



### **YOSHIHIRO KAWAI**

*IAIS Secretary General*

Yoshihiro Kawai has held the position of IAIS Secretary General since 2003. He joined the IAIS in 1998 as Deputy Secretary General and has been instrumental in the fast and dynamic growth of the Association.

Yoshihiro's professional career began with Tokio Marine and Fire Insurance Company and the Ministry of Labour, Tokyo. He later served on the Secretariat for the OECD Insurance Committee in Paris for four years. From 1995 until 1998, he acted as Advisor to the Minister of Finance and the President of the Insurance Supervisory Authority in Warsaw.

Yoshihiro earned his PhD in 2000 from City University, London, with his thesis on *The reform of insurance supervisory systems for economies in transition*. His PhD was preceded by a BA in Education and Sociology from the University of Tokyo and a MBA with a specialisation in Economics and Finance from INSEAD.

As part of his IAIS duties, he is also an active member of the Financial Stability Board.



### **GOVERNOR MUHAMMAD BIN IBRAHIM, FCB**

*Bank Negara Malaysia*

Muhammad bin Ibrahim is the Governor of Bank Negara Malaysia.

Appointed in May 2016, Governor Muhammad is also the Chair of the Bank's Monetary Policy Committee and Financial Stability Committee. In the course of more than three decades at the central bank, his experience spans a multitude of areas, including banking regulation and supervision, strategic planning, payment systems, insurance, offshore banking, crisis resolution, treasury and financial markets. In particular, Governor Muhammad steered a number of key initiatives to develop the domestic and regional bond markets. He was also actively involved in promoting regional financial integration in ASEAN and enhancing the regional crisis management framework. During the Asian Financial Crisis, Governor Muhammad spearheaded the recapitalisation of financial institutions as Managing Director of Malaysia's recapitalisation agency.

Governor Muhammad is presently the Co-Chair of the Financial Stability Board Regional Consultative Group for Asia with the Governor of the Reserve Bank of Australia. From 2012 to 2014, Governor Muhammad also served as the Chairman of the Irving Fisher Committee (IFC) on Central Bank Statistics of the Bank for International Settlements where he strengthened collaboration with other international statistical institutions.

Governor Muhammad holds postgraduate qualifications from Harvard University and the International Islamic University Malaysia. He is a Fellow of the Asian Institute of Chartered Bankers and a member of the Malaysian Institute of Accountants.



#### **JONATHAN DIXON**

*IAIS Secretary General-designate*

Jonathan Dixon is IAIS Secretary-General-designate. Previously, Jonathan served as Deputy Executive Officer for Insurance at the Financial Services Board (FSB), South Africa. He was appointed to this position by the Minister of Finance in April 2008. Prior to joining the FSB in 2008, he was Chief Director: Financial Sector Policy at the National Treasury of South Africa.

**Moderator**

Jonathan has served as a member of the IAIS Executive Committee and as IAIS Regional Co-ordinator for the Sub-Saharan Africa region. He also served as chair of the IAIS Implementation Committee. He has served as chair of the Governing Body of the Access to Insurance Initiative (A2II), a joint initiative of the IAIS and the Microinsurance Network aimed at strengthening insurance supervision in emerging and developing markets.

Jonathan is a Chartered Financial Analyst (CFA). He holds a Master of Science (MSc) in Economics from the London School of Economics and a Bachelor of Science (BBusSci), Economics Honours, from the University of Cape Town



***Panellist***

## **PETER BRAUMÜLLER**

*Chair, IAIS Executive Committee, 2008-14; Managing Director, Insurance and Pension Supervision, Austrian Financial Market Authority*

Peter Braumüller is Managing Director for Insurance and Pension Supervision at the Austrian Financial Market Authority (FMA). Before joining the newly established FMA in 2002, he has worked for the Austrian Ministry of Finance since 1983. In 1999, Peter was appointed head of Insurance Supervision after having served as head of unit for financial analysis, on-site inspections and accounting for more than five years.

Peter has had a distinguished career in the international arena. In the IAIS, he served as Vice Chair of the Technical Committee from early 2007 to October 2008 and as Chair of the IAIS Financial Stability Committee from 2009 to early 2013. From 2008 until 2014 he served as Chair of the IAIS Executive Committee. In the EU, he held the position of Vice Chair of CEIOPS from 2007 to 2009. From January 2011 until December 2014, Peter was a member of the EIOPA Management Board and, since January 2015, has been the Alternate Chair of EIOPA. He is a member of the IAIS and IOPS Executive Committees and is Chair of the IAIS Budget Committee.

