

Asia & Oceania Association of the ICMIF (AOA)

R¹OME
2022
ICMIF CENTENARY

2022 SEP.

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ABOUT US



- I. AOA was established to **promote the cooperative insurance movement** among ICMIF members in the Asia and Oceania region **in 1984**.
- II. Provides **networking opportunities** on a regional basis.
- III. AOA represents **43 “people-centered insurers”** in 12 countries as of Aug. 2022.

ABOUT US

AOA holds general meetings, seminars and various activities to meet fundamental goals.

【Goals】

- I. To promote the cooperative insurance movement in Asia and Oceania.**
- II. To provide opportunities for the members to express their opinions on the activities of the ICMIF.**
- III. To promote friendship and greater opportunities for interchanges among members.to offer opportunities for discussion in order to solve common problems among the members.**

ABOUT US



Hilde Vernailen
Chair, ICMIF

ICMIF Members by region

Region	# of members
Americas	66
AOA	43
Europe	62
MENA and Africa	15
Grobal	13
Total	199



Fumio Yanai
Chair, AOA

MEMBERS

12 Countries, 43 Members

Country	# of members	Country	# of members
Australia	8	New Zealand	3
China	1	Philippines	7
Hong Kong	1	Republic of Korea	2
India	6	Singapore	1
Indonesia	1	Sri Lanka	2
Japan	10	Thailand	1

MEMBERS

12 Countries, 43 Members

【Full Members】

Australia	New Zealand
Capricorn Mutual	FMG
Lawcover	Maritime Mutual Insurance Association
MDA National	MAS
Royal Automobile Club of Western Australia (RAC WA)	Philippines
StateCover Mutual Limited	ASKI MBA
Unimutual	CARD MBA
CivicRisk Mutual	CARE MBA
China	1CISP
PUBMI	CLIMBS
India	KMBA
IFFCO-TOKIO General Insurance Company Ltd	Republic of Korea
Uplift Mutuals	Nonghyup Life
Japan	Nonghyup Property and Casualty
CO-OP Kyosai<JCIF>	
Kyosuiren	Singapore
Nikkaren	NTUC INCOME
Saikyosairen	Sri Lanka
The Kyoei Fire & Marine Insurance Company	Amana Takaful Limited
UCMAF	Sanasa Insurance Company Ltd
Zenkyoren	Thailand
Kokumin Kyosai co-op <Zenrosai>	Saha Life Insurance Public Company Limited

MEMBERS

【Associate Members】

Australia	Indonesia
BCCM	Takmin Working Group
Hong Kong	Japan
Asia Affinity Holdings Ltd	JCIA
India	JA Kyosai Research Institute
DHAN Foundation	Philippines
IFFCO	RIMANSI Organization for Asia and the Pacific
SEWA	
SHEPHERD	

BOARD OF DIRECTORS



Chair
Fumio Yanai
Zenkyoren
(Japan)



Vice-Chair
P. A. Kiriwandeniya
Sanasa Insurance
Company Ltd
(Sri Lanka)



Vice-Chair
Jocelyn D. Dequito
CARD MBA
(The Philippines)



Director
Adam Heath
FMG
(New Zealand)



Director
Kim Intae
NongHyup Life
Insurance
(Republic of Korea)



Director
Jim Glossat
Capricorn Mutual
(Australia)

Place: Tokyo, Japan (ZENKYOREN office)

Staff: ZENKYOREN staff

Hiroko Kowada	Executive Secretary
Tsutomu Matsubara	Deputy Executive Secretary Events(Webinar, Seminar, Meetings)
Yasushi Yamasato	Public Relations, Member supporting, Events
Tatsuya Matsuura	Membership fee, Accounting, etc.
Miwa Furue	Membership fee, Accounting, etc.

