參加「5TH Insurance Analytics & AI Innovation ASIA Pacific 2025」

會議出國報告

服務機關：財團法人保險事業發展中心

姓名職稱：陳曉珮處長

出國地點：香港

出國期間：114 年 3 月 19 日至 3 月 20 日

報告日期：114 年 6 月 17 日

壹、前言及出國目的

近年來，保險科技快速演進，特別是在人工智慧（AI）、大數據分析、雲端計算與物聯網等新興技術的驅動下，全球保險產業正迎來前所未有的轉型浪潮。許多先進國家積極運用 AI 技術於核保、理賠、風險預測、詐欺防治與客戶互動等層面，打造數位驅動、以人為本的保險新模式。

為因應全球保險科技的快速發展，有必要透過參加國際研討會深入了解人工智慧與資料分析於保險業中的實務應用及其監理趨勢。藉由參與國際領先業者的討論，學習數位轉型、生成式 AI、預測分析及客戶體驗創新的最佳實踐。

為汲取國際保險科技最新發展經驗，掌握 AI 實務應用與監理框架趨勢，並探索我國與國際保險科技業者的合作機會，職參加由 InsurInnovator Connect（IIC）舉辦的「第五屆亞太保險分析與 AI 創新峰會（5TH Insurance Analytics & AI Innovation Asia Pacific）」。此行除參與多場專題演講與座談會議外，亦與來自香港、新加坡、日本、泰國、英國等地之監理單位、保險公司與保險科技新創進行深度交流與合作探詢。

IIC 成立於 2015 年，為 SZ&W 集團旗下專注於保險產業的國際專業品牌。該平台致力於推動保險數位化、創新思維及科技導入，透過論壇、獎項、工作坊與一對一商務對接等方式促進全球保險創新交流與生態圈建立。2025 年會議特別設置 IIC Asia Awards，鼓勵亞太保險業者在數位轉型、AI 應用與健康保險創新上的卓越表現。國泰金控即憑藉「以人為本」的數位體驗策略獲頒「數位轉型先鋒獎」，充分展現我國保險業在國際舞台的亮眼表現。

貳、第五屆亞太保險分析與 AI 創新峰會會議過程及摘要

本次峰會於香港九龍港麗酒店（Harbour Grand Kowloon）舉行。以「數據與 AI 驅動保險轉型」為主軸，探討在經濟不確定性、氣候變遷、網路風險與人口老化等外部挑戰下，保險業如何透過 AI、生成式 AI（GenAI）、資料治理、預測分析等工具實現商業模式與客戶服務的全面革新。會議聚集來自全球 200 餘位保險、金融與科技專家代表，共同交流前瞻技術與實務應用。

一、會議議程與內容摘要

日期	議程	內容摘要
3 月 19 日	擁抱數位新常態	探討數位轉型對保險業務和營運模式的深遠影響，包含組織文化、管理流程轉型等。
	建立資料驅動型保險組織	分享各公司導入 AI 與資料治理系統的具體實務，強化決策效率與市場反應速度。
	合作的力量	聚焦保險公司、科技公司與新創之間的跨界合作成功案例與整合挑戰。
	數位保險顛覆與未來展望	剖析數位科技如何改變保單設計、分銷渠道與客戶體驗，並預測未來三年演進方向。
3 月 20 日	捕捉數位化的客戶需求	如何透過用戶行為數據與分析工具了解客戶偏好，提供即時與個性化保險解決方案。
	創新產品設計	運用 AI 模型與市場分析，發展微型保險、隨需應變保單等新型產品架構。
	AI 如何推動客戶體驗革命	探討 AI 聊天機器人、自動化服務與智慧回饋系統如何增強客戶互動與黏著度。
	打造全渠道數位互動	建立整合式數位平台，提升線上與實體通路一致性與品牌信任。
	透過分析與 AI 提升營運效率	AI 在理賠審核、風險評估與流程優化的應用案例分享。
	生成式 AI：從概念到落地	探索 GenAI 在保險文案撰寫、投保建議與行銷內容生產的導入實例。
	預測分析與風險管理	結合氣候資料與歷史理賠紀錄進行風險預測，強化承保策略與資本控管。
	數據安全與合規管理	面對跨境資料流通與 AI 法規挑戰，建立可信任的合規運作框架。

二、出席人員構成與重要演講者

類別	比例
保險公司	55%
技術解決方案供應商	25%
InsurTech 新創	10%
政府／協會	6%
其他產業相關者	4%

演講者涵蓋政策主管、國際保險業界與學術界專家，其中包括：

- 香港保監局副秘書長 Joseph H. L. Chan（政策觀點）
- Sun Life 數位轉型總監 Aneesh Chaudhry（資料文化與 AI 應用）
- QBE 亞太資料長 Klaas Dijkstra（生成式 AI 與資料治理）
- The Digital Insurer 之 Yannick Even（GenAI 實驗平台主持人）等

三、會議重點

(一)**人工智慧應用**：深入探討 AI 技術如何重塑保險業的營運流程及客戶互動模式，特別是生成式 AI 在保單設計、智能客服及風險預測方面的案例分析。

(二)**健康保險數位轉型**：關注健康保險由傳統補救導向主動風險管理及健康促進模式的轉型，探索其數位化進程。

(三)**重量級講者分享**：多位來自知名機構的重量級講者，包括國泰金控林佳穎副總、AXA、Sun Life、QBE、YuLife 及 Genesys 等，提供跨界實務經驗的分享，涵蓋多領域洞察。

(四)**創新表彰**：國泰金控榮獲「數位轉型先鋒獎」，彰顯台灣在保險科技創新領域的卓越表現。

參、心得與建議

一、本次參與會議特別針對以下議題關注各講者的分享，希望能汲取國際經驗，分享給國內保險業者。演講者涵蓋各界重量級人物，包括政策制定者、學界教授、以及保險技術領域的高階主管與創新者。例如副財政長官 Joseph H. L. Chan 帶來政策視角，Prof. Lapman Lee、Prof. Andy Chun 等學者分享理論與實證研究，業界代表如 Brad Scheepers、Sam Lim、Shirley Leung 則聚焦實務操作與案例應用。

