardine Thompson Graham. He became actively involved in Asian reinsurance in 1974. His love for the region led him to move to Singapore in 1982 where he incorporated Singapore's first regional specialist reinsurance broking business. He adopted Singapore as his home.

Over the years, Mr Austen has travelled extensively in Asia in pursuit of delivering reinsurance solutions to clients. He has served on many industry committees and spoken at numerous reinsurance conferences. After 30 years of insurance and reinsurance broking services in Asia with Jardines, in 2003, Mr Austen joined A J Gallagher to develop their broking business in Asia.

Subsequently, with the global sale of Gallagher's reinsurance operations, Mr Austen led the local management team to complete a management buy-out and rebranded the company Asia Reinsurance Brokers Pte Ltd (ARB).

In 2016, ARB purchased a broker in Indonesia and divested of 20% of its shares to a specialist insurance investor B.P.Marsh & Partners which enables ARB to expand and deliver to clients a broader range of services and diversification of products.

Mr Austen is Chairman of the Reinsurance Brokers' Association (Singapore) and a member of the organising committee of the Singapore International Reinsurance Conference.



The Judges



Dr Roger Sellek

CEO, A.M. Best – EMEA & Asia Pacific

Dr Sellek oversees A.M. Best's ratings' information-services and news businesses outside of the Americas. He is based in the Group's Singapore office having relocated from London in 2015.

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. He also holds an MBA in strategic management from Imperial College at the University of London and was a post-doctoral research fellow 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.



Mr Sara Lamsam

President, The Thai Life Assurance Association;

President & CEO, Muang Thai Life Assurance Public Co Ltd

Mr Lamsam has served as the President of Thai Life Assurance Association twice, from 2006-2010 and 2012 until present. He has taken on responsibilities to enhance and promote the integrations of ideas and to act on behalf of the life insurance business operators. He is also involved in improving the regulations within the changing business environment that accelerates the empowerment and capacity of the industry to be more competitive, especially supporting the liberalisation of ASEAN economies.

Mr Lamsam is the President & CEO of Muang Thai Life Assurance Public Company Limited (MTL). Under his management, MTL has become a leader of Thai life insurance industry with many achievements, including maintaining the top position in new business premium for three consecutive years (2013-2015) with 22.1% of market share in 2015.



Dr Till Böhmer

CEO, Munich Re Singapore Branch

Dr Böhmer took up the position of CEO for Southeast Asia at Munich Re Singapore since April 2015. He joined Munich Re in 2009 and headed the strategy department for the last five years. During this period, he led a number of major initiatives for the Munich Re group mainly on innovation, data analytics and reinsurance as capital relief instrument. He also devised and implemented various market and client strategies across the globe and strategically realigned its primary insurance subsidiaries in the US. Prior to that, he worked as a project leader at The Boston Consulting Group for six years in the insurance practice.

Dr Böhmer holds a doctorate in Law from the Humboldt University in Berlin.



Mr Thomas Chang

Deputy Director General, Insurance Bureau, Taiwan

Mr Chang is the Deputy Director General of the Insurance Bureau under the Financial Supervisory Commission (FSC). Before he was appointed to his current position in October 2012, he held various positions related to insurance supervision, including Secretary General and Director of Solvency and Investment Division in the Bureau and the Department of Insurance under the Ministry of Finance in the past 24 years, as well as Head of Investment Section of the Civil Service Pension Fund for eight months in between.

Mr Chang is currently a member of the Insurance Groups Working Group (IGWG) of the International Association of Insurance Supervisors (IAIS).

He holds a Bachelor of Commerce (major in Banking) and a Master of Social Science (major in Public Finance) from National Chengchi University in Taiwan. He also holds an MBA (major in Investment) from Drexel University in Pennsylvania, USA.



Mr Tony Cheng

Executive Vice President, Asian Markets, RGA Reinsurance Co

As Executive Vice President, Asian Markets, Mr Cheng has executive oversight of all of RGA's Asian operations.

Mr Cheng, who joined RGA in 1997, has over 20 years of experience in the life insurance industry. He started in RGA's Headquarters in St. Louis, Missouri, and relocated to Hong Kong in 2002. Mr Cheng was the Chief Executive Officer of the Hong Kong office since 2004, overseeing all business activity in Hong Kong and Southeast Asia. Mr Cheng was appointed Senior Vice President, Asia in 2011 when his role expanded to look after the Asian business.

Prior to this, Mr Cheng served in various senior actuarial and management roles for insurance companies 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 in 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 was an active participant in the Actuarial Society of Hong Kong. He was elected President in 2008 and served as a Council Member of the Society from 2005 to 2015. He also served as Chairperson of the Experience Committee and Life Committee.

International Judges



Dr Adel Mounir

Secretary-General, Federation of Afro-Asian Insurers & Reinsurers

Dr Adel Mounir is the current FAIR Secretary-General. Dr. Mounir has over 30 years of experience in both the academic and the practical insurance fields. He has a PhD in Insurance & Risk Management, Wharton School University of Pennsylvania of USA.

Dr Mounir was the Chairman of the Egyptian Insurance Supervisory Authority, Deputy Chairman of the Egyptian Financial Supervisory Authority, the Vice Chairman of Misr Insurance Holding Company, Chairman of the Arab Forum of Insurance Regulatory Commissions, Deputy Chairman of the IAIS Market Conduct committee, IAIS Executive Committee member. He was also the Chairman of the Egyptian Insurance Institute and the Founder & Board Member of the Egyptian Society for Risk Management.

Dr Mounir is fully aware of the main concerns and the challenges facing FAIR. He has inner views in the African markets through his position as Board Member of Africa Re and his affiliation with the International Association of Insurance Supervisors (IAIS) as member of the Executive Committee in addition to the other associations in the Afro-Asian region.

He was also responsible for coordinating efforts in the insurance industry on regional and international levels through several MOUs for exchanging of information, in order to foster and to increase the implementation of international supervisory principles and standards locally and regionally.

International Judges



Ms Anna Maria D'Hulster

Secretary-General & Managing Director, The Geneva Association

Ms D'Hulster was appointed Secretary-General of The Geneva Association by the membership in June 2014. Before joining The Geneva Association, she was responsible for the insurance practice at swissQuant Group, a technology company specialising in the development and implementation of mathematical algorithms and software for risk management and Big Data purposes.

From 2002 to 2012, she had different roles with the Baloise Group in Switzerland and Europe. She acted as Head of Group Risk Management from 2002 to 2004, and Head of Group Performance Management, while also representing the Holding on the boards of various subsidiaries (from 2004 to 2008). She subsequently established and developed the life insurance company Baloise Life of which she became the CEO (2008 to 2012).

Ms D'Hulster was a member of the Executive Committee of the European Insurance Association (CEA/Insurance Europe) and Vice-President of the Liechtenstein Insurance Association from 2009 to 2012.

Before her career in the insurance industry, Ms D'Hulster was a Principal at the Boston Consulting Group, leading banking and insurance projects in Germany and the US.

She started her career as a corporate finance analyst with Commerzbank and Deutsche Bank.

Ms D'Hulster holds an INSEAD MBA (1993) and a business-engineering degree from the Free University of Brussels, Belgium. She is a Belgian citizen.

In 2014, Ms D'Hulster was appointed as non-executive Director to the Board of Hardy (Underwriting Agencies) Ltd, London.



Mr Bill Pieroni

CEO, ACORD

Mr Pieroni is CEO of ACORD – the global standards setting body for the insurance industry.

He is a respected industry veteran with three decades of experience across the insurance and financial services sectors. Prior to joining ACORD, he held several leadership roles at Marsh, and was most recently its Global Chief Operating Officer.

Throughout his career, Mr Pieroni has held senior management positions at several Fortune 500 companies, including McKinsey, Accenture, IBM, and State Farm.

Mr Pieroni is a graduate of the Harvard University School of Business Administration, where he was named a Baker Scholar and earned an MBA with Highest Distinction.



Mr Michael Morrissey

President & CEO, International Insurance Society

Mr Morrissey has been President and CEO of the International Insurance Society (IIS) since 2009. Prior to joining the IIS, he was Chairman and CEO, Firemark Investments. He was also Chief Investment Officer for the firm and invested in public and private insurance companies around the world.

Mr Morrissey has advised insurance company managements and regulators, and served on a number of insurance company boards. He is currently a member on the Board of Directors of Selective Insurance Group, Inc., where he chairs the Finance Committee.

He is the global insurance industry representative on the G-20 Private Sector Taskforce of Regulated Professions and Industries. He is also a member of the American Risk & Insurance Association, the Asia Pacific Risk & Insurance Association, the European Group of Risk & Insurance Economists, and the Center for Strategic and International Studies. He is a past president of the Association of Insurance and Financial Analysts.

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

International Judges



Mr 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 close to 30 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). Besides 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.



Mr Thomas Lillelund

CEO, Aspen Re

Mr Lillelund was appointed CEO, Aspen Re, in May 2016. He was previously Managing Director for Asia Pacific since 2012, having joined Aspen in 2008.