ACTIVITIES

【Target】

Aiming for “**the enhancement of membership value**”, AOA will continuously enhance its activities by devising a suitable theme and method, as well as by sending adequate messages to its members, from the standpoint of “**providing more opportunities for the members to take part in AOA activities**”

ACTIVITIES

Meetings

- 1.General Meeting
- 2.Board of Directors Meetings (BoDMs)

Strengthening and Promotion of Cooperation Among Members

- 1.AOA Webinar
- 2.Micro insurance activities
- 3.AOA Seminar
- 4.AOA Study Group Tour

Information Dissemination

1. Strengthening information dissemination by utilizing the AOA website

Support to Member Organizations

1. Scholarships to the ICMIF Mutual Leadership Course
2. Airfare Subsidy

ACTIVITY REPORT(2015-2019)

General Meeting

Year	MD	Place	Topics and Contents
2015	Oct.8	Minneapolis, USA	<ul style="list-style-type: none"> ① 2013, 2014 Activity and Financial reports and approval ② Activity plans for the years 2016 and 2017, proposal and approval ③ Revision of the Bylaws <ul style="list-style-type: none"> ▪ The resolution for dissolution of Allnations Inc. in October 2014 shall be included. ④ Election of Directors
2017	Oct.18	London, UK	<ul style="list-style-type: none"> ① 2015, 2016 Activity and Financial reports and approval ② Activity plans for the years 2018 and 2019, proposal and approval ③ Revision of the Bylaws <ul style="list-style-type: none"> ▪ "The numbers of director of this Association shall be not less than three and not more than five" shall be revised to " The numbers of director of this Association shall be not less than four and not more than seven". ④ Election of Directors
2019	Nov.14	Auckland, New Zealand	<ul style="list-style-type: none"> ① 2017, 2018 Activity and Financial reports and approval ② Activity plans for the years 2020 and 2021, proposal and approval ③ Revision of the Bylaws <ul style="list-style-type: none"> ▪ Current member categories of "Associate Member" and "Observer Member" will be merged and become "Associate Member. Thus, there will be only two member categories of "Regular Member" and "Associate Member" after the rule change. ▪ Calculation basis of membership fee will be changed from "annual net premium income" to "annual gross premium income" in accordance with ICMIF rules. ④ Election of Directors
2020	Dec.22	In writing (Extraordinary General Meeting)	<p>Discussion about the influence of the pandemic of COVID-19</p> <ul style="list-style-type: none"> ① Reduction of annual membership fees for the year 2021 ② Revision of the Bylaws <ul style="list-style-type: none"> ▪ To allow voting without signature via an electronic medium designated by the Secretariat subject to the approval by the Chair.
2021	Nov.16	In writing	<ul style="list-style-type: none"> ① 2019, 2020 Activity and Financial reports and approval ② Activity plans for the years 2022 and 2023, proposal and approval ③ Election of Directors

ACTIVITY REPORT(2016-2021)

- Seminar - Webinar - Micro Insurance

Year	MD	Category	Place	Topics / Contents
2016	Oct.25~26	Seminar	Japan	"Reaching Tomorrow's Customers Today"
2018	Dec.6~7	Seminar	Hong Kong	"Impact of Digital Innovation on the Strategies of Our Sector"
2019	Nov.11	Seminar (AOA/ICMIF Microinsurance Seminar)	New Zealand	"Connecting to emerging markets: benefits and opportunities for ICMIF members"
2020	Jun.22	Webinar	—	"COVID-19 How the mutual/cooperative sector is responding in Asia and Oceania"
2021	Mar.30	Webinar	—	"Innovation and/or Flexible Working in response to the current environment"
	Jun.8	Webinar	—	"SDGs Series 1 (Introduction)"
	Sept.7	Webinar	—	"SDGs Series 2 (Risk Reduction(Good health and disaster prevention))"
	Dec.10	Webinar	—	"SDGs Series 3 (Initiative for building sustainable local communities)"



ACTIVITY REPORT(2022)

- Seminar
- Webinar
- Micro Insurance

Year	MD	Category	Place	Topics / Contents
2022	2022/03/11	Webinar	—	“SDGs Series 4 (Toward better future by addressing social challenge) ”
	2022/06/29	Webinar	—	AOA/ICMIF Mutual Microinsurance Webinar "Achievements and lessons of ICMIF 5-5-5 Strategy – Report from the members in the Philippines and India"
	2022/08/04	Webinar	—	“SDGs Series 5 (Protecting & building resilience across Coastal communities in Asia Pacific)”



ACTIVITY REPORT(2015-2019)

Study Group Visit

Year	MD	Place	Host organization	Topics / Contents
2015	Dec.8~10	New Zealand	Farmers Mutual Group (FMG)	▪ Learning good practices for earthquake and farming risks
2016	Aug.2~3	Philippines	Center for Agriculture and Rural Development Mutually Benefit Association, Inc. (CARD MBA)	▪ Learned about microinsurance
2017	Nov.28~29	Sri Lanka	Sanasa Insurance Company Ltd.	▪ On-site tour of business activities of Sanasa Insurance Company Ltd. and Sanasa Societies.
2019	July.31~ Aug.1	Singapore	NTUC INCOME	▪ To understand NTUC Income's journey of organizational change and some of the initiatives developed to support its strategy.

