

## AOA Seminar 2023 session details

Time/Session	Speaker	Speech outline
26/Sep(Tue) 9:00 – 10:15 <b>Session 1</b> (Opening and Keynote speech)	<b><u>Rodney Scanlon</u></b> CEO Capricorn Mutual(Australia)	<b>Welcome speech including indigenous welcome ceremony from the host organization.</b>
	<b><u>Fumio Yanai</u></b> Chair AOA(Japan)	<b>Opening speech from the AOA Chair.</b>
	<b><u>Rob Wesseling</u></b> Chair ICMIF(Canada)	<b>Speech from the ICMIF Chair.</b>
	<b><u>Melina Morrison</u></b> CEO BCCM(Australia)	<b>History and future vision of mutual insurance sector in Australia.</b>
26/Sep(Tue) 10:35 – 12:40 <b>Session 2</b> (How to create an attractive organization)	<b><u>Adam Heath</u></b> CEO FMG(New Zealand)	<b>[He aha te mea nui o te ao? (What is the most important thing in the world?)]</b> Join Adam in exploring FMG, New Zealand's/ Aotearoa's leading rural mutual insurance company. He'll reveal what distinguishes FMG from other insurers, focusing on FMG's core Values, strategy, and resilience in adversity. Specifically in the aftermath of Cyclone Gabrielle and the Auckland Anniversary Weekend floods - FMG's toughest claims challenge in its 118-year history. Discover how FMG has emphasized the intimate nature of mutual insurance in its response. FMG's Vision is to help build strong and prosperous rural communities, guiding the company through tough times. Its Values, reflected in Te Ara Tika (the way forward) underpin FMG's belief that it will "do well by doing good". With a balanced approach to profitability, customer loyalty, and employee satisfaction brought to life via the Service Profit Chain. Learn about FMG's sustainability commitment and B Corp membership journey. Adam's talk will illustrate the shared journey of FMG and its Members, offering invaluable insights and learnings for others.
	<b><u>Cecilia Laguna</u></b> EVP&COO 1CISP (Philippines)	<b>[1CISP's Journey in Creating an Attractive Workplace]</b> The phrase "War for Talent" was coined by McKinsey in 1997 to describe the difficulties businesses face in finding and hiring skilled workers. With demographic changes and increased demand for certain qualifications, talent attracting, retaining, and developing in many industries is becoming more of a "battle" for top talent, the cooperative and mutual industry are not exempted of it. Business (including cooperative and mutual leaders) leaders and HR professionals for many years have been discussing this "War for Talent" given that organizations strive to find ways to gain a competitive edge in the marketplace. This is more relevant now more than ever after post pandemic and also in this age of digitalization.  Given that, it is imperative to build an attractive workplace. A place that values integrity diversity, equity, inclusion, open communication, collaboration, and work-life integration. A place that provides growth opportunities and proudly recognizes employees contributions, achievements, and milestones. A positive and supportive work environment will surely make an employee excited to go to work and commit to the organization. And this is what 1CISP would like to share with each one.
	<b><u>Naoki Beppu</u></b> Deputy General Manager, HR Dept. Zenkyoren (Japan)	<b>[Creating an attractive organization for JA Kyosai – Workplace with passion, integrity, and peace of mind]</b> 1. JA Kyosai works to create prosperous living for members and users by providing insurance securities in order to protect their life and property as well as agriculture and local communities.