He began his career in underwriting and management in 1995 and previously worked at General Re, Swiss Re and AIG.

Mr Lillelund is originally from Denmark and has lived and worked in Latin America, North America, Europe, Africa, Middle East and Asia.

He has a BA in economics from the College of William & Mary, an MBA from the Ivey Business School at the University of Western Ontario and is an Associate in Reinsurance (ARe).



Mr Yassir Albaharna

CEO, Arab Insurance Group (Arig)

Mr Albaharna graduated in 1984 with a Bachelor degree in Engineering (Mechanical) from McGill University in Montreal and then in 1986 obtained dual Masters in Engineering (Manufacturing) and an M.B.A (High Honors) from Boston University. 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.

He worked within the reinsurance division of Arig during his entire working career and assumed various underwriting and managerial positions. Throughout, he has traveled extensively and represented Arig in numerous regional and international fora.

Mr Albaharna is currently the CEO of Arig, Chairman of Arig Capital Limited (London), Chairman of Gulf Warranties (Bahrain), Chairman of FAIR Oil & Energy Insurance Syndicate (Bahrain), Board member of Arima Insurance Software (Bahrain), Board member of the FAIR Non-Life Reinsurance Pool (Istanbul), Board member of Takaful Re (Dubai International Financial Center) and Board member of GlobeMed (Bahrain).

He is also Board member of the International Insurance Society (New York), Board member of the Federation of Afro-Asian Insurers & Reinsurers (Cairo), Vice President of the Association of Insurers and Reinsurers of Developing Countries (Philippines), Board member of Bahrain's Specific Council for Vocational Training (Banking Sector) as well as Board of Trustees of Bahrain's Human Resources Development Fund (Banking & Financial Sector).



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Life Insurance Company of the Year

Fubon Life Insurance Co Ltd

For launching programmes which fill protection gaps for the elderly and those living in rural areas, as well as using technology efficiently to streamline the company's processes for both agents and insureds while maintaining profitability and offering innovative investment products, Fubon Life is this year's Life Insurance Company of the Year.

In 2015, Fubon Life was the leader in Taiwan market, making after-tax profits of NT\$41.02 billion (US\$1.24 billion) and an EPS of NT\$7.16, a 16% growth y-o-y. It posted a new premium income of NT\$205.3 billion, growing 7.5% y-o-y, and a total premium income of NT\$474.4 billion. Its total asset value exceeded NT\$3 trillion thanks to risk control and adequate investment allocation.

Fubon Life's three distribution channels – bancassurance, tied agents, and brokers & others – helped it maintain a competitive edge in a low-margin environment. By March 2016, customers could access its bancassurance products through 80% of all banks in Taiwan via their more than 4,000 branches. Its first deferred-sales-charge-discretionary-investment bancassurance product raked in nearly NT\$5.7 billion in three weeks after launch and NT\$8.6 billion by end 2015. To improve the service efficiency for its bancassurance channel, its "Application Counter on the Cloud" enabled new customers to complete their policy applications in 10 minutes.

Fubon has also equipped tied agents with Cloud, online and mobile service capability, thereby optimising application and claims procedures and making full use of in-depth digitalisation.

It actively recruits talent, especially among the young – the average age of new agents in 2015 was 29.7. The total sales headcount reached 18,823, representing an industry-leading growth rate of 12.8%.

To address the lack of social security net for the elderly, Fubon Life introduced the "Four Major Retirement Accounts" product to fill this protection gap. The innovative product – which covers major injuries/diseases and chronic diseases, and long-term care with monthly payments and offers protection for policyholders' different phases of life, especially in later stages – has met with good response. In 2015, its long-term care products enjoyed a 29.1% growth.

Further, Fubon Life has also addressed the issue of dementia among the aged through its "Caring Program for the Elderly with Dementia", training 20,000 employees from over 400 of its business locations to be "guardian angels" for dementia patients and their families, and setting up a website to promote the awareness of elderly care.

To fill the wide insurance gap of the population in rural areas, Fubon Life introduced its "Beyond the Border Recruitment Program" which has established 77 business locations around the country to offer localised services, develop training courses on business expansion and recruit with a special focus on internal entrepreneurship. More than 2,000 agents have enrolled in the programme to expand the reach of Fubon's services to remote townships and villages.

It also launched its "Good Neighbor" and "Charity Ambassador" programmes to support the physically/mentally challenged, minorities/children and elderly people via nearly 100 charity organisations in Taiwan.

Sponsor's Profile



Reinsurance Group of America, Incorporated (RGA) is a global leader in the life reinsurance industry, with approximately US\$3.0 trillion of life reinsurance in force. From its world headquarters in St. Louis, Missouri, USA and operations in 26 countries, RGA provides clients with expert solutions in individual life reinsurance, group reinsurance, health reinsurance, facultative underwriting, product development and financially motivated reinsurance.

After more than four decades of growth, RGA has become one of the world's most highly respected reinsurers, recognised for expertise in risk assessment and capital management, its ability to develop innovative solutions, and its unwavering commitment to its clients.

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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.

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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。

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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。





General Insurance Company of the Year

Fubon Insurance Co Ltd

Besides embracing technology to develop innovative digital solutions in insurance purchasing and claims handling, risk prevention and business interruption to meet customers' needs, Fubon Insurance has also maintained profitability and rolled out several CSR initiatives, leading the market and setting professional standards for the industry.

Established in 1961, Fubon Insurance is Taiwan's first privately owned general insurer. With an extensive network across the country, it has been the market leader for 34 consecutive years. The company's gross written premium in 2015 reached NT\$30.4 billion, a 4.1% y-o-y growth, compared to the 2.8% y-o-y growth of the overall Taiwan market. The company's market share increased from 22.1% to 22.5%.

Working towards the goal of being the ultimate "risk consultant" rather than just a "product provider", Fubon Insurance collaborated with RMS and BELFOR to provide a typhoon risk research and disaster recovery service using the latest technology to enhance risk prevention and mitigate business interruption. Launched in 2015, this holistic risk-prevention system has proved to be beneficial for corporate clients in multiple successful cases and has become an invaluable unique competency which differentiated the company from its competitors.

In 2015, Fubon Insurance launched its secured e-policy service – incorporating the Fubon Insurance APP, a mobile claim APP and an instant message software M+ – which enable customers to purchase insurance directly through their mobile devices, and featuring almost fully automatic underwriting and instant messaging claims services. The service allows customers to view their policies 24/7 within minutes once the underwriting is completed and, at the same time, reduces waiting time and eliminates the need for hard copies of policies.

Besides putting this new service in place, Fubon Insurance also narrowed the protection gap for underserved minority groups by introducing microinsurance, aquaculture and agriculture insurance. These products were specifically developed for groups that traditionally were not able to obtain protection against weather and other unforeseeable risks. In addition, it collaborated with alpine associations, private rescue groups, and public agencies and developed an innovative mountaineering insurance.

Further, Fubon Insurance's "Immediate Assistance" offers just-in-time on-site assistance when accidents occurred and speeds up the claim process. Since the project's inception in May 2013, over 5,700 cases have been served, 60% of which were not insured with Fubon Insurance, and 70% of the cases happened during off-work hours. The project received positive PR feedback from the public, gained new customers and was awarded the "Innovation Award" at the Asia Insurance Technology Award in 2014.

Also, as part of its CSR efforts, Fubon Insurance intends to extend its claims service to auto insurance damage prevention education/knowledge expansion and provide free lectures on road safety and insurance.

In 2015, it was awarded the "Most Admired P&C Insurance Company" by a prestigious insurance magazine in Taiwan and received recognition from Financial Supervisory Commission with the "Exemplary Pay Increase Practice in the Insurance category" / "Outstanding Performance Award in Micro Insurance".

Sponsor's Profile

PeakRe >

Based in Hong Kong at the heart of Asia Pacific, and authorised by the Office of the Commissioner of Insurance of Hong Kong (OCI), Peak Reinsurance Company Limited (Peak Re) was licensed in December 2012.

With a shareholder funds of USD716.9 million (as of 31 December 2015), Peak Re is committed to providing innovative and forward looking reinsurance services for our clients across Asia Pacific, EMEA and the Americas. Peak Re is one of the few locally established reinsurance companies in Asia-Pacific, underwriting both life & health and property & casualty reinsurance business. We offer treaty reinsurance services globally, tailor-making risk transfer and capital management solutions to best fit clients' needs.

We understand that as the world economy globalises and

grows, complex new risks emerge and hence, so do the needs for new risk and capital management solutions. We work hand-in-hand with our clients to offer meaningful reinsurance solutions that address specific market challenges in support of long-term growth.

Because we listen, we make decisions with speed and integrity, and we have the commitment and courage to deliver. Peak Re is backed by Fosun International Limited and the International Finance Corporation, which respectively invested 85.1% and 14.9% in the Company. The company is rated "A-" by A.M. Best.

