

Q2  
2024

INSURANCE QUARTERLY REPORT



WHEN LEADERSHIP RESONATES COMPANIES THRIVE

Executive Search ~ Consulting ~ Leadership Advisory ~ Succession Planning

## INSURANCE NEWS THAT MATTERS TO YOU

Leadership Dynamics, M&As, Strategic Partnerships & JVs



Resonance Asia's Managing Director & CEO, Marc Baloch, along with Managing Partner, Sanjay Sachdev, recently attended Insurtech conferences in Hong Kong, Singapore, and Qatar.



*Key insights and conference  
highlights on page 11*



**India: Swiss Re appoints new CEO**

Subject to regulatory approvals, Mr. Amitabha Ray has been appointed as CEO of Swiss Re India Branch. In this position, he will be responsible for overseeing branch operations and Swiss Re’s Property & Casualty business in India, leveraging his 27-years of expertise with Swiss Re across global locations. Since 2018, Mr. Ray has successfully led the local team in driving growth in non-life reinsurance business in India, demonstrating his strategic leadership and industry expertise.

**Shannon (Xia) Ning, our newly appointed Business Head**

Our newly appointed Business Head, Insurance, Shannon (Xia) Ning, is spearheading the bank’s insurance strategy, forging enduring partnerships and driving plans for sustainable growth. With over 15 years of experience in reputable companies like AIA, Cigna, and MetLife, Shannon brings a wealth of expertise to her role of reinventing insurance alongside her dedicated team.

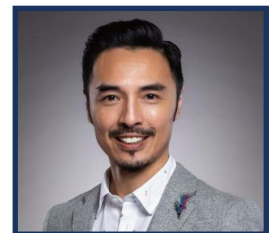


**Hong Kong: Prudential appoints new Chief Technology & Operations Officer**

Prudential has appointed Ms. Anette Bronder as the Chief Technology and Operations Officer, starting on May 1. In her new role, she will focus on defining target operating models to enhance financial and operational discipline, improve economies of scale and skill across 24 markets, and elevate customer experience. Previously, Ms. Bronder was a partner at KPMG, working on digital transformation in the insurance industry where she also served as group COO at Swiss Re and held senior roles in the technology and telecommunications sectors.

**FTLife appoints Alan Leung as Chief Distribution Officer**

We are delighted to announce the appointment of Alan Leung as Chief Distribution Officer. Since joining FTLife in 2015, Alan has significantly increased Partnership Distribution sales and Premier business, leading to remarkable results through strategic partnerships.



**Prudential Cambodia has appointed Tola Ponlu as its CEO**

Prudential Cambodia has appointed Tola Ponlu as CEO, effective May 1, 2024. Tola is a pioneer in the Cambodian life insurance industry with over 10 years of experience, noted for building agency distribution channels and managing strategic bank partnerships. He also excels in customer-centric marketing and branding activities. Tola succeeds Sanjay Chakrabarty, who became CEO of Pru Life UK in the Philippines on February 1.

**Anil Mancham is starting a new position**

“I’m happy to share that I’m starting a new position as Group Head of Proposition at FWD Insurance” as posted by Anil Mancham on one of his social media platforms.



**Sompo announces leadership changes for Asia Pacific Region**

Sompo has announced leadership changes to foster the growth of its insurance business in the Asia Pacific region. Kenneth Reilly has been appointed as the Chief Executive Officer for Insurance in the Asia Pacific region, pending regulatory and immigration approvals. He will also continue his role as Head of the Tokyo office. Mr. Reilly will continue to report to James Shea, Chief Executive Officer and Executive Chairman for Sompo.



**Edward Moncreiffe has been appointed CEO, Global Insurance**



We are pleased to announce Edward Moncreiffe as the new CEO of Global Insurance. With 18 years of experience at HSBC, most recently as HSBC Life’s CEO in Hong Kong, Ed has played a key role in leading the business to a market-leading position with a 19% share in new premiums.