ACTIVITY REPORT - HIGHLIGHT



AOA Seminar December 2018 in Hong Kong

“Impact of Digital Innovation on the Strategies of Our Sector”

Hosted by **Asia Affinity Holdings Ltd**

ACTIVITY REPORT - HIGHLIGHT

AOA Study Group Tour to **NTUC INCOME**

July- August 2019 Singapore



ACTIVITY REPORT - HIGHLIGHT



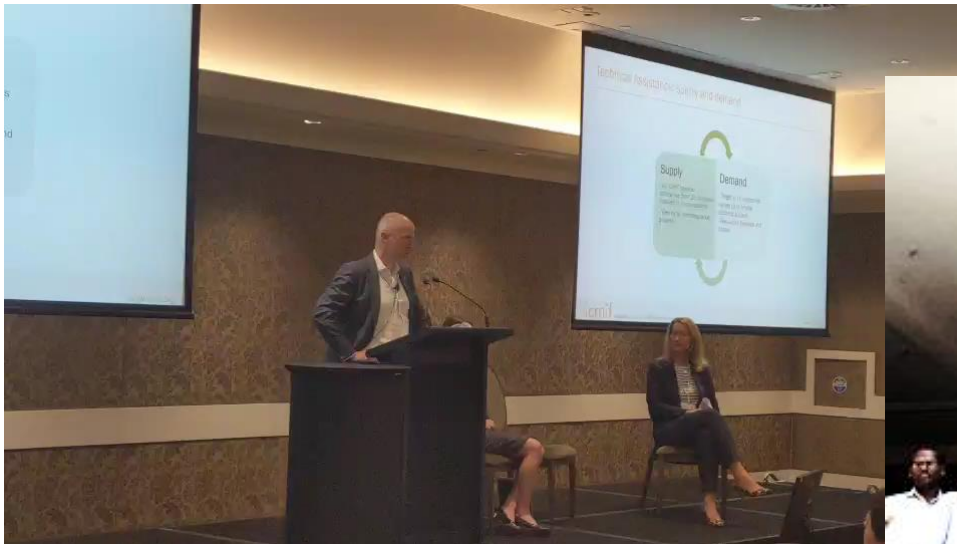
AOA Study Group Tour to **SANASA**

November 2017

Sri Lanka



ACTIVITY REPORT - HIGHLIGHT



AOA/ICMIF Microinsurance Seminar

11 November 2019
New Zealand



Visit to Dhan 2018
India

ACTIVITY REPORT - HIGHLIGHT AOA Webinar

AOA Webinar / AOA ウェビナー

SDGs Series 3 (Initiative for building sustainable local communities) /
SDGs シリーズ第3回
[持続可能な地域社会づくりへの取組み]



SUSTAINABLE DEVELOPMENT GOALS

10 December 2021(Fri), 1pm (JST)
2021年12月10日(金) 午後1時(日本時間)~

Thank you

SDGs Series 3(Initiative for building sustainable local communities)
SDGs シリーズ第3回 (持続可能な地域社会づくりへの取組み)

Presenter/プレゼンター:



Min Hyun-Seok
ミン・ヒョンソク氏
Planning Officer, Corporate Planning Department
NH Life Insurance(Korea)
経営企画部 企画役
NH生命保険会社(韓国)



Yoon Hyun-Sung
ユン・ヒョンソン氏
Junior Manager,
Agricultural Insurance Department
NH Property and Casualty (Korea)
農業保険部 課長
NH損害保険会社(韓国)



H.M. Ravinda Mangala Herath
H.M.ラビンダ・マンガラ・ヘラス氏
Assistant General Manager
Sanasa General Insurance(Sri Lanka)
次長
サナサ保険会社 (スリランカ)



Koji Kawamura
川村晃司氏
Manager, Agriculture and Community Support Department
Zenkyoren (Japan)
農業・地域活動支援部 課長
JA共済連(日本)