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

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When you seek new paths to success, you need a partner that has a firm grasp of your business. At Aon Benfield, we build the close relationships required to propel your firm forward and gain a foothold in profitable environments. **Find out more at aonbenfield.com.**



Educational Service Provider of the Year

Singapore College of Insurance

SCI's programmes cater to senior managers and support staff, attracting young talent to the industry with a high retention rate. Its qualifications are recognised by respected insurance and financial service training institutions, including CII and ANZIIF. In addition, its exchange programmes, many well-attended specialist workshops and ASEAN managerial schools meet the training needs of the Asian insurance industry.

Supported by the Monetary Authority of Singapore and the Singapore Workforce Development Agency to attract bright young talent into the insurance sector, the Singapore College of Insurance (SCI) launched its Insurance Management Associate Programme (iMAP) and Insurance Executive Assistant Programme (iEAP).

iMAP grooms future insurance leaders through a comprehensive and practical-oriented training programme, supporting their ACII studies. Since 2009, the programme and its predecessor have attracted 145 new entrants, 86% of whom are still in the industry.

iEAP is a five-month competency-based programme which trains diploma graduates or career-converters for support-level roles in insurance.

To expose iMAP's management associates (MAs) to a global insurance perspective, SCI initiated its International Exposure Programme (IEP), providing a reciprocal student exchange opportunity with Universite Paris-Dauphine (UPD). The programme enabled 18 UPD eMBA students, comprising senior executives, to visit Singapore for workshops, lectures and social events. In exchange, 23 MAs attended lectures at UPD, including study visits to London, Paris, and Niort, where they networked with the Lloyd's Under-35 group.

To address the need for Singapore's practitioners to strengthen their technical expertise, SCI has organised numerous highly successful specialist workshops under its Regional Routes (R2) programmes, engaging regionally based specialists and speakers from the UK and Europe to conduct programmes on areas like marine, business interruption, onshore and offshore energy, advance loss of profits, financial

lines and aviation insurance. Attracting an average of 500 participants per year, these interactive and practical-focused workshops attract 40% of the delegates from Asia. SCI is also currently developing specialist courses in enterprise risk management and compliance.

Many of SCI's qualifications are recognised by respected insurance and financial service training and education institutions, including The Chartered Insurance Institute, The Chartered Institute of Loss Adjusters and ANZIIF. The recognition comes in the form of "recognition of prior learning" credits, exemption in modules, and recognition of similar qualifications between two training institutions.

The SCI's Diploma programmes have been benchmarked by The UK National Academic Recognition Information Centre (NARIC). SCI has been reappointed by the ASEAN Insurance Council as the Programme Manager for the ASEAN School for Young Insurance Managers Programme (AYIM) and ASEAN School of Advanced Insurance Leadership (SAIL).

AYIM's biennial six-day programme targets young ASEAN insurance managers earmarked for management roles. Since its first intake in 2006, SCI has trained 443 young managers under the Programme.

SAIL is an extension to the successful AYIM, targeted at the alumni of the AYIM, senior management of insurance organisations in ASEAN, as well as high-potential managers identified for senior leadership positions. Since 2012, SCI has trained 78 senior managers of insurance organisations in ASEAN. To support Singapore government's SkillsFuture programme, SCI has 98 programmes currently eligible for the SkillsFuture Credit scheme.

Sponsor's Profile



Empower Results®

Aon Benfield, a division of Aon plc, is the world's leading reinsurance intermediary and full-service capital adviser. 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 worldwide client base has access to the broadest portfolio of integrated capital solutions and services.

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We have provided millions of customers with strong, reliable, trustworthy and forward-thinking financial solutions for more than a century. Let us help you with your most significant financial decisions for your future.

Innovation of the Year

MetLife Asia Ltd

MetLife Asia's development of *Beautiful* for women aged 30-50 was original in terms of product features, financial and medical protection integration, value-added services, a unique customer concierge experience and an innovative social media launch. By targeting an underserved segment, it generated proven results in sales and profit figures and showed potential for its launch in other markets.

MetLife Asia (MetLife) launched *Beautiful* – an innovative insurance product – to respond to the needs of the fast-growing demographic of women aged 30 to 50, whose purchasing power and career paths are strong but who are underserved in terms of their financial, health and lifestyle needs because of traditional social values linked to women in Asia, especially in Japan and South Korea.

Beautiful aims to:

- Strengthen MetLife's brand image as a contemporary "health and lifestyle services company" with a unique, robust and highly tailored product;
- Disrupt the industry status quo with a product specifically appealing to females aged 30 to 50, in turn boosting sales and revenue; and
- Develop a greater understanding of the needs of the target segment with launches in Japan and Korea, paving the way for region-wide implementation of the product.

MetLife engaged global market research company Ipsos and concluded that:

- Consumer segments with lower emotional stress value products that emphasised proactive enjoyment of life, whereas higher-emotional-stress segments value security;
- Individuals, especially non-married ones, embrace value-added services (VAS) that deliver value in everyday life, not just during times of crisis; and

- Consumers are put off by overcomplicated or confusing products.

MetLife then developed a first-of-its-kind lifestyle-oriented services and health protection enabling women aged 30-50 to:

- **Live Beautifully** – *MetLife Club*, diverse pampering options, including discounts on travel packages, fitness clubs, healthy meals, and relaxation programmes, including detox, yoga, and spa;
- **Live Healthy** – Female health concierge service, comprehensive annual checkups, dental services, discounts on Fitbit wearables, and online beauty tips; and
- **Live Securely** – Coverage for emergency and long-term needs, lump-sum support on diagnosis of female-specific cancers, home management care, booking for top doctors and critical illness care.

Beautiful was launched in June 2015 in Japan and in November 2015 in Korea with a greater focus on the needs of single women in Japan, but a stronger focus on women within the family unit in Korea, each having been identified as the more underserved segment respectively.

MetLife's social media campaign prepared *Beautiful* for its Asia-wide launch, with its video receiving around 15 million views in China, Hong Kong and Malaysia in female critical illness products.

MetLife's strategic launch in Japan and Korea has highlighted the market gains that can be made with a highly focused, customer service and VAS-oriented product in Asia.

Sponsor's Profile



Manulife Financial Corporation is a leading international financial services group providing forward-thinking solutions to help people with their big financial decisions. We operate as John Hancock in the United States, and Manulife elsewhere. We provide financial advice, insurance and wealth and asset management solutions for individuals, groups and institutions. At the end of 2015, we had approximately 34,000 employees, 63,000 agents, and thousands of distribution partners, serving 20 million customers.

At the end of June 2016, we had \$934 billion (US\$718 billion) in assets under management and administration, and

in the previous 12 months we made more than \$25.4 billion in benefits, interest and other payments to our customers. Our principal operations are in Asia, Canada and the United States where we have served customers for more than 100 years. With our global headquarters in Toronto, Canada, we trade as 'MFC' on the Toronto, New York, and the Philippine stock exchanges and under '945' in Hong Kong.

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Service Provider of the Year

MDIndia Healthcare Services (TPA) Pvt Ltd

MDIndia, the TPA with the highest number of medical professionals on its payroll in India, has a wide breadth of services catering to all levels of society. It has set benchmarks in the standardisation of costing, treatment and protocols in health insurance in India and has the flexibility of scaling up projects within tight timeframes.

MDIndia Healthcare Services is a licensed third party administrator (TPA) formed in 2000, focusing on health insurance.

Its wide breadth of services is reflected in those defined by geographic area (185 satellite offices and 10 project offices across India); customers (all verticals and medical tourism); business partners (direct and indirect channels); payers (all levels of healthcare institutions); array of services (from SMART card enrollment to wellness management); and premium serviced (from \$5 per annum to \$1,000 per annum per life).

On the innovation front, MDIndia created a pilot project where negotiating for quality and cost optimisation with doctors has resulted in better retention of customers and acquiring of new business, especially in the corporate vertical. This is despite the situation where doctor-patient relationship in India is sacrosanct and second opinions are rare.

To address limitations of physical claim dockets which is difficult to manage, MDIndia has created its end-to-end paperless system latros – a user friendly, web-based system with wide accessibility, improving efficiency.

Call centres at MDIndia work 24X7X365, with dedicated lines for senior citizens, high-risk women and VIPs. The answer time is 20 seconds, and 800 team members, including doctors, answer questions in 15+ vernacular Indian languages. Call centres have empowered customers with better awareness, resulting in less than 5% repeat callers.

Its mobile App, HAWK, has been a success with more than 50,000 downloads in the last eight months.

To address the huge challenge of non-standardisation of costing, treatments and protocols in the local health insurance industry, MDIndia has launched a knowledge-processing body for the insurers to create adjudication guidelines with evidence-based medicine, creating transparency in claims management. It has 378 doctors, from graduates to super specialists on its services, who adjudicate claims and create standard treatment protocols for the industry. The guidelines have been accepted by many insurers throughout India as Best Practices. MDIndia is the TPA with the highest number of medical professionals on its payroll in the country.

To deal with non-standardisation in professional fees, MDIndia has created databases for frequent claims to bring about cost optimisation – something that has been used as an industry practice by PSUs.

Using its medical expertise, MDIndia has pioneered a third-level opinion on high-ticket claims for overseas accidental claims and life claims.