**Aon names Shailendra Sapra as CEO of Reinsurance Solutions in India**

AON has appointed Shailendra Sapra as CEO of its Reinsurance Solutions in India. Effective June 1st, 2024, Sapra will also join the APAC region’s Reinsurance Executive Committee. In his previous tenure, he held various roles at Aon, including leading the Asia Pacific agriculture practice and client management function.



**Philip Chau on latest Sun Life appointment, what’s next for performance marketing strategies**



Sun Life, Hong Kong has appointed Philip Chau as the regional director of marketing performance and operations for Asia. In his new role, Chau will enhance the company’s marketing strategy and performance across all Asian markets while maximizing marketing return on investment.

**Sally O’Hara new SEA CEO AXA**

AXA International Markets has appointed Mrs. Sally O’Hara as CEO of Southeast Asia & Korea, effective April 1, 2024. She will oversee operations in Thailand, Indonesia, and Korea, and act as the Shareholder Representative for the Philippines, while maintaining her existing responsibilities within the EXCOM of International Markets. This position will also include sponsorship of the strategic pillar retail and mass market, end-to-end customer experience, and inclusive insurance.



**Scor has made Lily Song Head of Property in China**



SCOR, a French insurer and reinsurer, has named Lily Song as the Head of Property and Casualty (P&C) for China. Lily previously served as the Chief Underwriting Officer (CUO) at China Reinsurance and took on her new role in Beijing in April 2024.



**Manulife Philippines appoints new Chief Marketing Officer Sonali Verma, strengthening its digital, customer-centric propositions and winning culture**

Manila, Philippines — Manulife’s Philippine division has appointed Sonali Verma as the new Chief Marketing Officer (CMO). With over 18 years of leadership experience in bank partnerships, customer experience, and digital innovation, Verma previously served as Manulife’s Head of Digital Customer Experience and Innovation for Asia Bancassurance.

**Hong Kong: FTLife to change name to Chow Tai Fook Life Insurance**

FTLife Insurance Company Limited in Hong Kong announced it will rebrand as Chow Tai Fook Life Insurance Company Limited (CTF Life) towards the third quarter of this year. This change aims to enhance FTLife’s collaboration with the diverse conglomerate, Chow Tai Fook Enterprises.



**Clement Lam, Chief Executive Officer of Sun Life Hong Kong, has been appointed Chairman of the Life Insurance Council (LIC) of the Hong Kong Federation of Insurers (HKFI)**

Clement Lam, the Chief Executive Officer of Sun Life Hong Kong, has been appointed as the Chairman of the Life Insurance Council (LIC) by the Hong Kong Federation of Insurers (HKFI). This prestigious role recognises his leadership and expertise in the sector. Additionally, Clement will lead the LIC’s Insurtech Task Force, focusing on innovative technologies that can shape the future of Hong Kong’s life insurance industry.

**Mark Longworth and Tan Hussain appointed as 2 senior leaders at KPMG China**

We are delighted to share that we’ve welcomed two esteemed insurance leaders Mark Longworth and Tan Hussain, to our Hong Kong and regional Advisory team. Mark, KPMG’s Global Head of Insurance Advisory, brings his extensive experience from KPMG UK, where he specialized in large-scale transformations across front, middle, and back-office functions. Tan, our Actuarial Modelling leader, previously served as a Global Modelling Advisory leader in London before joining us at KPMG.



**Ben Rudd appointed CIO for Chubb Life**

Ben Rudd has been appointed as Chief Investment Officer for Chubb Life, the international life insurance division of Chubb Group, based in Hong Kong. Rudd expressed his enthusiasm about collaborating with the Chubb team to create and execute a unified investment strategy for Chubb Life globally as confirmed by a company spokesperson.



**Canopius, the global specialty re/insurer, announced it has strengthened its senior leadership team in Bermuda with the appointment of Jesse DeCouto as Chief Underwriting Officer and Tonia Morgan as Chief Financial Officer of Canopius Reinsurance Ltd.**

Global specialty lines re/insurer Canopius has strengthened its senior leadership team in Bermuda with the appointment of Jesse DeCouto as Chief Underwriting Officer (CUO) and Tonia Morgan as Chief Financial Officer (CFO) of Canopius Reinsurance Limited (Canopius Re). According to the announcement, Morgan will assume her new role on July 1, while DeCouto will join the company on September 1, in a newly created position.