(一)Sam Lim (Prudential Hong Kong 首席資訊長) 在這次會議中的演講題目為： Digital Customer Experiences with AI，探討如何透過科技提升保戶互動與服務品質。重點包括 **AI 重塑客戶體驗，數據驅動下的個人化服務，AI 與 InsurTech 合作生態策略等。**Sam Lim 分享 Prudential 如何運用 AI 聊天機器人（chatbots）與自動化系統，提供即時回應、全天候服務、與流程效率提升。他談到保單資料分析可用於識別客戶健康狀況、行為模式與風險，即時提供動態保單建議與健康提醒，確保客製化互動並提高保戶滿意度。Prudential 選擇策略性科技夥伴、擴展 API 平台整合，實現內部系統與外部服務（健康追蹤、遠距診療、金融工具）無縫銜接，以推動保險數位化轉型。他強調組織內部數位文化的重要性，包括推動跨部門透明資料共享、敏捷團隊與快速原型開發，讓創新從起步就具備落地與擴展能力。Sam Lim 以實際案例如 AI 聊天機器人在理賠查詢、健康互動系統的運作演示、以及線上投保平台的即時風控模組等，說明技術對服務流程的具體影響與成果，例如回覆時間縮短 40%、風險偵測準確度提升 25%。

(二)保險監管相關議題：Tony Chan（香港保監局）與 Suthiphon Thaveechaiyagarn（泰國 OIC）深入探討亞太各地監管機構在政策調整、跨境監管協調以及對 AI 與數據應用的新規範制定等方面的最新進展與趨勢。

(三)在技術與數位策略方面：Aneesh Chaudhry（Sun Life）與 Klaas Dijkstra（QBE Asia）分享以下幾點：

1. 公司資料數據文化：如何構建資料驅動的運作模式、提升內部協作能力。
2. AI 落地應用：從理賠、風險預測、欺詐偵測到客服體驗強化，AI 從概念轉為實質效益。生成式 AI（Gen-AI）策略：制定

可落地的 Gen-AI 路線，避免空洞標籤化，重視效益與實用性。

3. 資料治理與安全合規：在大型資料應用中保護客戶資訊並符合法規要求，尤其在跨境監理環境下。
4. 數位生態系：透過保險科技與合作夥伴建構整合平台，共創價值。

(四)生成式 AI 的實際應用與風險考量：各國目前皆以謹慎導入為原則，須平衡創新性與監理要求。

(五)客戶導向產品設計與數據治理：如英國與新加坡業者均強調資料取得的合法性與透明溝通機制。

(六)區域合作潛力：例如泰國與馬來西亞正積極推動跨境 InsurTech 專案，為台灣提供潛在合作契機。

二、整體而言，參加本次研討會強化了國際觀察視野與業務規劃能力，也透過與國外講者交流的機會彰顯台灣在保險科技轉型道路上的潛力與決心，進而邀請講者來台擔任保險業國際人才班講座，進行專業分享(Sam Lim,Prudential Hong Kong 首席資訊長將於今年 8 月應邀來台擔任國際班講座)。此外，也參與台灣保險業者國泰在國際舞台榮獲大獎的光榮時刻，具體支持保險業者，非常有意義。因此建議未來本中心仍應積極參與國際論壇，俾利掌握技術應用與國際監理趨勢，積極推動業務。

附　　錄

● 議　程



EMBRACE CHANGE,
ACCELERATE INNOVATION, AND STAY AGILE WITH AI

ORGANIZER

INSURINNOVATOR CONNECT X SZ&W Group

IAAI ASIA 2025

Supported By

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5TH INSURANCE ANALYTICS & AI INNOVATION ASIA PACIFIC 2025

March 19-20th, 2025 | Hong Kong

19-20 March 2025, Hong Kong

Day 1 Main Forum + Day 2 Track A & B

IAAI Asia 2025 will be co-located with 6th Health Insurance Innovation Congress Asia Pacific 2025