MDIndia has the capability of scaling up and implementing projects in varying locations, contexts and cultures by a well-designed operational team within tight timelines.

It has a training team of 14 members headed by a cardiologist to ensure quality and calibration. Many of its team members are visiting faculty members from leading MBA institutes like the IIMs, NIA and Symbiosis.

For FY 2016, its revenue was INR135.3 crores (US\$20.2 million), up 23.9% y-o-y and total premiums serviced was INR2,632 crores, up 20.0% y-o-y; with 1.4 million policies serviced.

Sponsor's Profile

ASIA INSURANCE REVIEW

After 25 years of dedicated service to the region's insurance industry, *Asia Insurance Review (AIR)* is hailed as a "Force for Good", a "Must-read market leader", "the Voice of Asia", and "the premier professional regional journal that brings you informative editorial on trends and developments in Asia".

AIR is the official media partner of leading industry events in Asia, including the East Asian Insurance Congress (EAIC), the Pacific Insurance Conference, and the Singapore International Reinsurance Conference (SIRC), while being the Permanent Observer of the ASEAN Insurance Congress.

www.asiainsurancereview.com

An aerial view of a city harbor at sunset. The sky is a vibrant mix of orange, pink, and purple. The water reflects the colors of the sky. In the foreground, a glass skyscraper is visible on the left side. The city skyline is visible in the background, with many buildings and a bridge. The harbor is filled with boats and ships.

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Corporate Risk Manager of the Year

Mr Danny Lin, QISDA Corporation*



Mr Lin is instrumental in setting up BenQ's ERM framework featuring high-level management's involvement, a risk indicator linked to corporate KPI and business strategies, and a top-down and bottom-up approach to RM. Besides rolling out innovative systems to better RM in the company, Mr Lin is an advocate of RM to the industry.

Since Mr Lin became a Risk Manager at the BenQ Group (BenQ) in 2005, he has established an ERM framework – drafting a risk management (RM) policy, creating a RM Committee (RMC), assessing /controlling/ improving/ responding to key risks, structuring Business Continuity Management systems (BCMs), and promoting awareness by training. The current ERM framework is modified according to the standards of ISO31000, ANZ4360, and COSO.

In 2015, AU Optronics, formerly BenQ Solar, launched Taiwan's first locally designed and integrated full-recycling system for process water, utilising recycling methods and high efficiency evaporation equipment process to reduce process water to zero liquid discharge, and transforming a water-shortage crisis into a commercial interest.

BenQ's approach to RM is unique in that:

- It is one of the first companies setting up ERM and RMC in Taiwan;
- Its RMC reports directly to the Board of Directors – the highest level among peers;
- Its Key Risk Indicator is linked with corporate KPI and business strategy plan;
- BCMS are in place to mitigate the impact of significant risk events; and
- It manages risks using top-down and bottom-up approaches.

To promote ERM to all levels of the organisation, BenQ tailored seminars for four levels of managers. As only qualified managers and potential promotion candidates are invited to the upper-level RM seminars, attendance confers prestige.

In innovation, Mr Lin designed a risk-alert system to monitor suppliers' financial status which has since successfully alerted many cases and triggered BCP.

BenQ developed its Safety MINI mobile app for better monitoring, logging of inspection, notification, and access to information in real-time.

As BenQ is an electronics group, its many departments face unique risks. For upstream IC design house, the risks are mainly in IP; for LCD production, due to its capital-intensive nature, fab safety; for downstream assembling, cash conversion cycle and SCM; and for branding, accounts receivable collection and foreign exchanges.

To consolidate, BenQ compiled a master Risk Check List 99. The list encompasses corporate governance, strategy, business, production, SCM, and operation details. It assesses static/inherent risks, and forms a bottom-up risk assessment process which is reviewed semi-annually. A top-down process, which assesses dynamic risks by drawing information from future event tables, expert reports, and business plans, completes the RM process.

Mr Lin is a board member of PARIMA representing Taiwan. He is also the Chairperson in the Science Based Industrial Park Branch of RMST. He recently held two RM workshops for Taiwanese risk managers in the aviation, logistic, electronics, medical, and others industries to enormous positive feedback.

He also regularly lectures in universities to promote ERM theory to students and ERM practice to EMBA students. He is now in a PhD programme focusing on risk maturity and firm performance.

**QISDA Corporation was formerly known as BenQ*

Sponsor's Profile



At AIG, we provide the safety that gives companies and individuals the freedom to grow. We work to pinpoint risks and prevent them from becoming losses so our clients are free to create the future; we help our clients identify unseen risks—and stop accidents before they happen.

For nearly one hundred years, our organization has faced and managed complex risks; and provided the risk expertise and financial strength that empowers 90 million clients in

more than 100 countries. Today, our organization is evolving to better meet our clients' needs.

We're simplifying our structure so that we work more closely with clients, provide greater transparency, and deliver value faster and more efficiently. As One AIG, we're becoming leaner, more focused, and more profitable. We recognize the constant need for change, and we're up to the challenge.

www.aig.com



TOKIO MARINE
INSURANCE GROUP

With a history of over 130 years,
building and strengthening partnerships,
our services are now delivered through a
network that spans 38 countries in 483 cities.
Through it all, we have never lost sight of
conducting business with

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Passion and
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Broker of the Year

Marsh Asia

Besides providing insightful and industry-leading reports covering the whole gamut of insurance fields and risk management, Marsh's cutting-edge technology tools give clients value-add solutions and unique perspectives on risk. Grounded in sound financial management, it has sought to serve the local markets it operates in.

Over the past year, Marsh's over 30 publications covered a wide range of topics, including geopolitical risk, terrorism, insurance regulations and taxation, transactional risks, health benefit costs, M&A, power and utilities, captives, drones, employee benefits, business resilience, business interruption, work injury compensation, cyber risk and energy.

In particular, its annual Asia Insurance Market Report and Global Insurance Market Quarterly Briefing are eagerly sought after by clients.

Its other publications provide timely risk and market-change alerts pertaining to breaking news events, including the Tianjin Port explosion, the Southeast Asian regional haze crisis, and the Paris terrorist attacks.

Marsh was also the Strategic Partner for the World Economic Forum's Global Risks Report, co-authoring the publication that is widely recognised as one of the world's leading publications on how global risks could evolve in the next decade.

Besides cutting-edge publications, Marsh's ClearSight is the industry's first integrated platform that brings together data-driven workflow applications, analytics and collaboration tools to help clients understand their total cost of risk throughout the risk lifecycle. The Cloud-based platform, which includes third-party tools and data and features real-time data and analytics from anywhere, on any device, redefines the traditional risk management information systems.

Clients can also get an economic cost of risk, assessment of their risk tolerance vis-a-vis their capital positions and

advice on risk financing or risk-mitigation investments via the Marsh Analytics Platform (MAP) which gives an informed view of future loss potential across industry, size, geography and product, using loss modelling and analyses of financials.

Marsh is also the only broker to partner with Lloyd's to introduce clients to the Lloyd's City Risk Index – a tool that enables clients to view risks through empirical lenses, providing an authoritative measurement of individual risks in terms of potential economic impact.

Marsh's 2015 revenue of \$5.7 billion reflects a 3% increase on an underlying basis and a 3% increase from acquisitions, offset by a 7% decrease resulting from the impact of foreign currency translation. The underlying revenue increase reflects growth in all major geographies. International operations had underlying revenue growth of 3%, including 2% in Asia Pacific. The company maintains a diversification policy for cash and cash equivalent investments, and places its investments in a large number of high-quality financial institutions to mitigate credit risk. Concentrations of credit risk with respect to receivables are generally limited due to the large number of clients and markets across many geographic areas in which the company does business.

In 2015, Marsh acquired Korean-based insurance broker SIS Co Ltd to provide enhanced services to clients in Korea using the latter's strong local knowledge and connections. In addition, to address the needs of the growing number of clients expanding or considering expanding their operations to Myanmar, Marsh established a representative office in Yangon.

Sponsor's Profile



TOKIO MARINE
INSURANCE GROUP

Tokio Marine Insurance Group

More than 130 years ago, we were established as the first insurance company in Japan. Our network now spans 483 cities in 38 countries, and we have never lost sight of conducting business with integrity, passion and quality.

Doing good and being good mean that profits are not the be all and end all of our existence, but a natural progression of doing the best for customers, employees and society. Working to be a Good Company brings us together as a united global insurance group.

We are a leading multinational insurer with presence in all the major regional markets with a broad distribution strategy utilising broker, agency, bank and direct channels. The trusted Tokio Marine brand is one of our most valuable assets. Tokio Marine is a highly customer-centric organisation and we pride ourselves in putting the customer at the heart of everything we do.

Tokio Marine in Asia

Tokio Marine Asia Pte Ltd is the regional headquarters, an intermediate holding company of Tokio Marine Group and a sister company of Tokio Marine and Nichido Fire Insurance Co Ltd (Japan).

We oversee 13 group companies within Asia-Pacific – in Singapore, Malaysia, Indonesia, Thailand, Philippines, Vietnam, India and Australia. This includes 8 general insurance companies and 5 life insurance companies, employing 7000 employees across the region.