**AIG has appointed Shanti Shafqat as National Corporate Financial Lines Manager**



AIG has recently appointed Shanti Shafqat as the National Corporate Financial Lines Manager. Shafqat, based in Auckland, brings over nine years of industry experience to her new position. Prior to joining AIG, she held the role of lead liability underwriter at New Zealand Insurance (NZI).

**Chubb has promoted Kate Burke**



Chubb recently appointed Kate Burke as the Head of International Personal Lines (IPL) for Asia Pacific, effective May 1. In this new role, Burke will oversee the strategic growth of Chubb’s auto, residential, specialty, and high-net-worth lines of business across the region.

**WTW elevates Ben Dunston to placement leader, Asia**



Willis Towers Watson (WTW) has promoted Ben Dunston to the position of Placement Leader for its corporate risk and broking business in Asia. Based in Singapore, Ben will assume overall placement responsibility for the large and multinational accounts division across all lines of business and countries within the WTW network.

**FWD launch of new health brand Healthy Me**



We’re delighted to introduce our new health brand, FWD HealthyMe, led by Dr. Sarah Savilla as our Group Chief Health Officer. Dr. Savilla will drive this innovative initiative, providing comprehensive health services across Asia. With her extensive expertise in clinical research and a commitment to integrating cutting-edge health technology, Dr. Savilla is the ideal leader to advance our mission of being a lifelong health partner for our customers.



**Resolution Re enters flow reinsurance agreement with Japanese insurer**

Resolution Life, a global manager of in-force life and annuity policies, has announced that its Bermudian reinsurance platform, Resolution Re, entered into a flow reinsurance agreement with an undisclosed Japanese insurer.

**Malakut appoints Sogo Yasuda as CCO of Japanese Business**

Malakut, an international group of re/insurance brokers, has recently appointed Sogo Yasuda as the Chief Commercial Officer (CCO) of Japanese Business within a newly established division focused on integrating Japanese insurance brokerage services globally.




**BNP Paribas has signed an agreement with Fosun Group to acquire its stake in Ageas**

BNP Paribas Group, through its insurance subsidiary BNP Paribas Cardif, has agreed to acquire approximately 9% of Ageas from Fosun Group. The acquisition, worth around 730 million euros, will occur in two phases: an initial 4.8% of shares will be acquired soon, with the remaining shares following regulatory approvals. This deal will have a minimal impact on BNP Paribas Group's CET1 ratio. BNP Paribas Group, through BNP Paribas Fortis, already has a strategic partnership with Ageas via AG Insurance (AGI), the leading insurer in Belgium. This acquisition does not alter the terms of this existing partnership, which includes an exclusive distribution agreement and a 25% plus one share stake in AGI.

**RGA announces 700bn JPY longevity asset-intensive reinsurance transaction with Japan Post Insurance**

Reinsurance Group of America (RGA) has announced that it has reached an agreement with Japan Post Insurance Company (Kampo). In this landmark transaction, an RGA affiliate will reinsure an approximately 700 billion JPY in-force block of individual life annuities through coinsurance.





**Appian and Swiss Re Extend Partnership to Introduce Connected Underwriting for Life Insurance in Asia Pacific and EMEA**

Appian has announced the expansion of its Connected Underwriting Life Workbench, developed in partnership with Swiss Re, to select countries in Asia Pacific, Europe, the Middle East, and Africa (EMEA). This solution, which integrates Swiss Re's automated life insurance underwriting tool, Magnum, aims to speed up the life insurance underwriting process. It also enhances underwriters' productivity and experience by consolidating tasks into one system.



### Zurich Insurance appoints Wai Khong Chen as new Head of Property

Zurich Insurance has named Wai Khong Chen as the new head of property, commercial insurance for Hong Kong, effective May 13. The company will relocate Wai Khong from Malaysia to Hong Kong for this position.