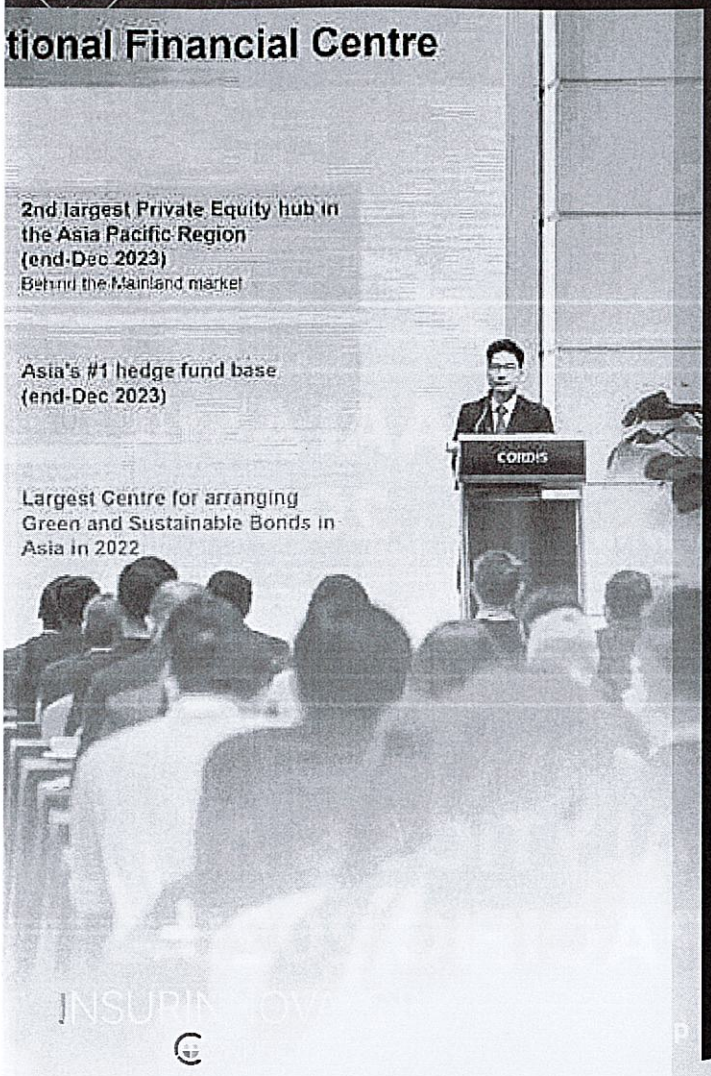
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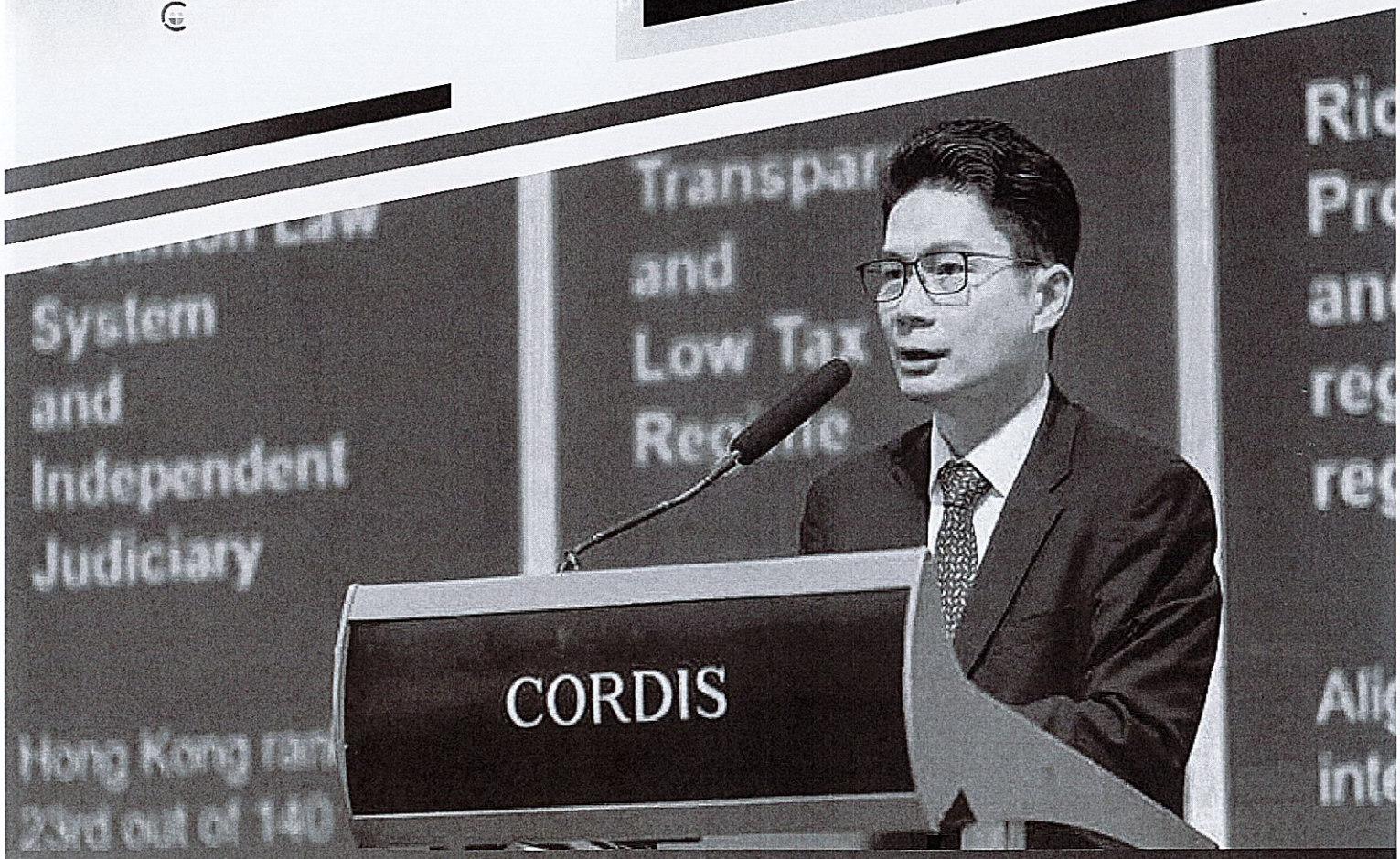


"We have been facilitating the development of Insurtech to bring positive disruption to the industry, narrow protection gaps, promote financial inclusion, and enhance financial connectivity.

The Insurance Authority (IA) launched the Fast Track and Insurtech Sandbox to foster Insurtech development in Hong Kong. Four virtual insurers owning and operating solely digital distribution channels have been authorised under the Fast Track. The Insurtech Sandbox provides a platform to test innovative Insurtech initiatives in a controlled environment and demonstrate broad compliance, expediting the launch of new technology products, reducing the development cost and enhancing customers' experience.

To further enhance data exchange and promote openness in the insurance market, the IA introduced an Open API Framework in 2023. The Framework provides industry players with guidance for deploying API technology, fosters partnerships and improves services for policy holders. A Central Register has been established as an online Open API Platform to provide convenient access to API data for the market, which would further enhance connectivity between tech ventures and insurers."