In our commitment to expand the insurance business in the region, Tokio Marine Asia is proud to exclusively sponsor the "Broker of the Year" category for the 14th consecutive year at the 2016 Asia Insurance Industry Awards.

www.tokiomarineasia.com

PROVIDING PEACE OF MIND

Our mission is clear: Deliver life and non-life reinsurance products that satisfy the ever expanding needs of our clients. We have been providing peace of mind since 1940. Toa Re – Japan's primary professional reinsurer.





Reinsurance Broker of the Year

Aon Benfield

Aon Benfield has brought value-add to clients via its innovative modelling platforms, especially in catastrophes. It has shown itself to be an industry thought leader via its many reports and conferences on relevant industry developments, and it continues to serve local markets through internship and other programmes, while showing professionalism and transparency in business, and showing sound financial management.

Aon Benfield oversees the placement of more than \$5 billion of reinsurance premium into the Asia Pacific annually.

It brings the full range of treaty, facultative, analytical and execution capabilities to Asia Pacific clients, including the specialist solutions of its investment banking group, Aon Securities, and consultancy arm Aon Inpoint, and offers groundbreaking data analysis under its Re/View, Market Analysis, and Broker Insights platforms, designed to promote clients' business growth and highlight strategic opportunities.

In addition, Aon Benfield's modelling platforms bring value-add to clients, including its flagship ImpactOnDemand, Impact Forecasting's ELEMENTS catastrophe modelling platform, new probabilistic catastrophe models relating to floods, earthquakes and typhoons in Asia Pacific, and its ReMetrica dynamic financial analysis platform for (re)insurers writing inwards business.

In thought leadership, Aon Benfield publishes more than 80 reports annually, addressing key industry considerations and challenges, including those of Asia Pacific. It is also committed to education through its conferences and seminars, including its Analytics Seminars in Australia and China, conferences on hazards, impact forecasting, and risk and capital modelling. Its Impact Forecasting team has published reports on damage reconnaissance surveys following the Nepal earthquake and the Chennai floods both in 2015.

In response to the changing risk landscape, it is developing services for risks such as cyber. It also leverages global best practice and scale in its ABConnect Placements, Broker Insights, and CATMetrica platforms in the Asia Pacific.

Aon Benfield's "Client Promise" methodology ensures consistency in client relationships in the broader Aon network, while its "Global Transparency on Reinsurer Relationships" offers transparency in business operations with robust TOBAs and SLAs put in place at the inception of a client's programme.

To serve local markets, it has launched initiatives such as the Aon Internship Programme and SPRINT Programme in Singapore. In Australia, it has helped the financial services sectors better understand catastrophe risks, while in China, it has provided insights to the new C-ROSS regulatory regime. In Japan, it has developed an earthquake top-up insurance product as the current market cover does not provide full indemnity coverage.

Aon Benfield's Asia Pacific team has continued to show business growth over the past 12 months, in part through the provision of new services to clients beyond the firm's traditional placement capabilities. These services have included Realistic Disaster Scenarios, pricing/underwriting support, Economic Capital Modelling advisory and support, and customised research projects. It has also increased its focus on providing regulatory assistance to clients.

Aon Benfield is very active in supporting the growth of the industry in the region through its knowledge-exchange initiatives, engagement with government, regulatory and industry bodies (such as APRA in Australia), and in its advisory capacity on initiatives such as NatCatDAX. It also participates in numerous industry committees.

Sponsor's Profile



The Toa Reinsurance Company, Limited (Toa Re), after celebrating its 75th anniversary in October 2015, has been taking steps to further contribute to the insurance industry.

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

Toa Re has successfully developed its business and maintains a strong market position in Asia through three branches in Singapore, Kuala Lumpur and Hong Kong, and a representative office in Taipei.

The company has also built its overseas network which includes subsidiaries in the US and Switzerland. Taking its cue from its head office in Tokyo, the whole Toa Re group, has been contributing to insurance and reinsurance markets worldwide.

In acknowledgement of its outstanding financial profile, Toa Re has been assigned credit ratings of "A+" by Standard & Poor's, "A+(Superior)" by A.M. Best and "AA+" by the Japan Credit Rating Agency, Ltd., which enables Toa Re to be a long-term and stable provider of quality reinsurance products and services.

www.toare.co.jp

MSIG's commitment to excellence



MSIG Malaysia

General Insurance Company of the Year
2015 | Asia Insurance Review

Mitsui Sumitomo Insurance Thailand Branch

Thailand Call Center Award
2015 | Office of the Consumer Protection Board

1st Prize Prime Minister's Insurance Awards for
Outstanding Management
2011 | Office of Insurance Commission (OIC)

MSIG Thailand

Thailand Call Center Award
2015, 2014 | Office of the Consumer
Protection Board

MSIG Indonesia

Excellent Insurance Company
2007-2015, 2005 | Infobank Insurance Award

MSIG Hong Kong

Distinguished Salespersons Award
2014 | Hong Kong Management Association

MS&AD Insurance Group

General Insurance Company of the Year
2011 | Asia Insurance Review

Mitsui Sumitomo Insurance Group

Corporate Social Responsibility Award
2009 | Asia Insurance Review

MSIG Singapore

Best Insurance Company of the Year -
International
2008 | Singapore Insurance Brokers'
Association (SIBA)

Excellent Service Award
2006 | SPRING Singapore

Backed by the Group's wealth of experience and commitment to Asia, MSIG is a trusted insurance partner for over 100 years. Today, with representation in every ASEAN country and Hong Kong, MSIG continues to grow in strength and reach. 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 is a part of Mitsui Sumitomo Insurance Company, Limited within the MS&AD Insurance Group. The Group is one of the top 10 non-life insurance groups in the world.

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Insurance
that sees
the heart
in everything

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General Reinsurer of the Year

Munich Re

With over 125 years of experience in Asia, Munich Re is a market leader in risk modelling and published research. Besides its traditional offerings in Nat-CAT and large-risks products and services, it has launched many new initiatives and products in Asia, especially those relating to the digital world. It also supports innovative fin-tech and ins-tech start-ups with knowhow, product ideas and capital relief, while actively engaging in dialogue with authorities.

Munich Re provides traditional and alternative reinsurance solutions like capital relief, portfolio optimisation or ERM, as well as innovative solutions (incremental and disruptive) ranging from product development, white labelling, data analytics and embedded insurance to automated or auction platforms.

It is a market leader in developing many risk models for natural catastrophes (Nat CATs) in Asia. Its Natural Hazards Assessment Network shows location-based risks, including locations of business parks, CRESTA zones and historical events.

Besides its large-scale research project "Expect the Unexpected", its other publications look at liability and the future of autonomous vehicles, risks from drones, digitalisation, 3D-printed prosthetics, BI and shorter product cycles, the safety of smart homes, heavy machinery, Big Data, reputational risks and marine losses.

In product development, it has created a solution for chemical companies in response to the South Korea's new mandatory corporate environmental pollution liability insurance, and is now the leading reinsurer of this new segment. Supporting China's efforts to improve energy efficiency and reduce carbon dioxide emissions, it launched its energy efficiency insurance, benefitting energy service companies, building owners and investors. It provides solutions to large single-risk engineering covers for Korean and Chinese projects abroad and services to Japanese clients during M&A. It also developed non-life solutions to mitigate economic losses caused by pandemics.

To meet changing needs, its new apps for clients in China enable insureds to invite family members and friends via social media to contribute premiums and/or to help negotiate the price.

It opened The Lab Beijing, an innovation and co-creation hub for Greater China. Realised innovations include predictive modelling of non-life exposures and co-created apps with clients to open new distribution channels.

For Hong Kong and Taiwanese clients, Munich Re developed telematics services (UBI), including apps (a first in the market). It reinsures the first driverless vehicles in Australia and is a supporting partner of the Australian Driverless Vehicle Initiative. New motor products improved portfolios via telematics, new distribution channels, Big Data and analytics.

Its new unit Digital Partners enables innovators (disruptors) to create more client-centric solutions and distribution channels in a digital world.

Its expanded consulting services in Asia include a local cyber product with global research for small businesses in Southeast Asia and large corporations in Korea.

It is an active leader in the Australian Business Roundtable for Disaster Resilience and Safer Communities, which released two white papers in 2015 and lobbied the government to strengthen Nat-CAT resilience.

Munich Re has strong financials even during financial crises or after large Nat CATs. Its deep commitment to China was underscored by a substantial capital injection, strengthening the capital base of its Beijing branch. With Capital Partners, it has strengthened its solvency needs in APAC.

Sponsor's Profile



MSIG

For over 100 years, MSIG has been a leading general insurer in Asia, with a commitment to service excellence and innovation.

In expanding its strength and reach, MSIG was granted an underwriting license to operate in the Thilawa SEZ, in Myanmar in 2015. In that same year, MSIG Insurance (Malaysia) was also awarded "General Insurance Company of the Year". This industry recognition has further motivated its 4,500 employees in the region to continue their focus on being a trusted insurance partner to customers and intermediaries during both good and challenging times.

