



2025 AOA Session Details

Session/ Time		Speaker	Speech outline
Session1 (Opening and Keynote speech)	13/Nov(Tue) 10:00-10:50	<u>Yoshihiko Murayama</u> Chair AOA(Japan)	<u>Opening remarks – After the Video Greeting</u>
		<u>Park Byung-Hee</u> CEO NH Life(South Korea)	<u>Welcome speech including indigenous welcome ceremony from the host organization</u>
		<u>Liz Green</u> CEO ICMIF (UK)	<u>ICMIF Greetings – video</u>
		<u>Melina Morrison</u> CEO BCCM(Australia)	<u>Keynote1 : The purpose and impact of co-operatives and mutuals – online</u>
Session2 (To meet the demands of members)	13/Nov(Tue) 11:10-12:50	<u>Ruchi Agarwal</u> CEO Vimo SEWA(India)	<u>Solidarity, Hope and Resilience – online</u> This presentation highlights the status of India’s microinsurance sector in India and the unmet demands of financial protection and risk mitigation in the informal economy. It showcases how National Insurance VimoSEWA Cooperative Limited meets customer needs through both B2C (Business to Customers) and B2B (Business to Business) channels of marketing through grassroots insurance promoters for retail business and through partnerships with CSO (Civil Society Organizations) including MFIs . The presentation also covers VimoSEWA’s key milestones achieved in the last 33 years, and the various risks covered by a range of customized life and general insurance products offered by VimoSEWA as a mutual and an intermediary to the grassroot communities.
		<u>Jackelyn P.Ballena</u> COO and CSO in Luzon 1CISP(The Philippines)	<u>Elevating Member Experience</u> We are living in an era of unprecedented change, where expectations are constantly evolving. Our members are no longer just customers; they are the lifeblood of our cooperative. Their experience with us is our most valuable asset—it is our brand, our reputation, and our future growth engine. The presentation will discuss our collective mission: elevating the member experience to new heights through customer centricity, personalization, and digitalization. The Foundation: Customer Centricity The first pillar is customer centricity. This is more than a strategy; it is a fundamental mindset shift. It means putting the member at the very core of everything we do. It requires us to listen—truly listen—to their needs, their frustrations, and their aspirations. The Differentiator: Personalization The second pillar is personalization. In a sea of generic interactions, relevance is the new currency. Thanks to the data we gather responsibly, we can move beyond one-size-fits-all solutions. Personalization allows us to anticipate needs, offer tailored recommendations, and provide proactive support. It’s about recognizing their history with us, understanding their preferences, and delivering experiences that feel uniquely their own. The Enabler: Digitalization Finally, the third pillar is digitalization. Technology isn't here to replace human interaction; it's here to supercharge it. Digitalization enables us to deliver seamless, efficient, and accessible services whenever and wherever our members need them. This integrated approach is not just a competitive advantage; it is a necessity for long-term relevance and success. Let's commit ourselves to this journey. Let's design experiences that aren't just satisfactory, but remarkable.
		<u>Toshihito Kokubun</u> General Manager of the Administrative Division CO-OP Kyosai(JAPAN)	<u>Member Voice Shape Us ~The Initiatives and Future of CO-OP Kyosai~</u> "We will introduce CO-OP Kyosai’s outline and our efforts to value policyholder and member co-op’s feedback. CO-OP Kyosai receives approximately 250,000 pieces of policyholder’s feedback annually, which we use to continuously improve our insurance products and services. Since its inception, member feedback has been the driving force behind CO-OP Kyosai, deeply influencing revisions to our insurance products and service enhancements. In recent years, new types of application like “Pre-Birth Applications” have been introduced and well-received. “Pre-Birth Application” was established to allow mothers to apply for the ""Tasukeai"" Junior course before their baby is born. It can be applied for upon notification of the mother’s health condition and by meeting various other conditions, regardless of the unborn child’s health state, and coverage will begin as soon as the child is born. And we will discuss current our challenges in response to our members’ voices and societal changes. One example is our commitment to maintaining swift and stable payments under any circumstances. Japan is one of the world’s most disaster-prone nations, experiencing large-scale disasters like earthquakes, typhoons, and torrential rains almost every year. We are advancing the establishment of a multi-location payment system. This ensures business continuity even during disasters. Another initiatives is CO-OP Kyosai launched its online service for PCs and smartphones in 2019. In addition to account changes and contract modifications, policyholders can make claims on online. Five years after its launch, the service has surpassed 1.5 million users. Digital transformation (DX) is a crucial initiative supporting the future of our operations. It not only enhances member convenience but also improves operational efficiency and strengthens our ability to respond during disasters and pandemics. We set the goal of “completing 50% of all procedures online by 2030.” We challenge us to improve our services, however on the other hand, we will continue to value initiatives that convey human warmth, like delivering origami cranes to people who make claim.
		<u>Kang Hee-Jong</u> Planning Officer NH Life(South Korea)	<u>Insurance Company Response Strategies in the AI Era</u>
<u>Lunch session</u> (including presentation by Swiss Re)	13/Nov(Tue)	<u>Ryuta Kemmotsu</u> Senior Solutions Manager Swiss Re Japan Branch(Japan)	<u>Cat Net® Suite Evolve your risk mitigation strategy with location intelligence data</u>