Peter has degrees in law from the University of Vienna and actuarial science from the University of Technology in Vienna.





**Panellist**

## **FELIX HUFELD**

*Chair, IAIS Executive Committee, 2014-15; President, German Federal Financial Supervisory Authority (BaFin)*

Felix Hufeld is President of the German Federal Financial Supervisory Authority (BaFin). Previously, Felix served as Chief Executive Director of Insurance Supervision at BaFin. Before joining BaFin, he was Partner at Westlake Partners. From 2001 to 2010, Felix served as Chief Executive Officer of Marsh Germany, Austria and Northern Europe of Marsh & McLennan Companies Inc.

Prior to joining the insurance sector, Felix worked from 1999 to 2001 at Dresdner Bank as Global Head Group Corporate Development. Prior to that, he worked at The Boston Consulting Group (BCG) for almost eight years, in the end as a Principal, primarily focusing on the financial services industry as well as attorney focusing on corporate and tax law.

Felix studied law in Freiburg and received a Master in Public Administration at Harvard University. He is a member of the Supervisory Board of the Single Supervisory Mechanism (SSM) and of the Group of Governors and Heads of Supervision (GHOS), the oversight body of the Basel Committee on Banking Supervision.

## **VICTORIA SAPORTA**

*Chair, IAIS Executive Committee; Executive Director, Prudential Policy Directorate, Bank of England*

Victoria Saporta is Executive Director of Prudential Policy Directorate at the Bank of England. Victoria has held a number of positions in prudential policy, financial stability and monetary analysis in a career spanning over 20 years at the Bank of England. She was at the heart of the macro prudential and micro prudential policy reforms undertaken by the Bank after the global financial crisis.

Victoria has represented the Bank on numerous international committees dealing with central banking and regulatory issues. Victoria is currently Chair of the IAIS Executive Committee.

She holds a PhD in Economics, MPhil in Finance from the University of Cambridge and a BSc in Mathematical Economics and Econometrics from the London School of Economics. She has published a number of articles in books, professional journals and Bank of England publications.



**Panellist**



**Moderator**

### **NORMA ALICIA ROSAS**

*President of the Insurance and Surety National Commission of Mexico (CNSF), Mexico*

Norma Alicia Rosas is the President of the Insurance and Surety National Commission of Mexico (CNSF); member of the IAIS Executive Committee; Chair of the Board of Directors of the Latin American Insurance Supervisors Association (ASSAL); Chairman of the OECD Insurance and Private Pensions Committee and member of the Insurance Regulation Committee of the International Actuarial Association. She is also a member of the Mexican Financial Stability Board.



**Panellist**

### **BRENDA J. CUDE**

*Professor and the Undergraduate Coordinator in the Department of Financial Planning, Housing and Consumer Economics at the University of Georgia (USA)*

Brenda J. Cude is a Professor and the Undergraduate Coordinator in the Department of Financial Planning, Housing and Consumer Economics at the University of Georgia. She earned a PhD in Consumer Economics at Purdue University. She also is the director of the University of Georgia, Center for Economic Education.

Brenda has served as a funded consumer representative to the National Association of Insurance Commissioners since 1994 and on the Board of Directors for the Consumer Participation Programme since 1996. A specific area of expertise is consumer communication through websites, disclosures, and information/education targeted to consumers. She was a member of the Federal Advisory Committee on Insurance from 2014-16.

Brenda's primary research interests are in consumer decision-making, with an emphasis in personal financial literacy. She has published more than 200 articles and presented more than 80 papers at professional conferences. She is a member of several academic journal editorial boards.

Brenda has been engaged in outreach throughout her career. From 1986 through 1998, she was a state extension specialist in Consumer Economics at the University of Illinois. In Georgia, she was the Statewide Coordinator of the Georgia Peer Financial Counseling Programme from 2004 to 2010.

Brenda has served in a variety of capacities representing consumers. The most recent of these are Public Member of the American National Standards Institute–Conference for Food Protection Accreditation Committee (2007-2014); the Board of Directors, Insurance Marketplace Standards Association (2006-2011); and the Direct Selling Education Foundation Board, 2011-2016.