### Mark Johnson as Starr Hong Kong CEO

Mark Johnson, formerly head of Howden Hong Kong, is poised to become the Chief Executive Officer of Starr Insurance Hong Kong. His appointment is subject to regulatory approval, and he is expected to assume his new role effective May 2. This move reflects his transition from Howden CEO to leading Starr Insurance in Hong Kong.



### QBE Insurance Names Nicola Schroder as new Group Head of Sustainability

QBE Insurance Group Limited has named Nicola Schroder as the new Group Head of Sustainability. In this capacity, Nicola will spearhead QBE's Sustainability Strategy across its three primary focus areas.



### Ted Hodgkinson joins Huntington Partners

Ted Hodgkinson, previously the executive chairman at BMS Asia, has taken on the position of Partner at Huntington Partners LLP, an advisory firm and fund specializing in (re)insurance in Hong Kong, led by Gerard Pennefather.



### Guy Carpenter recruits Eric Shaw as Regional Claims Advisory Leader

Guy Carpenter has designated Eric Shaw as the regional leader for claims advisory in the Asia Pacific region. Based in Singapore, Eric is responsible for providing guidance to clients on claims management.



### Canopus hires AIG's Soon Keen Lee as CEO of APAC and MENA

Global specialty and P&C insurer and reinsurer, Canopus Group, has hired Soon Keen Lee as Chief Executive Officer (CEO) of Asia Pacific (APAC) and Middle East & North Africa (MENA), reporting to Canopus Group CEO Neil Robertson. The appointment, which sees Lee join the Canopus Group Leadership Team, remains subject to regulatory approval.



**Vira Widiyasari joins as Country Manager for Visa Indonesia**

Visa announced the appointment of Vira Widiyasari as Country Manager for Indonesia, effective May 6, 2024. Vira succeeds Riko Abdurrahman, who is retiring after over six years in the role. With over 20 years of experience in financial services and payment innovation, Vira has held senior positions at Citibank, HSBC, Bank Mandiri, and Tokopedia. In this new role, Vira will oversee Visa’s strategic initiatives, market expansion, and collaborations with government and industry stakeholders in Indonesia.



**Jeffrey Woo appointed as Chief Bancassurance Officer at FWD Insurance**

“It’s been some time since I began my role as Chief Bancassurance Officer at FWD Insurance, and I wanted to share this update with everyone” as posted by Jeffrey Woo on one of his social media platforms.

**Japanese Life Association announces next chair**

Hideki Nagashima, the current President of Meiji Yasuda Life Insurance and Vice Chairperson of the Life Insurance Association of Japan (LIAJ), has been selected as the Chairperson-elect for the upcoming annual term, starting on July 19.



**Miller hires Sheena Benedict Ong**

Miller, the top specialist broker in (re)insurance, is delighted to announce Sheena Benedict Ong’s addition as a Broker to its Singapore-based Professional & Financial Risks team. With close to ten years of industry experience, Sheena’s arrival enriches our client offerings with her valuable expertise.

**Munich Re appoints Adi Salleh as Senior Underwriter**

Munich Re has named Adi Salleh as Senior Underwriter for Property. Adi brings over 13 years of industry experience, having worked in Malaysia, Korea, and Singapore.



**Santanu Kumar Dutta recently joined SCOR as Head of Underwriting & Claims, Hong Kong & Taiwan**

“I am excited to announce that I have accepted a new position as the Head of Underwriting & Claims for Hong Kong & Taiwan at SCOR! I am looking forward to this new role and the opportunities it presents.” as posted by Santanu Kumar Dutta on one of his social media platforms.





**Munich Re to strengthen local P&C Underwriting with revised set-up in Asia Pacific & Africa**

Munich Re is enhancing its Underwriting leadership in the Asia Pacific, Middle East, and Africa (APAC MEA) regions. The company will reinforce local market Underwriting positions to leverage their high level of expertise. This initiative aims to improve the localization of Underwriting teams and ensure closer proximity to clients in-country.

