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Juliana Chua is Head of Digital Transformation at NTUC Income (INCOME), Singapore's largest composite insurer serving the protection, savings and investment needs of more than 2 million customers and total assets of over \$36 billion.

Juliana has a background in International Business Management (INSEAD), IP Law (NUS Law), Computer Science (Loughborough, UK) and leads the programme to digitise INCOME's core business by adoption of design thinking and agile methodology. Juliana worked across continents in the US, China, Japan, India, UK, Singapore and is inventor to 6 patents/applications and designs for upstream innovation.

Prior to INCOME, Juliana was Director of the IP Office of Singapore (IPOS) International where she forayed the IP office into US, China, Japan and Singapore markets for strategic partnerships. INCOME is Juliana's 8th company in her career and she previously served the World #1 innovation leader – IBM UK, Asia leading IP law firm – Spruson & Ferguson, Singapore #1 tech transfer office– Exploit Technologies of A*STAR, Japan MNC – Nitto Denko, as well as launched 2 startups into markets worldwide.