Supported by its multi-channel distribution, strong partnerships with intermediaries, in-depth underwriting expertise and extensive geographical network, MSIG offers a wide range of insurance solutions across personal and commercial lines, and strives to add value to the business and lifestyle of its customers through "Going Above and Beyond" which is embedded in the company's DNA.

www.msig-asia.com

The Aim Is beyond National Success

Muang Thai Life Assurance is determined to be the life insurance company with strong and secure financial position, service capabilities and image that are recognized based on international standards. Operating with such focus, this led the Company to receive the Life Insurance Company of the Year 2014 Award from the Asia Insurance Industry Awards, thus reflecting acceptance of the Company's business advancement at the Asia regional level. In addition, the Company has set forth to create wonderful activities to ensure that our society is always filled with smile, which is a factor that led the Company to receive the award from the Asia Insurance Industry Awards 2013 in the category of Corporate Social Responsibility.

At the same time, Muang Thai Life Assurance received financial credit ratings of 2014 from Fitch Ratings at AAA(tha) (Outlook Stable) and from Standard & Poor's at BBB+ (Outlook Stable) thus serving as another confirmation of the Company's determination and intention to persistently develop the business to always be worthy of the customers' trust.



Asia Insurance Industry Awards 2014
Life Insurance Company of the Year

Asia Insurance Industry Awards 2013
Corporate Social Responsibility

Life Reinsurer of the Year

SCOR Global Life

SCOR Global Life demonstrated its commitment to clients through a holistic partnership approach, innovative and attractive covers meeting customers' complex and underserved needs, comprehensive end-to-end distribution solutions, investment in research freely available to the public, thereby leading the industry in its field of business.

SCOR is a global group operating in over 120 countries and its life division ranks among the top-five life reinsurers globally. It has a financial strength rating of AA- from both S&P and Fitch.

SCOR Global Life (SCOR) is committed to providing clients with value-added solutions that grow their businesses for the long term. Through a partnership approach, SCOR offered a holistic service – involving insurance process, product design, pricing, underwriting and claims – enabling a new business, Partners Life, to grow from scratch in 2011 to become the second-largest life insurance company in New Zealand.

Providing new covers for challenging risks but also are attractive to consumers is an essential component of SCOR's value-added service. SCOR successfully launched an affordable dental product with attractive benefits in Korea which has experienced GWP growth of well over 100% per year since introducing it in 2012. With plastic surgery being extremely popular in Korea, SCOR launched its innovative facial cover. Further, in partnership, it launched its Korean Traditional Medicine cover – a product which addressed serious diseases such as cancer, stroke and other injuries such as fracture, filling a critical insurance gap and meeting consumers' needs.

The various complications associated with diabetes make it difficult and complex to develop successful insurance solutions. Diabetics are often unable to get insurance and where products are offered, companies often suffer from low profitability through poor product design resulting

in withdrawal. In response, SCOR provided expertise and support, and was able to co-develop a profitable diabetic cover in Southeast Asia based on sound pricing and underwriting, benefitting society at large.

Beyond just products, SCOR offers a full suite of customised distribution services from financing, expertise and thought leadership, to the full execution of marketing campaigns. Its distribution service integrates contemporary digital techniques with traditional direct marketing and telemarketing to meet consumers' demand for financial security at all life stages and for diverse lifestyles, and includes: mobile apps and chat solutions for clients; data analytics to ensure clients use their marketing budgets efficiently; and policy administration which typically meant solutions can be implemented and integrated into existing environments within three months.

Despite the rapid and dynamic growth of the Asia Pacific, there is often very little insurance-related research done that is specific to the region. Therefore, SCOR has partnered with the Nanyang Technological University as a founding sponsor of the Insurance Risk and Finance Research Centre, committing S\$2.5 million over five years. As a service to the industry and society at large, all papers published by centre are publicly available.

SCOR's support in research also extends to other similar global partnerships to help insurers better develop risk management solutions.

Sponsor's Profile



Muang Thai Life Assurance Public Company Limited is one of the leading life insurance companies in Thailand known for its strength and security. The Company's creativity in life insurance product innovations cover all aspects including protection plans, endowment plans and retirement plans.

Adhering to its "Customer Centric" core value, it is committed to delivering professional and excellent services through multi distribution channel to meet the needs of every customer group.

Muang Thai Life Assurance has set a goal to become a Digital Insurer by utilising digital systems to support all business processes, and to adapt to the rapid changes of consumer behavior in line with the Company's core value.

It also emphasises CSR projects promoting education of youth, social and environmental quality, and cultural and religious aspects.

The Company has received Insurer Financial Strength (IFS) ratings by Fitch Ratings at BBB+ and AAA (tha), outlook stable (as of 27 July 2016); and by S&P Global Ratings at BBB+ and axA+ (Asean), outlook stable (as of 29 November 2015).

It has also received awards from prestigious institutions such as the Life Insurance Company of the Year 2014 from *Asia Insurance Review* and the Life Insurance Company with Outstanding Management 1st Place Award for 10 consecutive years (2006-2015), which has led to the company to receive three Honorary Awards for the Life Insurance Company with Outstanding Management (2008, 2011, 2015), as well as the award for Outstanding Promotion of Micro Insurance for three consecutive years (2013-2015) from the Office of Insurance Commission.

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Our
know-how

=

Different
solutions for
new realities



Progress always offers the same choice: to embrace new technologies or not. Our choice is to do what we've always done and develop a keener understanding of what new technologies mean for the industry – from distribution to claims handling. By doing so we can harness the inevitable opportunities for our clients whenever and wherever they arise. To us, change means finding ways to do things better. Whether that's further refined risk assessments, more individualized pricing and service, or the ability to reach more consumers yet reduce costs. In constantly changing markets, we offer the stability of a partner you can trust to keep you ahead of the game. **We're smarter together.**

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Corporate Social Responsibility Award

Tata AIG General Insurance Company Ltd

Contributing substantial resources and manhours, Tata AIG's commitment to corporate social responsibility has improved the lives of the underprivileged in important areas such as health, sanitation, education, disaster relief and environmental sustainability. It has also inculcated a pervasive culture of volunteering within the company, while advancing worthy causes like the bone marrow registry in India.

For the employees of Tata AIG, corporate social responsibility (CSR) has become a way of life. For 2015-16, the company focused on health, sanitation, education, disaster relief, sustainability and volunteering, successfully implementing initiatives that improved the lives of various communities, including:

1. Collaborating with Tata Trust and other local NGOs in adopting and developing a village called Kuran in south Rajasthan. Spanning the next three years and costing INR2 crore (US\$299,370), the project will cover immunisation, improved nutrition, sanitation, education, water conservation, irrigation and cultivation, leading to improvement in financial income and the creation of self-help groups.
2. Partnering FINISH to create 176 toilets and five wash stations in five schools in the Karela Village of Bharuch district of Gujarat which had almost no sanitation facilities. Existing toilets in the same schools were also repaired. The project, costing INR32 lakhs (US\$47,900), took one year to complete and all toilets and wash stations are fully functional. Children's attendance at the schools has improved as a result of improved hygiene. Both the teaching staff and students are now educating others to make use of the sanitation facilities.
3. Providing relief to people affected by the Chennai flood by having 15 employees engaged in the relief work, shipping immediate relief materials like biscuits, glucose packets,

tarpaulins, rice and cereals to victims. 249 employees also donated a single day's worth of salary to contribute to the relief fund. Tata AIG's CSR fund added an additional INR20 lakhs to the corpus, bringing the total to INR27 lakhs.

4. Working with Nanhi Kali on a regular basis in providing education to 1,000 young girls. In addition, 200 employees have also sponsored the education for over 250 girls in their personal capacities. The results of the initiative, costing INR36.3 lakhs, has been extremely positive with improved school attendance and academic scores.
5. Working with ASPIRE to improve the education levels of 10 municipal schools in Delhi for 1,200 students from classes II to V. The programme, costing INR58 lakhs, employs 18 full-time teachers. A Resource Development Centre was established where teachers can upgrade their skills. The children's results have drastically improved, while the skills of 45 existing teachers were upgraded.
6. Improving the efficiency of the Tata Medical Centre by contributing two important pieces of medical equipment and donating INR75 lakhs to expand the Centre's bed capacity to cater to underprivileged patients.
7. Partnering the Marrow Density Registry India to expand its bone marrow donors' registry and contributing INR20 lakhs for conducting tests for 200 samples.
8. Organising the Tata Volunteering Week where nearly 600 employees took part in 30 activities contributing over 1,000 manhours spread over a month.

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 around 70 offices globally and is rated "AA-" by Standard & Poor's, "Aa3" by Moody's and "A+" by A.M. Best. Registered shares in the Swiss Re Group holding company, Swiss Re Ltd, are

listed in accordance with the International Reporting Standard on the SIX Swiss Exchange and trade under the symbol SREN.

In 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 1,500 employees in Asia-Pacific, and our reinsurance offices are located in Sydney, Beijing, Shanghai, Hong Kong, Tokyo, Seoul, Singapore, Kuala Lumpur, Mumbai and Bangalore, where we operate a global business processing office.