---**Joseph Chan**, the Under Secretary for Financial Services and the Treasury, **The Government of Hong Kong SAR**



Email: winsonyi@szwgroup.com | **Mob:**+86 176 0217 8234 | **Tel:** +86 (0)21 5830 0710– ext.8008

Web: https://www.szwgroup.com/insurance-analytics-and-ai-innovation-asia-pacific-en/

GET YOUR TICKET

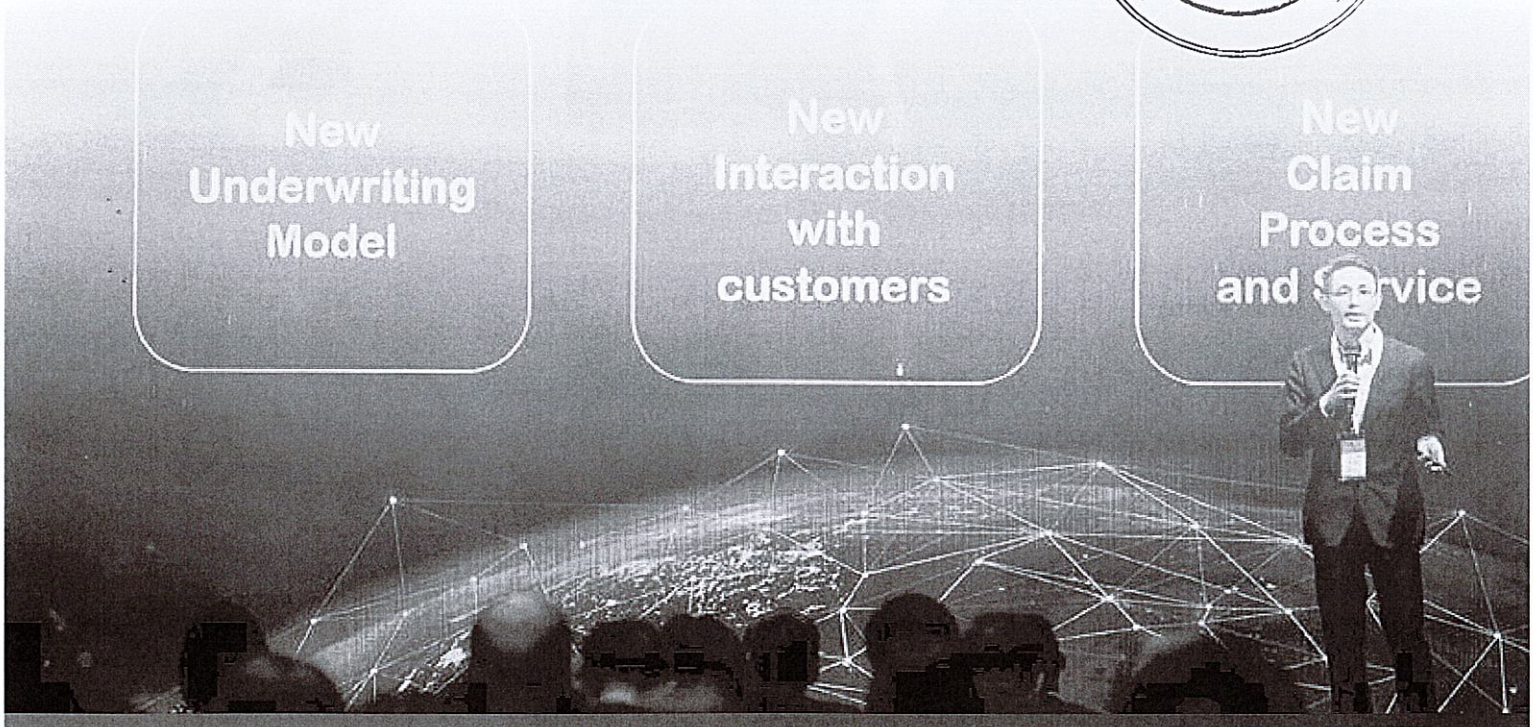
EVENT BACKGROUND

The Asia-Pacific insurance industry is undergoing a rapid digital transformation, fueled by an explosion of data and driven by challenges such as climate change, cyber risks, inflation, and economic uncertainty. Insurers are harnessing AI, data analytics, machine learning, IoT, and blockchain to optimize operations, enhance customer experiences, and revolutionize their business models. Agile InsurTech startups are further disrupting the traditional landscape with innovative, tech-driven solutions.

In this evolving landscape, collaboration and the strategic use of AI are essential to gaining a competitive edge.With AI and data analytics as the foundation for smarter decisions, insurers are not just transforming their internal processes but are also redefining how they engage with customers, assess risks, and streamline claims processes.

The 5th Insurance Analytics & AI Innovation Asia Pacific 2025 presents an invaluable opportunity to dive into the evolving role of AI and data in the industry. Engage in discussions with industry leaders, explore the latest technological advancements, and learn how analytics and AI are driving insurance forward in a fully digital world—equipping insurers to meet the ever-changing needs of customers and thrive in a competitive marketplace.

5th Insurance Analytics & AI Innovation Asia Pacific 2025
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Email: winsonyi@szwgroup.com | Mob:+86 176 0217 8234 | Tel: +86 (0)21 5830 0710– ext.8008
Web: https://www.szwgroup.com/insurance-analytics-and-ai-innovation-asia-pacific-en/

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IAAI ASIA 2025 at a Glance

Expected Audience Breakdown

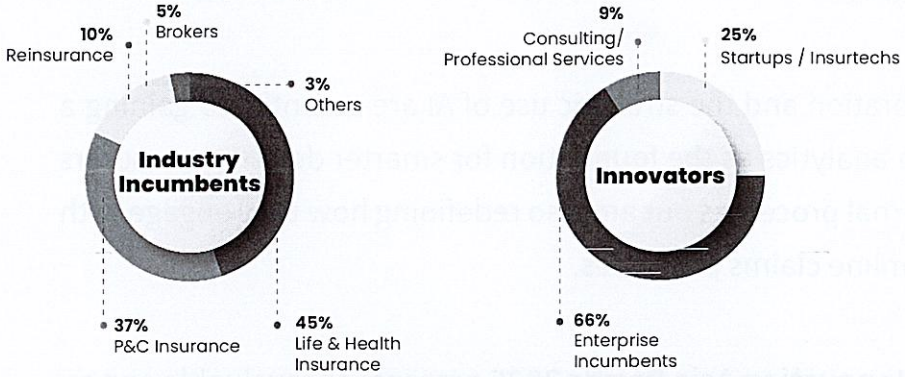
2025 Attendees

1000+

550+	250+	100+
VP+ Level	C-Suite	CEO/Founder



The Insurance Ecosystem



Industry	Percentage
Insurers/Reinsurers/Brokers	55%
Insurtechs/Startups	10%
Technology Solution Providers/ Consultants	25%
Investors	3%
Government/Association	5%
Press & Media/Others	2%