AOA Webinar / AOA ウェビナー

SDGs Series 4 (Toward better future by addressing social challenge) /
SDGs シリーズ第4回(社会課題に対処し、より良い未来へ)



SUSTAINABLE DEVELOPMENT GOALS

11 March 2022(Fri), 1pm (JST)
2022年3月11日(金) 午後1時(日本時間)~

SDGs Series 4 (Toward better future by addressing social challenge)
SDGs シリーズ第4回 (社会課題に対処し、より良い未来へ)

Presenter/プレゼンター:



Miki Tanaka
田中美樹氏
Manager, Member Participation Promotion Division Joint Management Department
CO-OP Kyosai (Japan)
組合マネジメント本部 組合員参加推進部 部長
コープ共済連(日本)



Silvida Reyes-Antiquera
シルビダ・レイエス・アンティケラ氏
General Manager
Kasagana-ka Mutual Benefit Association(KMBA)(Philippines)
ジェネラル・マネジャー
カサガナカ共済組合(KMBA) (フィリピン)



Mirai Chatterjee
ミライ・チャタージー氏
Chairperson
National Insurance VimoSEWA Cooperative Ltd(India)
会長
自営女性協会共済組合(VimoSEWA) (インド)



ACTIVITY REPORT - HIGHLIGHT AOA Webinar

AOA/ICMIF Mutual Microinsurance Webinar AOA/ICMIF相互扶助マイクロイ ンシュアランスウェビナー



Achievements and lessons of ICMIF
5-5-5 Strategy – Report from the
members in the Philippines and
India
ICMIF5-5-5戦略の成果と教訓 ～ フィリ
ピンとインドの会員からの報告



29 June 2022(Wed), 2pm (JST)
2022年6月29日(水) 午後2時(日本時間)～

Achievements and lessons of ICMIF 5-5-5 Strategy – Report from the members in the Philippines and India
ICMIF5-5-5戦略の成果と教訓 – フィリピンとインドの会員からの報告

Presenter/プレゼンター

Dr. Aris Alip

アリス・アリップ博士
Vice-Chair of ICMIF/Founder and Chairman
of CARD MRI/Ramon Magsaysay Awardee
(The Philippines)
ICMIF副会長/CARD MRI創業者・会長/ラモ
ン・マクサイサイ受賞者 (フィリピン)



Jun Jay E. Perez

ジュン・ジェイ・E・ペレス氏
Executive Director
RIMANSI (The Philippines)
エグゼクティブ・ダイレクター
リマンジ(フィリピン)



Ahila Devi

アヒラ・デビ氏
CEO
DHAN Foundation(India)
最高経営責任者
ダーン財団(インド)



AOA Webinar / AOA ウェビナー

•SDGs Series 5 : Protecting
& building resilience across
Coastal communities in
Asia Pacific

•SDGs シリーズ第5回: アジア・太
平洋における沿岸地域の保護とレジ
リエンス(強靱性と回復力)の構築



SUSTAINABLE DEVELOPMENT GOALS

4 August 2022(Thu), 1pm (JST)
2022年8月4日(木) 午後1時(日本時間)～

SDGs Series 5 : Protecting & building resilience across Coastal communities in Asia Pacific
SDGs シリーズ第5回: アジア・太平洋における沿岸地域の保護とレジリエンス(強靱性と回復力)の構築
Presenter/報告者:

Shinsuke Ochi

越智 晋介氏
General Manager
National Mutual Insurance
Federation of Fishery Co-
Operatives (JF Kyosuiren)
Japan
総合企画部 部長
全国共済水産業協同組合連合会
(略称: 共水連、日本)



Graham Clark

グラハム・クラーク氏
Chief Executive Officer
Asia Affinity Holdings
Hong Kong
最高経営責任者(CEO)
アジア・アフィニティ・ホー
ルディングス
(香港)



Dodon Yamin

ドドン・ヤミン氏
Managing Director
MARI Oceans
Indonesia
取締役社長
マリ・オーシャンズ
(インドネシア)



Fred Puckle Hobbs

フレッド・バックル・ホブス氏
Chief Operating Officer
Sea Green
Singapore
最高執行責任者(COO)
シー・グリーン
(シンガポール)



Three areas of our community support activity



Events to raise disaster prevention awareness: Bosai Café

- Enjoyable events for families to learn about disaster prevention
- Held 40 to 50 times across the country each year