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		<p>2. Under these circumstances, the social environment is changing such as diversification of values that emphasize work-life balance in recent years and changes in working population due to aging and birthrate declining. In addition, various issues such as decrease in communication opportunities triggered by the Covid-19 pandemic have been occurring. We will explain specific initiatives aimed at becoming an organization that is chosen by society and employees in response to these issues,</p> <p>3. Furthermore, in this session, as one of the activities to gain impetus for our communication I would like to introduce our card game (named as "Shim Card") by playing with participants to enjoy and understand each other. Don't miss it!</p>
26/Sep(Tue) 13:40 – 15:15 <b>Session 3</b> (CX: Sustainable customer experience strategy - Branding, Channels, Products, Value-added services, Royalty, etc)	<b><u>Tadao Takahashi</u></b> Senior Managing Director Kokumin Kyosai co-op (Japan)	<b>[CX-Challenge: Focusing on the customer experience to continuously innovate member-relationship operation]</b> Modern customers have been increasingly taking more lead in consumption behavior thanks to diversification of communication tools, commoditization of products in markets, and the development of DX, Digital Transformation. In order to adapt to such recent market changes, Kokumin Kyosai Co-op is now promoting CX, Customer Experience, for sustainable relationship and collaboration with its members, reflecting their demands and opinions of customers. Additionally, the organization believes that better CX requires enhanced EX, Employee Experience, such as satisfaction, passion, and loyalty of employees nurtured while working and belonging to the cooperative. Tadao Takahashi shares an overview of the project and efforts called CX-Challenge.
	<b><u>P.A. Kiriwandeniya</u></b> Chairman Sanasa Insurance(Sri Lanka)	<b>[Sustainable Business Model]</b>
	<b><u>Jacky Mills</u></b> Chief Experience Officer Capricorn Society (Australia)	<b>[Fostering a positive Member experience at Capricorn]</b> As a Member-based organisation, proudly operating by cooperative principles, Capricorn has always placed Members at the heart of everything we do. We also recognise that our Capricorn community extends further to include Preferred Suppliers, our employees and our Members' employees. To foster a positive experience for Members at every stage of their journey with Capricorn we need a synergistic relationship between all parts of the community.  To assist in delivering on its Purpose, Capricorn has developed a broad program of market and Member research. Listening to and acting upon feedback from Members is critical to enabling a Member obsession across all our teams. Jacky Mills, Chief Experience Officer, will share highlights from this program and plans to continually develop this into the future.
26/Sep(Tue) 15:35 – 17:15 <b>Session 4</b> (Digital: Strengthening customer services through digital innovation & digital transformation)	<b><u>Emeteria Quijano</u></b> CEO ASKI MBA(Philippines)	<b>[Responding and Adapting to DI and DX: The ASKI Experience]</b> <b>I. Introduction</b> -Overview about ASKI Group (This will briefly introduce the ASKI Group, its strategic business units, areas of operation in the Philippines to give the audience a glimpse about ASKI) -Highlights about ASKI Mutual Benefit Association (ASKI MBA) (It will highlight the operation of ASKI MBA as one of the strategic business units of ASKI) <b>II. Digitalization Initiatives</b> -Microinsurance MBA Association of the Philippines (MiMAP) (As a member and past President of the Microinsurance MBA

