No.	Country	Organization	Name	Title
1	Hong Kong	Asia Affinity Holdings Limited	Mr. Naoyoshi Araki	Japan Representative
2	Japan	Japanese CO-OP Insurance Consumers' Co-operative Federation (JCIF)	Mr. Hideyuki Nobuta	Group Manager, Organizations Management Group, Information and Communication Div., Joint Management Dept.
3	Japan	University Cooperatives Mutual Aid Federation (UCMAF)	Ms. Hiroe Mori	Contract Section
4	Japan	University Cooperatives Mutual Aid Federation (UCMAF)	Ms. Takako Matsuoka	Payment Section
5	Japan	National Kyosai Federation of Agricultural Cooperatives (Zenkyoren)	Mr. Tamotsu Shozui	President of the Board of Directors (AOA Chair)
6	Japan	National Kyosai Federation of Agricultural Cooperatives (Zenkyoren)	Mr. Yoshimi Matsuda	Deputy Manager, Welfare Activity Promotion Dept.
7	Japan	National Kyosai Federation of Agricultural Cooperatives (Zenkyoren)	Mr. Yusuke Hasumi	Assistant Manager, Corporate Planning Dept.
8	Japan	AOA (Zenkyoren)	Ms. Hiroko Kowada	Executive Secretary
9	Japan	AOA (Zenkyoren)	Mr. Kazuo Shioiri	Secretary
10	Japan	AOA (Zenkyoren)	Mr. Naruto Takahashi	Secretary
11	Japan	National Federation of Workers and Consumers Insurance Cooperatives (Zenrosai)	Mr. Satoshi Wakui	Non-life Insurance Section, Product Development Dept.
12	Japan	Japan Cooperative Insurance Association, Inc.	Mr. Yukari Nishio	Deputy Manager, Research & Study Dept.
13	Japan	Nihon University	Mr. Futoshi Okada	Assistant Professor, College of Commerce
14	New Zealand	FMG	Mr. Glenn Croasdale	Head of Marketing & Risk Services
15	Philippines	ASKI MBA	Ms. Emeteria F. Quijano	General Manager
16	Philippines	ASKI MBA	Ms. Jaisa Gapuz	Compliance Officer
17	Sri Lanka	Sanasa Insurance Company Ltd.	Mr. Ranasinghe Arachchige Mahindaratna	Director
18	Sri Lanka	Sanasa Insurance Company Ltd.	Mr. Dewamade Aluth Muhandiramlage Suranga Mahesh Muhandiram	Regional Manager
19	Thailand	Union Life Insurance Public Company Limited	Mr. Sahaphon Sangmek	Managing Director
20	Thailand	Union Life Insurance Public Company Limited	Ms. Sirirat Juyyen	Foreign Affairs Manager
21	United Kindom	ICMIF	Mr. Sabbir Patel	Senior Vice-President, Emerging Markets
22	United Kindom (India)	The ICMIF Foundation	Ms. Payal Agarwal	Country Coordinator (India & The Philippines)
23	Philippines	Insurance Commission	Ms. Shayne Rose R. Bulos	Supervising Insurance Specialist
24	Philippines	CARD MRI	Dr. Jaime Aristotle B. Alip	Founder and Managing Director (Chairman, Development Committee, ICMIF)
25	Philippines	CARD MBA	Ms. May S. Dawat	General Manager (President, RIMANSI)
26	Philippines	CARD MBA	Ms. Pascuala S. Genoso	Former President, Board of Trustees
27	Philippines	RIMANSI	Mr. Jun Jay E. Perez	Executive Director
28	Philippines	CARD MBA	Ms. Abundia C. Manabes	President, Board of Trustees
29	Philippines	CARD MBA	Ms. Nimfa M. Santos	Vice-President, Board of Trustees
30	Philippines	CARD MBA	Mr. Julio Jose F. Banzon	Principal Investigator, ICMIF Country Diagnostic Study of Inclusive Mutual Insurance in the Philippines
31	Philippines	CARE MBA	Ms. Erlene E. Barandim	Member, Board of Trustee
32	Philippines	CARE MBA	Ms. Melody L. Bringel	Member, Board of Trustee
33	Philippines	CARE MBA	Ms. Juanita S. Salas	Administrative Officer
34	Philippines	CARD MBA	Ms. Maria Helena D. Guitang	Executive Assistant
35	Philippines	CARD MBA	Ms. Cristy Chua-Enriquez	Promotion and Marketing Officer
36	Philippines	RIMANSI	Ms. Palmera E. Sugide	Program Assistant
37	Philippines	RIMANSI	Ms. Rachelle N. Rivas	Program Officer
38	Philippines	RIMANSI	Ms. Lee P. Malapad	Training and Consultancy Manager
	Philippines		Mr. Anthony Patrick B. Sibayan	Interpreter
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List of Participants (AOA Members' Study Group Visit to CARD MBA)