She has received numerous teaching recognitions, including ones from the University of Georgia and the University of Illinois, the Direct Selling Education Foundation, and the American Council on Consumer Interests.



## **MIMOZA KAÇI**

*Deputy Executive Director and Board Member, Albanian Financial Supervisory Authority (AFSA)*

**Panellist**

Mimoza Kaçi is the Deputy Executive Director and a Board Member of the Albanian Financial Supervisory Authority (AFSA). She was appointed by the Albanian Parliament in December 2014 with a four-year mandate. Mimoza has previous experiences in public administration and in the academic sector. Her academic career started in 2007 as Assistant Professor in the Financial Department at the Faculty of Economy, University of Tirana. In 2010, she continued her academic career at the European University of Tirana as Assistant Professor in the field of Corporate Finance, Investments, Risk Management, and with active contribution in research on economics and finance.

Since 2015, Mimoza has been leading the implementation unit of the project on capital market development and strengthening supervision capacities of AFSA. She is also leading the Country Team - *Albania* in the project on Inclusive Insurance initiated by the Access to Insurance Initiative. Ms. Kaçi is a member of IAIS Implementation Committee and represents AFSA in its meetings and working groups.

Mimoza graduated in 2005 from the Vienna University of Economics and Business, Austria, with a focus on Financial Markets. She also holds a PhD in Finance from the Faculty of Economy, University of Tirana, Albania. She is author and co-author of several publications in the field of economics and finance. Her research work has been presented in numerous international conferences.





**Panellist**

## **ANTONIS MALAGARDIS**

*Programme Director, GIZ Regulatory Framework  
Promotion of Pro-poor Insurance Markets in Asia (RFPI  
Asia), Philippines*

Antonis Malagardis, joined GIZ in 2009 as Programme Manager of the Microinsurance Innovations Programme for Social Security (MIPSS) in the Philippines. In January 2013, he was nominated Programme Director of a BMZ funded regional Programme on Regulatory Framework Promotion of Pro-poor Insurance Markets in Asia' (RFPI Asia), which aims to advise insurance regulators/supervisors as well as selected insurance companies in seven countries in Asia on inclusive insurance, strengthen the capacity development of their staff and enhance knowledge sharing on insurance for the low-income people.

Antonis' assignments as advisor in 24 countries covered risk management, social insurance, pension finance, health finance, public-private partnerships, microfinance and microinsurance and, lately, climate finance schemes at the policy design, supervision and product development level.

Born in Athens Greece, he studied law and economics at the University of Athens and received his PhD in Berlin in the field of Institutional Economics on the topic of "Sovereign risk and insolvency of states" (1989).





**Moderator**

## **VICTORIA SAPORTA**

*Chair, IAIS Executive Committee; Executive Director,  
Prudential Policy Directorate, Bank of England*

Victoria Saporta is Executive Director of Prudential Policy Directorate at the Bank of England. Victoria has held a number of positions in prudential policy, financial stability and monetary analysis in a career spanning over 20 years at the Bank of England. She was at the heart of the macro prudential and micro prudential policy reforms undertaken by the Bank after the global financial crisis.

Victoria has represented the Bank on numerous international committees dealing with central banking and regulatory issues. Victoria is currently Chair of the IAIS Executive Committee.

She holds a PhD in Economics, MPhil in Finance from the University of Cambridge and a BSc in Mathematical Economics and Econometrics from the London School of Economics. She has published a number of articles in books, professional journals and Bank of England publications.



**Panellist**

## **ALBERTO CORINTI**

*Chair, IAIS Systemic Risk Assessment Task Force; Member, Board of Directors, Institute for the Supervision of Insurance (IVASS) (Italy)*

Alberto Corinti has been a Member of the Institute for the Supervision of Insurance (IVASS) Board of Directors since 1 January 2013. He also serves as a Member of the EIOPA Management Board and Quality Control Committee, and Chair of the Systemic Risk Assessment Task Force for the IAIS.

Alberto has served in many different capacities, including head of the Brussels office of the financial services consulting firm Promontory Financial Group (2011-2012), where he coordinated its global activity in the insurance field; Deputy Director General and Director of Economic and Finance of the European Federation of Insurance Undertakings (now Insurance Europe) (2007-2011); Secretary General of the then newly-established CEIOPS (now EIOPA)(2004-2007); various positions at ISVAP (1991-2004); visiting professor of "Economics of insurance companies" at the University of Macerata (1999-2004); and since 2012, holding lectures on insurance in the "Management of Financial Institutions" course at the Bocconi University of Milan. Alberto regularly contributes as a speaker at seminars and conferences on the insurance industry and is the author of numerous publications.