<u>Keynote II</u>	13/Nov(Tue) 13:50-14:50	Nick Mingo Senior Risk Consultant Swiss Re Asia Pte. Ltd.(Singapore)	<u>The Mutual Nudge: Member protection by design</u> Are key insurance moments still built around how insurers think members should behave? This engaging keynote combines behavioural science and real-world psychology to help insurers guide members toward better decisions and the right protection across every stage of their journey
<u>Session 3</u> (To be an organization for the benefit of its members)	13/Nov(Tue) 15:10-16:50	Dona Dison Vice-President CLIMBS(The Philippines)	<u>Building a People-First Organization</u> In “Building a People-First Organization,” Donna C. Dizon, VP for Administration and Corporate Planning of CLIMBS Life and General Insurance Cooperative and CEO & Principal of the Co-operative College of the Philippines, shares how the organization continues to embody its mission to be an organization for the benefit of its members. Rooted in the cooperative principles of mutual help, solidarity, and trust, CLIMBS integrates democratic governance, inclusive participation, education and sustainability into its growth — proving that cooperative values are not only its foundation but its greatest business advantage in fostering trust, resilience, and shared prosperity.
		Tadao Takahashi Senior Advisor Kokumin Kyosai coop(Japan)	<u>New MUTUAL AID through Human Capital and Digital Innovation</u> Currently, Kokumin Kyosai Co-op is promoting initiatives from both human resource development and digital utilization perspectives to realize a “New Mutual Aid.” The “New Mutual Aid” is an evolution of our traditional mutual support approach, enhanced through the integration of modern digital technologies. To achieve this, investment in people is just as essential as digital technology. Therefore, Kokumin Kyosai Co-op is establishing the “Human Capital Academy” to strengthen its commitment to human investment and continue being an organization dedicated to its members.
		Kim Young-III Vice-President NH P&C(South Korea)	<u>The Resilience and Future of Korean Agriculture Led</u> Introduction to K-Agricultural Policy Insurance,Business achievements of the program, NH NongHyup Property & Casualty Insurance’s core role, and The future vision of K-Agricultural Policy.
		Tsuyoshi Noguchi Chairman Gallagher Re Japan(Japan)	<u>Embracing Corporate Culture for Partnership</u> The presentation will start with introduction of the company which the service model and history will be linked to how corporate culture became so important. I will explain about The Gallagher Way from the viewpoint of client service, employees/colleague, and community, which also cover how we embed the culture into the organization. We will also touch briefly on how our investors affirms the corporate culture as a driver of financial success. While Gallagher is a listed company and conscious that the AOA members are not focusing on shareholder return, I think Liz can resonate profit for purpose initiative that ICMIF is addressing as having similar concept for value creation.
<u>Session 4</u> (To expand the circle of members)	14/Nov(Fri) 10:00-12:10	Ahila Devi CEO DAHN(India)	<u>Experience of DHAN Foundation, INDIA – Video</u> Our presentation showcases the DHAN Foundation's innovative approach to building community resilience through mutual microinsurance. It highlights how poor and vulnerable communities are empowered to manage life, health, crop, and livestock risks through community-owned risk management systems. By integrating financial inclusion, technology, and local leadership, DHAN demonstrates a sustainable model that strengthens livelihoods and reduces poverty across rural India.
		Graham Clark CEO Asia affinity Holdings(Hong Kong)	<u>EXPANDING THE MEMBERSHIP CIRCLE</u>
		Emeteria F. Quijano CEO ASKI MBA(The Philippines)	<u>Building Inclusive Growth Through Community-Based Microinsurance</u> The presentation highlights ASKI MBA's journey in expanding the circle of members through community, partnership, empowerment, and financial protection. It showcases how ASKI integrates women, youth, and indigenous communities into leadership and membership, emphasizing real stories of transformation. Through collaboration and innovation. ASKI MBA continues to build inclusive growth and resilience among Filipino families.
		Indika Kiriwandneiya Former Managing Director Sanasa(Sri lanka)	<u>Cooperative Innovation through Inclusion and Collaboration</u> This presentation highlights Sanasa Life Insurance Company PLC's cooperative journey in expanding financial inclusion through youth, women, and minority engagement. It emphasizes the Sanasa Idiriya program as a catalyst for social empowerment, digital transformation, and environmental responsibility. The presentation concludes by outlining Sanasa's vision for global collaboration and sustainable community growth built on cooperative values.
		Tsuyoshi Kawagoe General manager Zenkyoren(Japan)	<u>Zenkyoren's Approaches and Challenge for Expanding the Cooperative Circle</u> Through our experience with the Tohoku earthquake, Zenkyoren reaffirmed both our mission as a cooperative and the critical importance of resilience. In recent years, developments such as globalization and climate change have made the risks surrounding us increasingly complex. Amid these changes, we are facing challenges that are unique to cooperatives. Against this backdrop, Zenkyoren is pursuing a new initiative centered on strengthening international initiative will expand the global network of cooperatives and contribute to building a more sustainable future.