For more information about Swiss Re Group, please visit: www.swissre.com or follow us on [Twitter@SwissRe](https://twitter.com/SwissRe).

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Technology Initiative of the Year

EAB Systems Limited

The client-centric 121 System developed by EAB Systems combines a shared engine among different platforms with native user interfaces, guaranteeing optimal user experience and performance. Its value-add include client and sales-activity management features and easy-to-use configurators, maximising efficiency and productivity, and reducing the time to close sales, while complying with regulatory requirements.

EAB Systems' flagship product 121 System is a point-of-sale and automation suite catered to life agents.

The client-centric 121 System automates and streamlines the entire sales process with an electronic straight-through process, pre-sales tools and post-sales activity management.

The System operates natively on iOS and Android and also supports a wide range of web browsers. While the user interface is specific to each platform, the products, rules and validations, forms and resources used in the apps are shared among the different platforms. As a result, navigating through the System is simple and intuitive regardless of which mobile device agents are using, providing them with the best experience that only native apps can deliver, while significantly reducing the effort required to support multiple platforms.

The applications also have an offline capability so agents can sell even when there is no internet connectivity. An automatic two-way synchronisation enables agents to access the most up-to-date products and data anytime, anywhere.

In terms of client management, the System captures client information once and populates other fields requiring the same information, eliminating redundant information entry. Agents can also initiate policy changes, such as updating their client's details, and stay on top of clients' applications and policies via underwriting and servicing notifications.

The System's straight-through process takes client from financial needs analysis, generating of quotations and proposals in real-time and illustrating the benefits of a policy to clients, to enabling clients to complete, sign and submit applications electronically, while ensuring compliance with regulatory requirements.

The System has a built-in customer relationship management feature for agents to manage day-to-day activities, cross-sell and upsell and monitor targets and progress. It also has campaigns and sales funnel management to improve an agent's close rate, as well as a sales dashboard for performance and productivity monitoring.

The System's admin and configurators, which are easy to use, allow insurers to modify existing or set up new products by defining parameters, rules, validations, formulae, rates and PDF templates for the generation of quotations, proposal and benefit illustrations.

The key benefits of adopting the System include:

- Going paperless for the company;
- Shortening the time to close sales;
- Compliance with regulatory requirements;
- Ability to do business anytime, anywhere through offline access;
- Reduction in IT support and maintenance costs; and
- Accelerated product launch.

Customers currently using the System include AXA, Prudential, Ageas, AIA, Chubb, Standard Life and Sun Life Financial.

The System has won awards including: the Silver Award at the Hong Kong ICT Awards 2016: Best FinTech (Banking and Insurance); the Celent Model Insurer Asia Award in 2015 for Best Practices in Mobile Technology; and the Technology Provider of the Year award at the Asia Trusted Life Agents & Advisers Awards 2016.

Knowledge Advisor's Profile



KPMG is a global network of professional services firms providing Audit, Tax and Advisory services. We operate in 155 countries and have 174,000 people working in member firms around the world. KPMG has a dedicated insurance team that brings together experienced individuals who offer insightful and practical business advice based on their international and local experience of serving leading insurers both in China, the region and globally. Their practical experience combined with their knowledge of industry trends means they are well placed to add value to client business.

KPMG was the first international firm to be granted a foreign joint venture license in China in 1992. We are also the first Big Four accounting firm in mainland China to convert from joint venture to a special general partnership, as of 1 August 2012. As China businesses join the global economy and international companies seek to enter the China market, KPMG's blend of international experience and local knowledge makes us well-positioned to serve our clients in this increasingly complex, but exciting market.

www.kpmg.com/insurancereinvented

MIDDLE EAST INSURANCE REVIEW

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Employer of the Year

RGA

RGA's HR policies of providing quality training programmes for its staff from new hires to top leadership levels, proactive interactive career management, promotion of an inclusive culture, strong support of employees' pursuit of professional certification, provision of change management strategies and cross-cultural experiences, has led to a high staff retention in the company.

RGA is a leader in the global life reinsurance industry with \$3.1 trillion of life reinsurance in force and assets of \$52.2 billion. The company has offices in 26 countries, including China, Hong Kong, India, Japan, Malaysia, Singapore, South Korea, and Taiwan, which employed 327 individuals at 31 December 2015.

For its higher management, RGA has developed a set of three programmes to train its leaders – front-line managers, senior leaders, and top-level executives – at the three stages of their careers. The programmes progressively build on the learnings of the previous level. In addition, RGA's New Graduate Development Program aims to turn new graduates into insurance professionals, grooming them as future leaders.

RGA increased its workforce by 13% this year*, supported by a full-time Director of Actuarial Development dedicated to build an actuarial curriculum with a special focus on new hires. New hires start their training with the online Reinsurance Fundamentals course which they can learn at their own pace. Employees across Asia took 46 classes, covering 17 of the 18 courses developed by the Harvard Business School.

For those below the manager level, the Individual Contributor Learning Curriculum trains individuals to communicate more effectively and enhance their relationship-building and influencing skills.

Approximately 17% of the workforce in Asia received promotions this year.

Sessions of "Career Conversations at RGA" were held in Hong Kong and Tokyo to empower employees to proactively manage their careers and were attended by 36% of employees.

RGA also provided employees with options for cross-cultural experiences and 11 employees made inter-office moves within Asia under this scheme.

RGA's Insights Discovery programme helps individuals better understand their personal interaction preferences, improve team dynamics, engage in meaningful discussions with co-workers, and create and manage an inclusive culture. In Asia, 184 employees completed the Insights programme this year.

RGA's Leadership Development Programs specifically address change management. One of the 18 online Harvard classes is devoted to change management to help staff from all levels understand how to manage change from beginning to end. Also, RGA has hired a Director of Change Management and already employs experts in technology, process and organisation change management.

RGA has a long history of supporting staff gain certifications through LOMA, LIMRA and other organisations by providing time off and financial support to those pursuing actuarial and other professional certifications. It also sends employees to seminars and events such as the Pacific Insurance Conference. Nine employees in Asia earned LOMA certifications this year. RGA reimburses employees for fees related to professional organisations.

RGA Asia's strong 89% retention rate reflects the company's deep commitment to its comprehensive People strategy – one that seeks to attract, develop, motivate and retain the top talent in Asia.

**"this year" refers to the award timeframe*

Sponsor's Profile

MIDDLE EAST INSURANCE REVIEW

Middle East Insurance Review (MEIR), the regional insurance publication for the MENA insurance market, has served the MENA insurance industry with strength, vigour and loyalty for a decade now. We continue to be a strong strategic partner and key part of the MENA marketplace. Our leading edge has been tested and proven and our track record remains undefeated. As we enter into our second decade, MEIR remains the trusted source of reliable and up-to-date news on both the conventional and takaful fronts, and is the official media partner at major industry events such as GAIF and FAIR.

MEIR is also proud to help raise standards of professionalism within the MENA region with our Middle East Insurance Industry Awards (MIIA), now in its third year. In addition, MEIR also manages the secretariat services of the prestigious and exclusive MENA Insurance CEO Club (MICC) as well as is the host of top-notch events, including the Dubai Rendezvous and the Middle East Healthcare Insurance Conference, and publishes eDaily online newsletters.

www.meinsurancereview.com

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In a sea of change, our instinct for collaboration makes ReMark the natural ally to create sustainable customer value.

ReMark
Maximum Value Creation



ReMark International
Service Provider of the Year 2015
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Personality of the Year

Mr G Srinivasan

Chairman cum Managing Director,
The New India Assurance Company Limited



For his dedication and hands-on passion in being the key visualiser of the strategies and driver of New India Assurance Company's success in the India and being the most sought-after ideas man and advisor in the general insurance market, Mr G Srinivasan has been named Personality of the Year.

Mr Srinivasan has been scoring several firsts in the Indian insurance market even before being appointed the youngest PSU CEO. But as CEO of New India Assurance since October 2012, he has been standing tall as the man who dramatically turned the company around with his hands-on involvement in all aspects of the operations, including stunning results in growth and profitability across all lines.

Going beyond the company, he has served as the Chairman of General Insurance Public Sector Association (GIPSA) for two terms and has been the Chairman of the restructured General Insurance Council, while making several initiatives to streamline the relations between the IRDAI, the government and also the industry.

He serves in many government committees within India as well as within the IRDAI.

He is also active with the Insurance Cells and Divisions of several trade and industry bodies like CII, ASSOCHAM and FICCI.

Mr Srinivasan has won many accolades from various organisations in the market and has been an active lobbyist for the good of the industry. With his articulated vision of success in insurance, he is often invited as a speaker at insurance events in India and overseas.

During the period under review, New India Assurance's Chairman cum Managing Director has been the key visualiser of the company's 20-Point programme with dynamic strategies and fixed targets which he personally drove across all segments of the company, while clearly communicating the goals to all Divisional Managers personally.