A Truly Regional Event

90%
Unique countries represented by attendees, including Hong Kong, Singapore

10%
International Attendees



Top Countries Represented

Hong Kong, Singapore, Malaysia, India, Japan, China, Australia, Thailand, Indonesia, Philippines

Email: winsonyi@szwgroup.com | Mob:+86 176 0217 8234 | Tel: +86 (0)21 5830 0710– ext.8008
Web: https://www.szwgroup.com/insurance-analytics-and-ai-innovation-asia-pacific-en/

SPEAKERS 2025



Joseph H. L. Chan, JP
Under Secretary for Financial Services and the Treasury
The Government of Hong Kong SAR



Jeferino dos Santos
Chief Actuary
Bermuda Monetary Authority



Orchis Li
General Manager, Hong Kong
Gen Re



Dr Rocky Tung
Director and Head of Policy Research
Financial Services Development Council



Sam Lim
Chief Information Technology Officer
Prudential Hong Kong



Brad Scheepers
Regional Head of Data & AI - Asia
Generali



Sam Zhang
COO, Hong Kong
Zurich Insurance



Gary Ho
Chief Information Officer
AXA Hong Kong and Macau



Dr Yao Yuhui
Chief Data Officer
FWD Group



Syed Moinuddin Ahmed
Additional Managing Director
Green Delta Insurance



John Spence
Managing Director
Asian Capital Advisors



Clarence Wong
Chief Economist
Peak Re



Arthur Siu
Head of Retail Services, Distribution and Operation
Zurich Hong Kong



Neil Tan
Chairman
Artificial Intelligence Association of Hong Kong



Garrett Teoh
Enterprise Architect (Data & AI)
Allianz Asia Pacific



Abhishek Sharma
Group Director of Data & AI Platforms
AIA



Lettie Sin
Director of Client Success & Commercial Strategy
AIFT Enterprise



Sheng Jie Tan
Head of Strategy and Experience
Liberty Mutual Insurance



Shirley Leung
Deputy General Manager
Bank of China (Hong Kong) Limited



Efstratios Tsougenis, PhD
Director Responsible AI & Tech Risk CoE
Prudential plc



Berry Chen
Head of Information Technology Department
Mitsui Sumitomo Insurance (China) Co., LTD.



Son Tran
Chief Information Technology Officer - Vietnam
Prudential



Angela Hunter
Director & Founder
InsureConnect & Protect Consulting Asia Pte.



Sean Deehan
Greater China Divisional Leader, Insurance Consulting & Technology
WTW



Makoto Okubo
General Manager, International Affairs
Nippon Life



Theresa Lin
Senior Vice President, Transformation office
Cathay Financial Holdings



Michael Fiechtner
Head of Group Technology Risk Group Risk & Compliance
AIA Group



Greg Solomon
Actuarial Consultancy & Advisory
Eigengrey



Bin Peng
Assistant General Manager
China HuaNong Property & Casualty Insurance Company



Emil Chan
Co-chair
Hong Kong Digital Finance Association



Derek Ip
Chief Digital and Technology Officer
CTF Life



Charles Chang
Vice President, Head of Digital Platforms
FWD Insurance



Jochen Haug
Former Regional Chief Underwriting Officer
Allianz Asia Pacific



Philip Chau
Regional Director, Marketing Performance & Operations, Asia
Sun Life



Prof. Andy Chun
Professor of Practice (Digital Innovation and Emerging Technologies)
The Hong Kong Polytechnic University

KEY TOPICS

DAY 1

- Insurance Regulation in Asia Pacific 2025
- Future of Insurance in APAC : The Digital and Data Revolution
- Navigating a Disrupted World: Challenges and Growth
- Driving a Data-Driven Culture for Success in the Digital Age
- Navigating the Digital Frontier: Leveraging Data, AI, and Technology for Insurance Growth
- The Power of Collaboration: Building Strategic Partnerships for Success
- Fostering Innovation and Creativity through Collaboration
- Building a Digital Ecosystem for the Future of Insurance
- Insurtech 2.0: Shaping the Future of Insurance
- The New Frontier: Dynamic Data Exchange
- Unleashing the Cloud's Full Potential

A Must Attend Event

DAY2

- Serving Customers on Their Terms: Adapting to Modern Expectations
- Navigating Digital Transformation to Enhance Customer Experience
- Powered by People, Enhanced by Technology: Transforming Underwriting in the Digital Age
- Embracing a Customer-Centric Approach to Drive Product and Service Evolution
- Actuarial Transformation: Accelerating Changes in Product Innovation and Pricing
- Digital Marketing Innovation: Cost Effective Customer Acquisition
- Leveraging Gen-AI for Customer Acquisition and Engagement
- AI-Powered Engagement: Revolutionizing Customer Interaction in the Age of InsurTech
- Revolutionizing Customer Engagement with Data-Driven Personalization
- Creating an Optimal Omni-Channel Experience with Precise and Powerful Insights
- Maximizing Business Value: Driving Digital Transformation Through Data-Driven Insights
- Disruptive Technologies: Enhancing Current Models Meeting Future Needs
- The Role of Data, Technology & AI in Reshaping Traditional Insurance Models
- Gen-AI: Moving from Hype to High-Impact Reality
- Building a Successful Gen AI Strategy for the Future of Insurance
- Harness AI, Automation, and Digitization to Make Claims a True Competitive Advantage
- The Unseen Risks in The Digital Underwriting Process
- Guarding Against Insurance Fraud in the Digital Era
- Case Study:Data Analytics and Machine Learning in Fraud Detection
- Data Protection in Insurance: Compliance Requirements for the Insurance Companies
- Applications for On-premise Data Security in the Insurance Industry