**Up the ranks: Kaneetha Rajan takes on role of Head of People, Malaysia and Vietnam at QBE Insurance**

Kaneetha Rajan, who previously served as the People Business Partner to be Acting Head for Malaysia and Vietnam at QBE Insurance, has been promoted to the position of Head of People for the same regions, effective April 2024.



**Prudential appoints Grace Park as Chief Data, Analytics & AI Officer**

Grace will be tasked with advancing our critical efforts to integrate data and AI into our core operations. She will head the creation and implementation of a comprehensive data strategy, ensuring our data governance and AI practices are exemplary.



**IRDAI approves Sandeep Batra as ICICI Prudential Board Chairman**

The Insurance Regulatory and Development Authority of India (IRDAI) has approved Sandeep Batra’s appointment as Chairman of the Board of Directors for ICICI Prudential Life Insurance Company. Since July 2018, he has been serving as an Executive Director on the Board of ICICI Bank, overseeing the Corporate Centre.





**AIG sells 20% stake in Corebridge to Nippon Life while retaining its 9.9% share for two years**

AIG announced it will sell approximately 120 million shares of its Corebridge common stock to Nippon Life Insurance Company for \$31.47 per share, totalling \$3.8b. These shares represent 20% of Corebridge’s outstanding shares. AIG has agreed to retain a 9.9% ownership stake in Corebridge for two years post-closing.

**Zurich acquires AIG’s travel insurance business**

Zurich Insurance said it has come to an agreement with AIG to acquire its global personal travel insurance and assistance business (AIG Travel) for \$600m. This also has the potential of an additional earn-out payment. This acquisition will combine AIG Travel with Zurich’s travel insurance provider, Cover-More Group, expanding Zurich’s footprint in the US and making it a leading travel insurer globally.



**Global: Swiss Re announces new appointments**

Swiss Re has appointed Mr. Ivan Gonzalez as CEO of Corporate Solutions and member of the Group Executive Committee, and Mr. Beat Strebel as CEO of Reinsurance China and China Country President, pending regulatory approval.

**Manulife and StanChart HK agree bancassurance deal**

Standard Chartered (Hong Kong) has partnered with Manulife Hong Kong and Macau to provide a variety of Manulife’s products and services to its private banking clients. This distribution agreement will enable Standard Chartered Hong Kong’s private banking clients to access Manulife’s savings, protection, wealth accumulation, and legacy planning products.





# The Future of Insurance Reimagined:

## Insights and Blueprint for Disruption from Hong Kong’s Insurtech Conferences

The recent Insurtech conferences in Hong Kong which we attended and participated in, highlighted a transformative era for the insurance industry, marked by a convergence of technology, customer-centricity, and strategic reinvention. The MENA Insurtech, Singapore Insurtech, and InsurInnovator conferences emphasized the industry’s unprecedented evolution driven by AI, comprehensive technology strategies, and a shift towards organizational agility and innovation to meet rapidly changing digital landscapes and customer expectations.



### KEY INSIGHTS

- 1. Beyond Risk Transfer: A New Paradigm**  
 Speakers emphasized a shift from traditional risk transfer to risk mitigation and prevention. This evolution is changing customer relationships, moving the industry from transactional interactions to becoming proactive solution providers. One panelist noted, “We’re not just insuring against lightning, but protecting our clients’ largest private investments.”
- 2. The Power of Data and AI**  
 Data emerged as the cornerstone of innovation. With a potential \$2 trillion market at stake, the mantra was clear: data creates use cases, not the other way around. AI applications ranged from enhancing travel experiences to creating “synthetic advisers” in wealth management, promising to supercharge human capabilities and deliver tailored solutions.
- 3. Customer Centricity Pays Dividends**  
 The conferences underscored that customer-centric approaches are not just good practice – they are good business. NPS leaders were reported to outperform laggards by 2.6 times. The recipe for success? A deep understanding of customers, remarkable brand experiences, ecosystem thinking, data intelligence, and a culture of innovation.