After graduating in Economics and Commerce at the "La Sapienza" University of Rome (1982) and qualifying as a chartered accountant, Alberto worked for eight years in a medium-sized Italian insurance company, dealing with accounting and balance sheets. He is a member of the Italian Association of Financial Analysts.



**Panellist**

## **ELISE LIEBERS**

*Acting Chair, IAIS Financial Stability and Technical Committee; Senior Director, Financial Regulatory Affairs International Policy and Market Surveillance, National Association of Insurance Commissioners (NAIC)*

Elise Liebers joined the National Association of Insurance Commissioners (NAIC) in the fall of 2010. She is the Senior Director, Financial Regulatory Affairs International Policy and Market Surveillance. In her role, among other responsibilities, she focuses on national and international projects related to financial stability. Elise is currently serving as Acting Chair of the IAIS Financial Stability and Technical Committee. Nationally, Elise supports Director Hartt in his role as the state insurance regulators' representative on the Financial Stability Oversight Council.

Before joining the NAIC, Elise worked at the Federal Reserve Bank of New York in the Financial Sector Policy and Analyses division within Banking Supervision where she was responsible for the evaluation of the risks and risk management at bank holding companies with insurance-related activities. In addition, Elise was responsible for assessing the risks posed by the insurance sector in their interactions with the broader financial markets. While at the Federal Reserve Bank, Elise participated in various projects of the Joint Forum.

Prior to joining the Federal Reserve Bank, Elise was the Deputy Chief Actuary for the New York Insurance Department where she was responsible for evaluating the adequacy of the loss reserves of property and casualty companies licensed in the state. She was actively involved in developing the NAIC Risk Based Capital formula and represented the New York Insurance Department on various NAIC taskforces.

Elise is a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries. Over the years, she has served on various Academy committees as well as served on the Academy's Board of Directors. Elise holds a BSc in Mathematics





**Panellist**

## **EKREM SARPEN**

*Acting Chair, IAIS Implementation Committee; Chief Bilateral Relations Liaison and Senior International Relations Policy Advisor, National Association of Insurance Commissioners (NAIC)*

Ekrem Sarper is the Acting Chair of the IAIS Implementation Committee and Coordination Group; and the Chief Bilateral Relations Liaison and Senior International Relations Policy Advisor for the National Association of Insurance Commissioners (NAIC) in its Executive Office in Washington, D.C.

As Acting Chairman of the IAIS Implementation Committee, Ekrem oversees the assessment activity and implementation monitoring of the Insurance Core Principles (ICPs) and the policy measures for Global Systemically Important Insurers (G-SIIs). He also provides strategic guidance to the IAIS Secretariat on other IAIS implementation-related issues.

Since 2009, Ekrem has had broad international regulatory affairs responsibilities and extensive collaboration with international regulators at the NAIC. He works closely with U.S. state insurance commissioners on international standard setting and ensuring their alignment with domestic objectives. Furthermore, he leads NAIC member interactions with foreign regulators and oversees frequent regulatory dialogues and technical assistance programmes in emerging markets such as Latin America and Asia.

Prior to joining the NAIC, Ekrem served as Director, International Trade for the Coalition of Service Industries, and as a Senior Research Associate at the Stern Group. He has a Bachelor of Arts (Hons.) in Economics and French from Kingston University, London, and his Masters degree in International Commerce and Policy from George Mason University, Fairfax, Virginia



### **WOODY MO**

*President and Chief Executive Officer, eBaoTech*

Woody Mo has served as President and Chief Executive Officer of eBaoTech Corporation since co-founding the company in 2000 with a company mission to make insurance easy. Today, eBaoTech has become a global leader in insurance technology, providing digital solutions to insurance industry worldwide and serving clients in over 35 countries across Asia Pacific, EMEA and the Americas.

Prior to co-founding eBaoTech, Woody worked at McKinsey & Company as a management consultant, providing consulting services to leading insurance and technology companies in Asia.

Before McKinsey, Woody worked at the IBM T. J. Watson Research Center as a leading scientist.