AGENDA

DAY ONE
March 19, 2025

SESSIONS

Session 1:
Facing Digital Reality

Session 2:
Data-Driven Organization

Session 3:
The Power of Collaboration

Session 4:
Digital Insurance Disruption

IIC ASIA 2025 AWARD CEREMONY

DAY TWO
March 20, 2025

SESSIONS

TRACK A: DIGITAL CUSTOMER&CX

Session 1:
Capturing the Digital Customer

Session 2:
Innovative Product Design

Session 3:
AI-Driven CX Innovation

Session 4:
Omnichannel Engagement: Building Digital Customer Loyalty

TRACK B: ANALYTICS & AI INNOVATION

Session 1:
Prioritize Efficiency with Analytics & AI

Session 2:
Gen-AI: Moving from Hype to High-Impact Reality

Session 3:
Predictive Analytics for Risk Management

Session 4:
Data Security & Compliance

DAY ONE, 19 MARCH 2025

0800 **Registration and Morning Tea**

0850 **Opening and Chairman' s Welcome Address**

Session 1: Facing Digital Reality

0900 **Insurance Regulation in Asia Pacific 2025**

- Insurance compliance updates
- Rapidly transforming landscape and regulatory challenges in APAC
- The road ahead for insurers and regulators
- Specific challenges, threats and opportunities

Joseph H. L. Chan, JP, Under Secretary for **Financial Services and the Treasury of the HKSAR Government**

0920 **Harnessing AI and Data Analytics for Growth, Resilience, and Innovation in Financial Services**

Xinming Jin, General Manager of Hong Kong & Gamma BU, CTO (International), **Ping An OneConnect** (Confirming)

0940 **Future of Insurance: The Digital and Data Revolution**

Amos Chan, Chief Operating Officer, **BOC Group Life Assurance**

1000※ **CXO Panel: Navigating a Disrupted World: Challenges and Growth**

- What role can insurers play in addressing global challenges such as climate change and social inequality in the APAC region?
- How can insurers leverage new technologies and AI to innovate products and services that respond to today' s disruptions?
- What strategies can foster public-private partnerships to enhance insurance accessibility, education, and affordability?
- What are the biggest regulatory and market challenges facing APAC insurers, and how can they drive growth in this rapidly changing landscape?

Moderator:

Panelists:

Orchis Li, General Manager, Hong Kong, **Gen Re;** Chairman, **The Hong Kong Federation of Insurers**

Jeferino dos Santos, Chief Actuary, **Bermuda Monetary Authority**

King Leung, Head of Financial Services and Fintech, **Invest Hong Kong**

Clarence Wong, Chief Economist, **Peak Re**

1040 **Networking Coffee Break**

Session 2: Data-Driven Organization

1110 **Driving a Data-Driven Culture for Success in the Digital Age**

- Transform with culture change for digital age
- Cultivate a growth mindset for an empowered workforce

Son Tran, Chief Information Technology Officer, **Prudential Vietnam**

1130 Enabling Digital Transformation and AI through Timely and Ubiquitous Data

Nick Dearden, Field CTO, **Confluent**

1155※ Panel Discussion: Navigating the Digital Frontier: Leveraging Data, AI, and Technology for Insurance Growth

- How can insurers effectively transition from traditional processes to data-driven digital operations?
- What key metrics should be used to measure the success of digitalization?
- How are digital business models transforming product innovation and customer engagement in insurance?
- What role do AI and automation play in driving profitable growth and operational efficiency?
- How can the combination of human expertise and technology accelerate digital transformation in insurance?

Moderator: David Frankenfield, Chief Data and Analytics Officer, **Amplify Health** (Confirming)

Panelist:

Nick Dearden, Field CTO, **Confluent**

Brad Scheepers, Regional Head of Data & AI – Asia, **Generali**

Abhishek Sharma, Group Director of Data & AI Platforms, **AIA**

Reserved for TCS

1240 Networking luncheon

Session 3: The Power of Collaboration

1400※ Panel Discussion: The Power of Collaboration: Building Strategic Partnerships for Success

- How can insurers build strong, reciprocal partnerships with insurtechs and vendors?
- What strategies help bridge cultural differences between collaborating organizations?
- How can insurers stay adaptable to new technologies and changing regulations?
- What are the key factors in creating long-term value through strategic partnerships?
- How should companies measure and reassess the success of their partnerships?

Moderator: John Spence, Managing Director, **Asian Capital Advisors**

Panelist: Makoto Okubo, General Manager, International Affairs, **Nippon Life**

Joyce Lee, Senior Manager of Policy Research, **Financial Services Development Council**

John Zheng, CIO, CTO & Deputy General Manager, **Mitsui Sumitomo Insurance China**

Reserved for SS&C Intralinks

1440 Fostering Innovation and Creativity through Collaboration

- Case study: Unlocking innovation through insurer-insurtech partnerships
- Mutual value creation

- Overcoming challenges together

Reserved for Byteplus

1500 Building a Digital Ecosystem for the Future of Insurance

- Reinventing services through ecosystems
- Driving efficiency and profitability:
- Staying relevant in a digital world

Nipun Grover, Head of Insurance Business Development - APAC & Japan, **AWS**(Confirming)

1520 Leveraging Strategic Partnerships and M&A to Drive Sustainable Insurance Growth

Makoto Okubo, General Manager, International Affairs, **Nippon Life**

1540 Networking Coffee Break

Session 4: Digital Insurance Disruption

1610※ Panel Discussion: Insurtech 2.0: Shaping the Future of Insurance

- Hottest trends on the insurtech horizon
- How are traditional insurers and InsurTech startups collaborating to enhance innovation in the Insurtech 2.0 era?
- What specific roles do AI, blockchain, and machine learning play in transforming traditional insurance processes?
- Disruptive potential: To what extent will Insurtech shake up the industry?
- Customer benefits and rebuilding trust through insurtech innovations

Moderator: Prof Tek Yew Chia, Advisor, **NUS - Asian Institute of Digital Finance**

Panelist: Gary Ho, Chief Information Officer, **AXA Hong Kong and Macau**

Dr. Aftab Hasan, Founder & Chairman, **Global Association of InsureTech Professionals**

Jonathan Roomer, Co-founder and Chief Customer Officer, **YuLife**

1650 Unleashing the Cloud's Full Potential

1710 The New Frontier: Dynamic Data Exchange

1730 IIC ASIA 2025 Award Ceremony

The **IIC Asia Awards** stand as the definitive mark of excellence in the insurance industry, honoring visionary leaders and pioneering organizations that are pushing boundaries and shaping the future of Asia's insurance landscape. Held in conjunction with the annual **InsurInnovator Connect Asia** conference, the Awards showcase groundbreaking innovations and transformative initiatives that drive meaningful progress and elevate industry standards across the region.