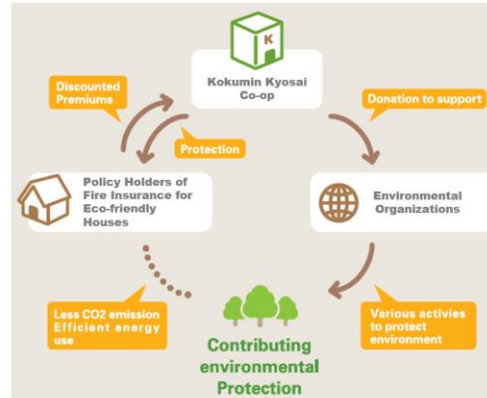


Exhibition of disasters- prevention-related books and other materials



AED training sessions

Fire insurance for eco-friendly houses



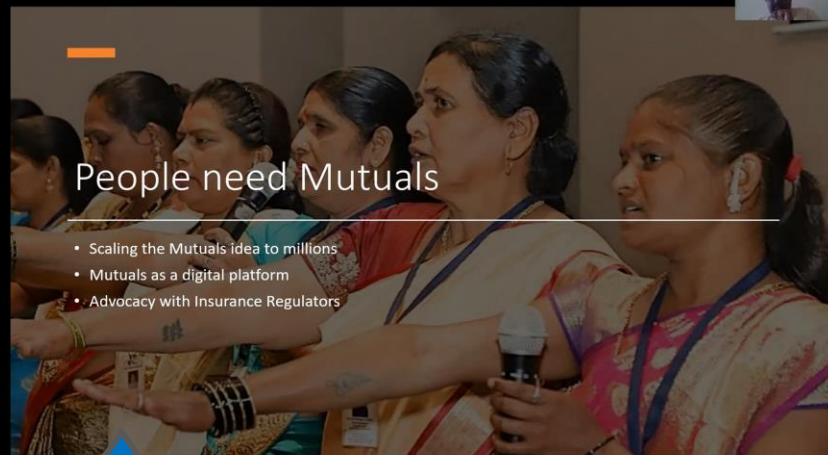
Kokumin
Kyosai





Health Insurance in India

- 7000 people slip into poverty every hour in India due to health expenses
- 60-70% of all health expenses are on outpatient care and medicines
- Majority of Health insurance schemes cover only hospitalisation
- Trust in commercial insurance very low
- Govt schemes are the ones that are providing any protection to the poor
- 500-700 Million people still don't or can't buy health insurance



People need Mutuals

- Scaling the Mutuals idea to millions
- Mutuals as a digital platform
- Advocacy with Insurance Regulators



SCHOOL BE WELL

Uplift



Moving Towards the Attainment of the Sustainable Development Goals



KASAGANA- KA MUTUAL BENEFIT ASSOCIATION



THE SIX (6) PROGRAM PILLARS TOWARDS THE ATTAINMENT OF THE UN SDG

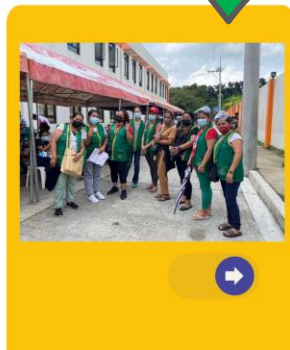


Kasagana-ka



6 PROGRAM PILLARS VIS-À-VIS UN SDG

PROGRAMS	PRODUCTS	SERVICES
HEALTH AND WELLNESS 	<ul style="list-style-type: none"> • K-Kalusugan W1 – W9 • K-Noche Buena 	<ul style="list-style-type: none"> • K-Kalusugan Kadets Training with KDCI • RMSI insurance product with KDCI thru RMSI-Care • KSO Health Fund for Employees and Damayang Pangkalusugan • Partnership for Service Provision and Referrals with KDCI • K-Yakap