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		<p>Association of the Philippines, Ms. Quijano will discuss briefly the digital innovation of the network and in a nutshell some of its members)</p> <p>-ASKI Group (Ms. Quijano will discuss the digital innovation initiatives of the ASKI Group)</p> <p><b>III. Joys and Challenges of the Digitalization Journey of ASKI</b> (This section will share the joys and challenges of ASKI in its digital innovation)</p> <p><b>IV. 3-minute Video Presentation on one of ASKI's Digital Innovation</b> (As a concluding part, Ms. Quijano will share a 3-minute video of ASKI featuring its Loan Management System. It is one of the semi-finalist in the 1st Digital Financial Inclusion Award sponsored by the Microfinance Council of the Philippines, Bangko Sentral ng Pilipinas, and the Citi Foundation)</p>
	<p><b><u>Shigeru Sakamoto</u></b> Operating Officer Sales Promotion CO-OP Kyosai(Japan)</p>	<p><b>[CO-OP Kyosai - Realization of Human-Centered DX with CO-OP Members' Voice -]</b></p> <p>This presentation will introduce the outline of CO-OP Kyosai, discuss the DX developed along with members' voices and promotion of digital technologies which are friendly members and also co-op staffs across Japan. CO-OP Kyosai members, who used to be mainly housewives, now lead diverse lifestyles, especially among women and young people. Using digital technology, CO-OP Kyosai is developing systems which can stay close to individual member.</p> <p>CO-OP Kyosai is also focusing on creating a system that does not leave anyone behind at the same time with promoting digitalization. This presentation introduces the efforts of CO-OP Kyosai with DX technologies, which aims to provide comprehensive support for the members' livelihoods and create a mutual aid members can feel supporting each other.</p>
	<p><b><u>Ashaben Ajmer</u></b> Chairperson Vimo SEWA(India) <b><u>Ruchi Agarwal</u></b> CEO Vimo SEWA(India)</p>	<p><b>[Digital journey of VimoSEWA]</b></p> <ol style="list-style-type: none"> <li>1. Transition of the organization from manual and paper operations mode to digital platforms gained momentum during COVID 19 lockdown and restrictions. Online training and meetings replaced physical meetings during those days. This ensured uninterrupted services and operations.</li> <li>2. VimoSEWA developed its own Mobile Application which is the digital interface for end to end operations be it Policy enrolment or claims intimation for staff and front line insurance promoters. The app also serves as a CRM system.</li> <li>3. Digital financial literacy for frontline insurance promoters and community members is done in various geographies to impart awareness on financial security and risk management. Dissemination of information about insurance is facilitated by deploying a mix of behaviour change communication tools and IEC material in digital and printed formats.</li> <li>4. Insurance marketing and promotion is also done by leveraging AV tools and digital platforms. Our frontline insurance promoters also use the mobile app and offer insurance services through digital methods.</li> </ol>
<p>27/Sep(Wed) 9:30 – 10:40 <b><u>Special speech</u></b></p>	<p><b><u>Yannick Even</u></b> Global Analytics Business Partner Swiss Re(Switzerland) <b><u>Piyush Sharma</u></b> Senior P&amp;C Analytics Solutions Manager Swiss Re(Australia)</p>	<p><b>[AI and Machine Learning to Drive Innovation in Insurance]</b></p> <p>In this presentation, we will explore how practical machine learning is reshaping the landscape of insurance, bringing tangible value and innovation across APAC.</p> <p><b>1. Future of data analytics and AI in (re)insurance</b></p>

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		<p>Yannick Evens will give a comprehensive insight into AI's trajectory, spanning trends, applications throughout the insurance value chain, and the pivotal challenges entailed in shaping an effective AI strategy</p> <p><b>2. Data analytics and AI at work: realizing value in insurance through practical machine learning</b></p> <p>Piyush Sharma will talk through practical examples of instances where Swiss Re Reinsurance Solutions has enabled P&amp;C insurers to utilise analytics and machine learning in their business. We will deep dive into three areas:</p> <ol style="list-style-type: none"> <li>Utilizing external datasets to enhance property risk understanding across Japan, Australia, and New Zealand</li> <li>Efficient claims triage and response through AI on aerial imagery</li> <li>Enhancing customer retention rates through insightful ML-driven customer behaviour analysis</li> </ol>
27/Sep(Wed) 11:00 – 13:00 <b>Session 5</b> (Climate Action Initiatives)	<b><u>Rade Musulin</u></b> Principal Finity Consulting(Australia)	<p><b>[A Holistic View of Climate Risk: Extreme Weather, Rising Seas, Decarbonization, Economics, Politics, and How They Interact]</b></p> <p>Climate risk is about more than super typhoons and raging bushfires. It also is triggering enormous changes in how we power our economy, build supply chains, disclose risk, and measure economic activity. This changes the risk (and opportunity) landscape, requiring risk managers to take a holistic approach to risk management considering complex interactions across many disciplines. This session will review the implications of this for financial institutions.</p>
	<b><u>Alison Drill</u></b> Head PCSS APAC Swiss Re(Australia)	<p><b>[Insurance initiatives to respond to Climate Change]</b></p> <p>As a practical example of how re/insurers are responding to climate change risks, Alison will outline how Swiss Re seeks to embed climate risk into its Sustainability strategy, and provide examples of climate risk innovation and solutions with relevance for APAC insurers:</p> <ol style="list-style-type: none"> <li>Measuring physical climate risk from natural catastrophe hazards and climate change impacts</li> <li>Encouraging risk reduction and climate adaptation in face of insurance affordability challenges</li> <li>Underwriting and product responses for transition risks</li> <li>Embedding sustainability into risk management frameworks and business strategy.</li> </ol>
	<b><u>Noel Raboy</u></b> CEO CLIMBS(Philippines)	<p><b>[CLIMBS Initiative for Climate Change]</b></p>