DAY TWO, 20 MARCH 2025
TRACK A: DIGITAL CUSTOMER&CX

0800 **Registration and Morning Tea**

0850 **Opening and Chairman' s Welcome Address**

Session 1: Capturing the Digital Customer

0900 **Serving Customers on Their Terms: Adapting to Modern Expectations**

Sheng Jie Tan, Head of Strategy & Experience (Asia Market), **Liberty Mutual Insurance**

0925 **How AI and Technology Enhance the Customer Journey**

Derek Ip, Chief Digital and Technology Officer, **CTF Life**

0950※ **Panel Discussion: Navigating Digital Transformation to Enhance Customer Experience**

- How can insurers effectively meet customer needs and foster strong relationships in a virtual environment?
- How are AI and digital innovations reshaping customer experience and improving efficiency in the insurance industry?
- Omnichannel Experience: Explore how a multi-dimensional approach to technology, channels, and products can enhance the customer experience across various touchpoints
- How can insurers use new and existing data to optimize the customer experience while delivering operational efficiencies?
- Staying competitive with digital solutions

Moderator: TBC

Panelist: Sheng Jie Tan, Head of Strategy & Experience (Asia Market), **Liberty Mutual Insurance**

Andy Tsui, Senior Vice President, Country Head, Hong Kong, **Allied World**

Sam Lim, Chief Information Technology Officer, **Prudential Hong Kong**

Ken Lee, Deputy General Manager - Digital & Innovation, **Bank of China (Hong Kong)**

Soni Srivastava, Regional Head of Corporate Insurance – APAC, **Deutsche Bank**

Reserved for Adobe

1050 **Networking coffee break**

Session 2: Innovative Product Design

1110※ **Panel Discussion: Powered by People, Enhanced by Technology: Transforming Underwriting in the Digital Age**

- How can insurers create customer-centric underwriting policies while maintaining accurate risk assessment?
- How can insurers balance human expertise with AI and automation in the UW process?
- What are the best strategies to overcome data management challenges in underwriting?
- How can AI and machine learning improve risk selection and pricing in underwriting?
- What strategies can insurers use to reduce bottlenecks in the underwriting workflow?

- How can technology partnerships drive innovation and efficiency in the UW process?

Panelist: Syed Moinuddin Ahmed, Additional Managing Director, **Green Delta Insurance**

1140 **Embedded Insurance: Powered by AI**

Sam Lim, Chief Information Technology Officer, **Prudential Hong Kong**

1200 **Actuarial Transformation: Accelerating Changes in Product Innovation and Pricing**

1220 **Networking luncheon**

Session 3: AI-Driven CX Innovation

1400 **Leveraging Gen-AI for Customer Acquisition and Engagement**

Charles Chang, Vice President, Head of Digital Platforms, **FWD**

1420※ **Panel Discussion: Digital Marketing Innovation: Cost Effective Customer Acquisition**

- How is digital marketing evolving with innovations driving customer acquisition?
- The role of digitally embedded insurance in omnichannel distribution
- How can data-driven marketing personalize campaigns across multiple channels to enhance acquisition efforts?
- What strategies can optimize customer acquisition costs while maintaining efficiency in digital and embedded channels?

Moderator: Dr. Henrik Naujoks, Senior Partner, **Bain & Company**

Panelist: Ernest Wang, CEO, **Terra Nova**

Arthur Siu, Head of Retail Services, Distribution and Operation, **Zurich Hong Kong**

Philip Chau, Regional Director, Marketing Performance & Operations, Asia, **Sun Life**

Jared Chew, Regional Head of Agency Development, **Generali Asia**

Shirley Leung, Deputy General Manager, **Bank of China (Hong Kong)**

1500 **Networking coffee break**

Session 4: Omnichannel Engagement: Building Digital Customer Loyalty

1530※ **Panel Discussion: AI-Powered Engagement: Revolutionizing Customer Interaction in the Age of InsurTech**

- How is AI transforming customer engagement in the insurance industry, and what are the most impactful use cases?
- In what ways can AI personalize customer interactions and improve customer satisfaction in the digital insurance landscape?
- How can insurers leverage AI to enhance self-service options and streamline the customer journey?
- Challenges and ethical considerations when using AI for customer interaction
- How can InsurTech companies integrate AI to create seamless, data-driven experiences that foster stronger customer relationships?

Moderator: Leo Lau, Director, MarTech Lead Asia, **Manulife**

Panelist: Michelle Law, Sales Team Lead, **Sleekflow**
Angela Hunter, Director, **InsureConnect & Protect Consulting Asia Pte.**
Berry Chen, Head of IT Department, **Mitsui Sumitomo Insurance (China)**
Laura Cao, Managing Director, Head of Customer Value Management, **Hang Seng Bank**

1620 **Revolutionizing Customer Engagement with Data-Driven Personalization**

1640 **Creating an Optimal Omni-Channel Experience with Precise and Powerful Insights**
Berry Chen, Head of IT Department, **Mitsui Sumitomo Insurance (China)**

1700 **Closing Remark and Close of Conference**

DAY TWO, 20 MARCH 2025
TRACK B: ANALYTICS & AI INNOVATION

0800 **Registration and Morning Tea**

0850 **Opening and Chairman' s Welcome Address**

Session 1: Prioritize Efficiency with Analytics & AI

0900 **Future of Insurance in APAC: The Digital and Data Revolution**

Prof Tek Yew Chia, Advisor, **NUS - Asian Institute of Digital Finance**

0920 **Maximizing Business Value: Driving Digital Transformation Through Data-Driven Insights**