Mr Srinivasan is credited with having turned New India Assurance around as a profitable power house in India. It has won several accolades and awards too, including Best Health insurer and for consistent performance in financial sector. Today with New India Assurance having crossed INR 28,000 crore (US\$ 4.2 billion, including fair value change account) mark in shareholders' funds, he has established the company's market leadership with aplomb and supremacy in financials.

With his belief that through a career in insurance, people make a difference and serve society, Mr Srinivasan has been actively trying to attract the intelligent, confident tech-savvy, GenY into the business. And to those in the business, he urges them to "keep constantly up-to-date".

He cherishes the challenges and joy of meeting a variety of people, understanding different businesses, coming to the assistance of people in dire need and helping many rebuild their lives when the chips are down.

Sponsor's Profile

ReMark

ReMark provides end-to-end marketing, product, technology and financing solutions to banks, insurers and affinity groups. Since 1984, our operational experience in over 40 countries and 21 languages has earned us global leadership status in the direct distribution of insurance products. Our worldwide team – marketing specialists, actuaries, campaign and channel managers – works with one focus: maximum value creation for partners and clients. Together, we design and execute direct marketing programmes to establish and drive brand loyalty, increasing the lifetime value and profitability of each customer.

To date, our achievements include:

- 48,000 programmes implemented with over 200 premier financial institutions;
- 9 million policies written worldwide generating business value in excess of EUR1 billion;

- 510 million customers reached via multiple channels, including mail, telephone, email, internet, DRTV;
- Multi-domain marketing experience, including bancassurance, life and non-life policyholders, takaful banking and insurance, and affinity partnerships.

Our philosophy is simple: we only win if you win. So we work with you to design a financial model that best meets your needs and objectives – structuring true partnerships that share the financial risks and rewards. Whether acquiring or retaining customers, generating leads or cross-selling to your customer base, we can help you maximise your return on investment.

www.remarkgroup.com

We create insurance solutions for

*"So I can worry less
about the risk and focus
on the opportunity."*

As a melting pot of cultures, industries and ideas, Asia Pacific offers businesses multiple ways to grow and prosper. However, with opportunity comes risk. At QBE, we know that everyone has ambitions and goals. We give people the confidence to achieve their goals by helping them manage the related risks. We understand the complexities of working in this diverse region and we have the experience and local knowledge to help our customers succeed. Whether it's safeguarding your property or employees, or protecting valuable construction or marine assets, we partner with you to deliver the insurance solutions that best suit you and your business.

To make your business ambitions a reality, visit qbeap.com today.

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Lifetime Achievement Award

Mr Toshiaki Egashira

Mr Egashira's philosophy of putting quality and customers before scale permeated his illustrious 30-year career. An astute businessman who oversaw the mergers which eventually formed Mitsui Sumitomo Insurance and the MS&AD Insurance Group and their subsequent global expansion, he also worked to promote high-level bilateral and multilateral relationships among countries in Asia Pacific and advocated cross-border sharing of knowledge and expertise.



When Mr Egashira was entrusted to lead Mitsui Sumitomo Insurance (MSI – the core non-life insurance entity of MS&AD) in 2006, he had to transform a domestic-centric MSI into a global insurance powerhouse. Choosing the strategy of “quality” for sustainable competitiveness and growth over the then common practice of growing premium income and market share by “scale”, he revamped operational practices and systems; strengthened corporate governance, claims payment administration, product development, policyholder protection and benefits, legal compliance and other control systems, gaining trust from policyholders and stakeholders.

Additionally his “customer-centricity” policy was implemented in measureable steps, especially by frontline and operational staff, translating high-level strategies into actionable plans, eventually boosting staff morale and customer satisfaction.

In 2010, Mr Egashira oversaw the integration of MSI, Aioi Insurance and Nissay Dowa General Insurance into the MS&AD Insurance Group, making the Group one of the world's top-10 largest non-life insurance groups.

A few years earlier, he had completed the integration of both Aviva's non-life business in Asia and Taiwan's Mingtai Fire & Marine Insurance into MSI's operations.

Foreseeing how Amlin – a leading player in the Lloyd's and reinsurance markets – would complement MS&AD's business in Asia, the Group acquired Amlin plc in early 2016 under Mr Egashira's watch.

Besides consolidating the merged entities by implementing massive restructuring to reduce management costs, improve

effectiveness and governance, increase overall profitability and accelerate growth, Mr Egashira also expanded the Group's presence outside Japan. It now has 11 bases in mainland China, a subsidiary in Laos and strategic alliances in Malaysia, Spain, Italy and Indonesia. In 2015, MS&AD received one of three underwriting licences issued to foreign insurers in Myanmar.

In 2011, the Group's commitment to quality was greatly tested by the Great Japan Earthquake and the Thailand Floods. In response, experts from the Group's operations in neighbouring countries flew in to expedite claims from affected customers. The quick response of MS&AD staff earned public admiration, appreciation from customers, and even recognition from the Thai government.

As Co-Chairman of the Japanese Business Federation, Mr Egashira worked with related committees to promote bilateral and multilateral relationships in the Asia Pacific region. He served as the Chairman of the General Insurance Association of Japan from 2007 to 2008, working to improve claims procedures. He was also a member of The Geneva Association from 2006 to 2015, contributing to the global insurance industry.

An advocate of the sharing of knowledge and expertise, Mr Egashira directed MS&AD and MSIG to train staff of supervisory authorities and insurers from Asia for many years. Under his leadership, the Group won “General Insurance Company of the Year” award at the Asia Insurance Industry Awards twice – once for MS&AD in 2011 and another for its subsidiary MSIG Malaysia in 2015.

Sponsor's Profile



QBE Asia Pacific is part of the Emerging Markets Division of QBE Insurance Group, one of the top 20 insurers and reinsurers worldwide. QBE Emerging Markets Division has a presence in 23 markets in Asia Pacific and Latin America.

QBE has a history of more than one century in Asia Pacific. 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.

QBE believes Asia Pacific will play an even more important role in the future expansion of the Group, recognising the region as a growth engine. With a presence spanning 16 markets in the region, QBE Asia Pacific will continue to grow its business and presence through the provision of all major lines of general insurance cover for personal and commercial risks.

www.qbeap.com



The Finalists

Life Insurance Company of the Year

Cathay Life Insurance Co Ltd
Fubon Life Insurance Co Ltd
Manulife (International) Limited

General Insurance Company of the Year

Apollo Munich Health Insurance Co Limited
Fubon Insurance Co Ltd
QBE Asia Pacific

Educational Service Provider of the Year

ANZIIF
LOMA/LIMRA
Singapore College of Insurance

Innovation of the Year

Aon Risk Solutions
Apollo Munich Health Insurance Co Limited
MetLife Asia Ltd

Service Provider of the Year

Cognizant Technology Solutions
Conning Asia Pacific Limited
MDIndia Healthcare Services (TPA) Pvt Ltd
Norton Rose Fulbright (Asia) LLP

Corporate Risk Manager of the Year

Mr Danny Lin, QISDA Corporation
Mr Gordon Song, Lazada
Mr Kenneth Wong, Avicennia Capital

Broker of the Year

Aon Risk Solutions
Marsh Asia
SecureNow Insurance Broker Pvt Ltd



The Finalists

Reinsurance Broker of the Year	Aon Benfield Asia Reinsurance Brokers Pte Ltd J B Boda Reinsurance Brokers Pvt Ltd
General Reinsurer of the Year	Munich Re Peak Re SCOR
Life Reinsurer of the Year	Munich Re RGA Reinsurance Company SCOR Global Life
Corporate Social Responsibility Award	AIA (Vietnam) Life Insurance Co Ltd Canara HSBC Oriental Bank of Commerce Life Insurance Company Tata AIG General Insurance Company Ltd
Technology Initiative of the Year	EAB Systems Limited SecureNow TechServices Pvt Ltd Stark Group
Employer of the Year	Aetna International Bajaj Allianz General Insurance Co Ltd RGA
Personality of the Year	Mr G Srinivasan, The New India Assurance Co Ltd Mr Marc Breuil, Berkshire Hathaway Specialty Insurance, Asia Ms Naomi Ballantyne, Partners Life Limited



Winners of the years

1997



1998



1999



2000



2001



2002



2003



2004



2005



2006





Roll of Honour 2016

Life Insurance Company of the Year

Fubon Life Insurance Co Ltd

General Insurance Company of the Year

Fubon Insurance Co Ltd

Educational Service Provider of the Year

Singapore College of Insurance

Innovation of the Year

MetLife Asia Ltd

Service Provider of the Year

MDIndia Healthcare Services (TPA) Pvt Ltd

Corporate Risk Manager of the Year

Mr Danny Lin, QISDA Corporation

Broker of the Year

Marsh Asia

Reinsurance Broker of the Year

Aon Benfield

General Reinsurer of the Year

Munich Re

Life Reinsurer of the Year

SCOR Global Life

Corporate Social Responsibility Award

Tata AIG General Insurance Company Ltd

Technology Initiative of the Year

EAB Systems Limited

Employer of the Year

RGA

Personality of the Year

Mr G Srinivasan, The New India Assurance Company Limited

Lifetime Achievement Award

Mr Toshiaki Egashira