



**Yoshinao Kiyama**  
**Managing Director, Zenkyoren**

Yoshinao joined Zenkyoren in April 1982. Since then he has mainly experienced in the areas of insurance business administration and IT systems at the organization. He was appointed Managing Director of Zenkyoren in July 2017, after having held various positions such as General Manager of the Life and General Insurance Department, the System Planning Department, and also Managing Director of Chuo Computer Systems Co., Ltd., a subsidiary of Zenkyoren.

Currently, Yoshinao supervises the entire IT system operations of Zenkyoren as well as the Human Resources Department. He also has a special responsibility to supervise the whole of cross-organizational business reform projects via the digital innovation.

Yoshinao engaged in the system development and the verification of AI (artificial intelligence) for Kyoei Fire & Marine Insurance Co., Ltd., that is also a subsidiary of Zenkyoren, as Managing Director of Chuo Computer Systems Co., Ltd. Through this experience, he strongly felt the possibility of changes in the ways that insurers provide insurance products for customers because they will be affected by the digital innovation, and he is now convinced that it is important to continuously catch up with the innovation. Meanwhile, he is concerned about the fact that the digital innovation might make IT systems and processes a black box.

Yoshinao says that he is keeping in mind the words, "Everything is for our members". As there are many things one cannot understand unless one actually tries, he is always taking the initiative.

He lives with his wife and his younger daughter. He enjoys taking a walk and watching movies (other than sad stories).