Bin Peng, Assistant General Manager, **China HuaNong Property & Casualty Insurance Company**

0940 **Demo showcase**

Reserved for Dyna.AI

0950※ **Panel Discussion: The Role of Data, Technology & AI in Reshaping Traditional Insurance Models**

- How are insurers leveraging AI to enhance customer experience and optimize core processes like underwriting and claims?
- How collaborations between insurers and technology partners can revolutionize the insurance landscape and drive innovation?
- Practical advice on solving the top three challenges of implementing Generative AI in insurance operations.
- How data, AI, and digital technologies can drive sustainable growth through improved product development, pricing, and risk management?

Moderator: Sean Deehan, Greater China Divisional Leader, Insurance Consulting & Technology, **WTW**

Panelist: Tarik Dadi, CEO, **Qantev**

Brad Scheepers, Regional Head of Data & AI – Asia, **Generali**

Dr. Yuhui Yao, Group Chief Data Officer, **FWD Insurance**

Berry Chen, Head of IT Department, **Mitsui Sumitomo Insurance (China)**

1030 **Networking coffee break**

Session 2: Gen-AI: Moving from Hype to High-Impact Reality

1100※ **Panel Discussion: Gen-AI: Moving from Hype to High-Impact Reality**

- How is Gen-AI reshaping core insurance processes like underwriting, claims processing, and customer service, and what tangible benefits are being realized?
- What are the real capabilities of Gen-AI for insurers, and what limitations should companies be aware of to avoid falling into the hype?

- Challenges in integrating AI within insurance workflows, and how can insurers address risks such as data privacy, ethical concerns, and regulatory hurdles?
- How can insurers develop and implement a meaningful AI strategy that delivers sustainable, scalable results across the value chain?

Panelist: Sam Zhang, COO, Hong Kong, **Zurich Insurance**

Jochen Haug, former Regional Chief Underwriting Officer, **Allianz Asia Pacific**

Son Tran, Chief Information Technology Officer, **Prudential Vietnam**

Neil Tan, Chairman, **Artificial Intelligence Association of Hong Kong**

Michael Fiechtner, Head of Group Technology Risk Group Risk & Compliance, **AIA**

Reserved for Squirro Asia

1140 Building a Successful Gen AI Strategy for the Future of Insurance

- Regulatory challenges and growth opportunities
- Business goals and customer pain points
- Revolutionize insurance processes

1205 Data Enablers for Reliable Gen-AI

Abhishek Sharma, Group Director of Data & AI Platforms, **AIA**

1230 Networking luncheon

Session 3: Predictive Analytics for Risk Management

1400※ Panel Discussion: Harness AI, Automation, and Digitization to Make Claims a True Competitive Advantage

- How is AI streamlining claims processing and fraud detection?
- What benefits can automation bring to claims processing and customer satisfaction?
- How can insurers leverage data to improve claims outcomes in challenging market conditions?
- What role do mobile solutions play in enhancing the claims experience for customers?

Moderator: Reserved for SS&C Blue Prism

Panelists: Garrett Teoh, Enterprise Architect (Data & AI), **Allianz Asia Pacific**

Syed Moinuddin Ahmed, Additional Managing Director, **Green Delta Insurance PLC**

Greg Solomon, Actuarial Consultancy & Advisory, **Eigengrey**

Eve Fung, Regional Head of Claims, **Generali Asia**

1440 Transforming General Insurance with AI-Powered Reserving: Innovations, Challenges, and Future Outlook

Justine Poon, Director, Asia Pacific, Insurance Consulting & Technology, **WTW**

Raphael Li, Senior Consultant, Insurance Consulting & Technology, **WTW**

1500 Case Study: Data Analytics and Machine Learning in Fraud Detection

Efstratios Tsougenis, PhD, Global Head Data & A.I. Strategy, **Prudential plc**

1520 **Networking coffee break**

1540※ **Panel Discussion: Guarding Against Insurance Fraud in the Digital Era**

- What emerging fraud trends are driven by advancements in digital technology?
- How can AI and data analytics be leveraged to detect and prevent insurance fraud?
- How are changing consumer attitudes influencing the fight against insurance fraud?
- Why is collaboration between insurers and regulatory bodies crucial for combating fraud?
- What proactive steps can both insurers and consumers take to guard against fraud?

Panelists:

Efstratios Tsougenis, PhD, Global Head Data & A.I. Strategy, **Prudential plc**

David Lu, Chief Medical Officer, Asia, **Swiss Re**

Session 4: Data Security & Compliance

1610 **Panel Discussion: How Insurance Industry Can Use AI Safely and Ethically: Safeguarding Large Language Models**

- How can LLMs enhance efficiency in insurance while ensuring security?
- What are the key measures to protect sensitive customer data in AI systems?
- How can insurers avoid bias and ensure fairness and transparency in AI deployment?
- What is the impact of AI regulations on insurance, and how can companies ensure compliance?
- How can insurers address future AI security threats while driving innovation?

Moderator: Prof. Andy Chun, Professor of Practice (Digital Innovation and Emerging Technologies), **The Hong Kong Polytechnic University**

Panelist:

Son Tran, Chief Information Technology Officer, **Prudential Vietnam**

Lettie Sin, Director of Client Success & Commercial Strategy, **AIFT Enterprise**

Dr Chris Ding, Adjunct professor, **University of Melbourne**

Guillaume Huet, Board Member, **Fintech Association of Hong Kong;** Director - **Accenture Financial Services**

1640 **Data Protection in Insurance: Compliance Requirements for the Insurance Companies**

Michelle Ip, CEO, **AIFT Enterprise**

1700 **Applications for On-premise Data Security in the Insurance Industry**

Reserve for Sapiens

1720 **Closing Remark and Close of Conference**