Case study on development of inclusive climate insurance in Sri Lanka

Sanasa General Insurance in Sri Lanka

Ravinda Herath, Assistant General Manager
Sanasa General Insurance



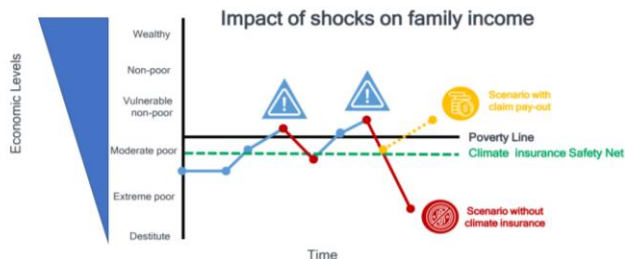
SANASA

We find some solutions for these challengers



Climate insurance and sustainable development

There can't be sustainable development without climate insurance



Actors and the roles they play in delivering climate risk microinsurance



We value the power of **Connections**

-Aiming to create communities where people can stay healthy and happy-

Introduction of CO-OP Kyosai's Activities



Official Character of
CO-OP Kyosai, Co-suke



Miki Tanaka
Manager

Member Participation Program

Activity 3 Sponsorship of Skiing for People with Disabilities



Signed a Gold Partner Agreement with the Japan Para Ski Federation.

In March 2019, CO-OP Kyosai supported the "CO-OP Kyosai 2019 World Para Nordic Skiing World Cup Sapporo" in Hokkaido as the main sponsor.

★No related events could have been held in 2020 and 2021 due to the COVID- 19 pandemic.



Pink Ribbon Activities



—The Purpose of CO-OP Kyosai's Pink Ribbon Campaign—

- 1 We will engage in awareness-raising activities mainly through "self-checks" for the early detection of breast cancer and spread the importance of cancer coverage.
- 2 We promote CO-OP Kyosai products so that patients can concentrate on their treatment with a sense of security in case diagnosed with cancer.

The Role of Microinsurance for the poor: ICMIF's 5-5-5 Strategy

Presented by:

Dr. Jaime Aristotle B. Alip, Chairman Emeritus, CARD MRI
29 June 2022

ICMIF 5-5-5 Mutual Microinsurance Strategy



Launched in June 2016 to scale up mutual microinsurance in five countries, its objectives are:

- Building insurable populations
- Building resilience
- An informed approach
- Focused on long-term sustainability
- Supported by like-minded organizations

0.74 USD per policy

www.icmifoundation.org/5-5-5/

Accomplishments to date



2,852,201	people insured
14,261,005	lives impacted
18	technical assignments undertaken
4	country diagnostics published
5	projects commenced
3	projects ongoing
USD 2,102,907	funding raised
30	cooperative and mutual insurers supporting

Figures accurate as of 31 March 2022
www.icmifoundation.org

**ICMIF
Foundation**



AOA/ICMIF Mutual Microinsurance Webinar

Achievements and Lessons of ICMIF 5-5-5 Strategy: The Philippines' Experience



The Philippines' 1-5-5 Program Strategy

Program goal: 1-5-5

Program Output: Improved operational efficiency of Mi-MBAs

Program Activity Objectives:

- Assist Mi-MBAs explore new distribution channels to reach new markets
- Help Mi-MBAs enhance existing products and develop new ones
- Support Mi-MBAs to upgrade their data management technology and apply mobile technology apps
- Provide Mi-MBAs with opportunities to enhance their technical, management and governance competencies
- Assist Mi-MBAs improve their operational systems and processes
- Help Mi-MBAs to expand their investment options and develop a mechanism to pool investments
- Create new Mi-MBAs

Strategic Decisions



Focus on the Mi-MBAs



Adopt a sector approach



RIMANSI as overall program manager



Capacity building as the core program: operational assessment, TFA planning, implementation

Activities Supported

Performance evaluation and long-term planning support

New product development

Investment pool

Governance and management training programs

Pilot non-traditional distribution channels

Upgrading management information systems

Mi-MBA customized internal audit framework

Member-education strategy

Mobile application development

Enterprise risk management framework

Building Community Resilience

DHAN'S Way

S. Ahila Devi,
Chief Executive Officer,
DHAN People Mutuals, INDIA.

AOA/ICMIF Microinsurance webinar
29th June 2022



DHAN

Uniqueness of DHAN

Social Capital

01

Nesting institutions – Federation collectives are binding people together for practice the mutuality

Community driven Processes are enabling community on various themes **-Leadership based** gets expanded

02

Enabling model

Sustainability

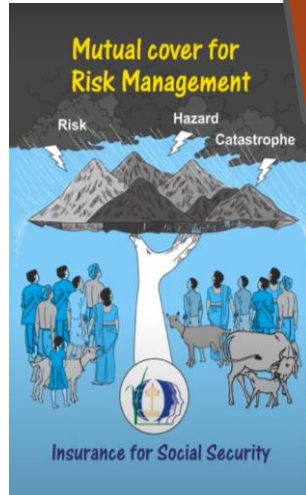
03

Sustainability of community institutions, Multiple products, Viable business proposition and effective financial management

Comprehensive risk management Practices – Core for Poverty Eradication

04

Holistic Approach



Security is a fundamental right, Not an Option !