4. **Embedded Insurance: The \$1.4 Trillion Opportunity**  
Embedded insurance (EI) emerged as a major theme, with projections showing EI's share of global GWP growing from 2% in 2023 to 15% by 2033. This shift is driven by changing consumer behaviors, evolving platforms and ecosystems, and technological advancements.
5. **From POCs to Scalable Solutions**  
There was a palpable sense of urgency to move beyond "proof of concept land" to implement real, scalable AI solutions, particularly in claims processing and contact centers.
6. **The CEO Perspective**  
A panel of CEOs highlighted the industry's response to increasing risks and the growing protection gap. They emphasized the need for innovative offerings for underserved markets and the application of connected devices, AI, ML, and cloud infrastructure to transform operations.
7. **Digital Ecosystems and Customer Experience**  
Discussions on digital ecosystems revealed how natural language processing and real-time voice recognition are revolutionizing customer interactions, potentially eliminating the need for traditional call centers.
8. **AI: From Sci-Fi to Strategic Spearhead**  
AI is transcending its sci-fi aura to become a strategic weapon. Forward-thinking insurers are weaving AI into their DNA, from underwriting and claims to fraud detection and risk management. But it is not just about efficiency. AI unlocks a treasure trove of data-driven insights to personalize products, dynamically adjust pricing, and transform customer service into an empathetic concierge experience.
9. **The Human Edge: Humanizing AI and Driving High-Performance Transformation**  
While automation might conjure images of job insecurities, the reality is far more symbiotic. The future of insurance hinges on the power of human ingenuity, amplified by technology. As mundane tasks become automated, insurance professionals must become strategic and financial advisors, customer champions, and architects of next-generation insurance solutions.





**10. Beyond the Panel: A Call to Transform**  
 Several visionary industry leaders offered profound insights into the digital culture and the future of work in insurance. The insights focused on a blueprint for organizations needing to revolutionize their operations and humanize their approach in the AI age.

The panel discussion with industry leaders was not just about navigating digital culture; it was a clarion call to action. It's about dismantling the status quo, fostering fearless collaboration, and embracing continuous learning to become the architects of a future we cannot predict, but actively shape.

**11. Empathy in a Digital World Re-Imagining the Future Organization Culture**  
 Innovation cannot be a cold, unfeeling equation. The future demands a human-centric approach. Imagine AI-powered companions understanding your needs and anxieties, offering personalized risk assessments and proactive risk mitigation strategies. Imagine dynamic pricing that reflects your unique risk profile in real time, not a rigid demographic. This is the power of AI used not to replace, but to augment human empathy.

Becoming a high-performance organization requires fundamentally reimagining core processes and a transformative shift in organizational culture. Traditional hierarchies and siloed operations give way to agile, cross-functional teams that respond swiftly to changing market conditions.

**12. The Disruption Dividend: A Call to Action**  
 The insurance industry is ripe for enterprising minds to disrupt. We are not talking about tweaks; we are talking about a full-fledged revolution. By fostering a culture of experimentation and calculated risk-taking, insurers can transform from passive followers to active disruptors.

The insurance industry is experiencing a fundamental digital transformation, moving from remediation to prevention and from risk transfer to lifelong customer affinity. The future involves leveraging technology to create intuitive products, unified customer experiences, and preventative services. This digital shift aims to redefine insurance as a valued partner in navigating life's uncertainties. This is our invitation to you, the thought leader, to co-create a future where insurance is not a grudge purchase, but an indispensable partner in our evolving world.

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For more details, email us:

[info@resonanceasia.com](mailto:info@resonanceasia.com)

### **Resonance Asia Limited**

Suite 1408, Spaces Sun House, 90 Connaught Road, Sheung Wan, Hong Kong  
+(852) 3956-7254

### **Resonance Asia Leadership Partners Pte. Ltd.**

10 Anson Road, #05-00 International Plaza, Singapore 079903  
Lic no.: 23S1507

### **Resonance Asia Japan**

Toranomon 40MT Building, 7f 5-13-1 Taranomon, Minato, Tokyo 105-0001

### **Resonance Asia Thailand**

689 Sukhumvit Road, Bhiraj Tower, 30th Floor, Bangkok 10110