Looking forward to continue
our journey together....



Many thanks to ICMIF 5-5-5 and AOA





JF JF共済

KYOSUIREN

Contribution to SDGs

The "Voice of Life" is activities to protect JF members and everyone living in fishing communities.



How to get the "Voice of Life"

- The "Voice of Life" is delivered to our members, fishermen, and local residents throughout Japan through JF office.
- In addition to distribution of the booklet, a special "Voice of Life" page (in Japanese) is available on the JF Kyosuiren website with a QR code.

"Voice of Life" HP
QR code



Protecting & building resilience across

Coastal Communities in Asia



Asia Affinity
Holding

TRIPLE BOTTOM LINE



ALIGNMENT WITH UN SDGs

Sea Green has been built around the United Nations Sustainable Development Goals. Together with its partner organisations directly contributes to 13 of the 17 goals while strongly following four:



2. ZERO HUNGER

End hunger, achieve food security and improved nutrition and promote sustainable agriculture.



8. DECENT WORK & ECONOMIC GROWTH

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.



13. CLIMATE ACTION

Take urgent action to combat climate change and its impacts.



14. LIFE BELOW WATER

Conserve and sustainably use the oceans, seas and marine resources for sustainable development.

PROTECTION SOLUTIONS

1 FARMER & FAMILY PROTECTION

3 types of policies in 1 for farmers and their families

- Life protection
- Personal access & protection
- Catastrophe protection

2 CORPORATE & SMEs PROTECTION

Would cover from harvest all the way to the process to refining and usage

- Aquaculture catastrophe cover
- Aquaculture stock through-put





**MARI
COOP**



Asia Affinity
Holding

BUSINESS MODEL



The MARI model is circular, with operational and process improvements at each stage creating compound effects from end to end.

APPLICATION SERVICES

The bundling of environmental monitoring, traceability and payment features incentivises the adoption of the Sea Green platform across the value chain and ensures connectivity.



- Temperature
- Salinity
- Acidity
- Light intensity
- Chemical (DO)
- Biological (nutrient)

1

TRACEABILITY

- Standardised & staged product description and attribution
- Ownership control & tracking
- Locational and authenticity verification
- End-to-end best practice and process management

2

COMMERCE

- Controlled provenance
- Free and direct goods exchange mechanism
- Payment rail & mobile wallet integration
- Consignment system to ensure timely accurate funds dispersal

3

ENVIRONMENTAL MONITORING

- API integration of ocean data & insights hardware and services
- Increased visibility of water quality metrics relevant to seaweed cultivation
- Facilitates improved methodologies for growing site selection management
- Increased transparency for customers and consumers

**SEA
GREEN**

Commercial Infrastructure & Blockchain Technology
for the Seaweed Industry



HISTORY OF

Directors, Auditors and Executive Secretaries(2015-2022)

Year	M.D	Chairman	Vice Chairman	Vice Chairman	Director	Director	Director	Auditor	Executive Secretary
2015	10.8(GM)	Tamotsu Shozui (Zenkyoren)	P.A.Kiriwandeniya (SANASA)	May Dawat (CARD MBA)	Chris Black (FMG)	Seo Ki-Bong (NH Life)		Akira Matsui (Kyosuiren)	Takuya Omatsu (Zenkyoren)
2016	4.1								Fumio Yanai (Zenkyoren)
2017	8.29	Shigeya Fukase (Kyosuiren)							
	10.18(GM)								
2018						Hong Jae-Eun (NH Life)			
	3.12								
2019	11.14(GM)			Kim Intae (NH Life)					
					Jim Glossat (Capricorn Mutual)				
2020		Adam Heath (FMG)							
2021	3.30		Jocelyn D. Dequito (CARD MBA)						
	8.6								
2022	11.16(GM)								
	1.31								

Thank you

<https://www.icmifasiaoceania.coop/>