Woody holds a PhD in physics from the University of Wisconsin-Madison, and MSc and BSc degrees from Zhongshan University, China.



**Moderator**

### **YOON YEW KHUEN**

*Director of Insurance Development, Bank Negara Malaysia*

Yoon Yew Khuen is the Director of Insurance Development at Bank Negara Malaysia. He leads a team that formulates policies to develop the insurance sector in Malaysia. The department's immediate priority is the orderly implementation of recent liberalisation measures, particularly the removal of motor and fire insurance tariffs. Other areas of focus include developing a more inclusive insurance system to address the protection gap, making insurance more efficient and accessible through new technologies, and ensuring that the insurance sector supports businesses moving up the value chain.

Previously Yew Khuen was an Actuary in the Insurance and Takaful Supervision Department, and involved in developing Malaysia's risk based capital and policies on capital adequacy assessment and stress testing.



**Panellist**

### **BIRNY BIRNBAUM**

*Executive Director, Center for Economic Justice*

Birny Birnbaum serves as an economic adviser to and Executive Director for the Center for Economic Justice, a Texas non-profit organization, whose mission is to advocate on behalf of low-income consumers on issues of availability, affordability, accessibility of basic goods and services, such as utilities, credit and insurance.

Birny has served as Chief Economist at both the Texas Office of Public Insurance Counsel and the Texas Department of Insurance. At the Texas Department of Insurance his responsibilities included policy research as well as developing data collection programmes for market surveillance and the analysis of insurance market for competition. He is the author of numerous reports on consumer-related insurance subjects and has served for many years as a designated Consumer Representative at the National Association of Insurance Commissioners (NAIC). He is a member of the U.S. Federal Advisory Committee on Insurance.

Birny holds Master's degrees from the Massachusetts Institute of Technology in Management and in Urban Planning, and an Advanced Market Conduct Management certification from the Insurance Regulatory Examiners Society.





**Panellist**

## **EMMA CURTIS**

*Group Senior Manager - Insurance, Australian Securities and Investments Commission's stakeholder team - Deposit Takers, Credit and Insurers*

Emma Curtis is Group Senior Manager – Insurance, in the Australian Securities and Investments Commission's (ASIC) stakeholder team - Deposit Takers, Credit and Insurers (DCI). She manages a team of managers and specialists.

ASIC is Australia's corporate, markets and financial services regulator.

A key strategic priority of ASIC is to promote investor and financial consumer trust and confidence. The DCI team has primary responsibility for the conduct oversight of insurance companies (life and general), retail banks, credit unions, building societies, credit providers, mortgage brokers and other credit intermediaries. Emma has oversight of the life and general insurance work undertaken by the DCI team. Prior to joining ASIC in 2009, Emma held senior in-house legal roles in various financial services firms engaged in banking, life and general insurance, and funds management. She has practised law for over 20 years, working in a prominent Sydney law firm before moving into senior in-house legal and compliance roles.

Emma holds a Master of Law and Management from the University of New South Wales, and a Bachelor of Arts (Hons) and a Bachelor of Law (Hons) from the University of Sydney.



**Panellist**

## **DON FORGERON**

*President and CEO, Insurance Bureau of Canada; Chair,  
GFIA Disruptive Technology Working Group*

The President and CEO of Insurance Bureau of Canada since 2009, Don Forgeron has a successful track record of more than 25 years in the property and casualty insurance industry. He has a strong foundation in the public and private sectors, having worked for Alberta's Department of Environment and the National Research Council in Nova Scotia early in his career.

As President and CEO of the Insurance Bureau of Canada, Don works with governments and key stakeholders across the country to build a strong, stable property and casualty industry and a stronger and safer Canada. He is leading a national conversation on the need to better prepare Canada for an earthquake and he continues to push for a national dialogue with governments and consumers on the need for severe weather adaptation.

Don is active internationally on behalf of Canada's property and casualty insurance industry to provide input to international regulatory bodies. He is a founding member of the Global Federation of Insurance Associations and leads an international working group focused on disruption.



**Panellist**

## **LEE NG**

*Chief Operating Officer, LumenLab (a MetLife innovation centre) Singapore*

Lee Ng joined MetLife in February 2015 as Chief Operating Officer of LumenLab, a MetLife innovation centre, in Singapore. Also, as Vice President of Innovation, Lee is responsible for leading the Innovation Management Office of the first-of-its-kind innovation centre in the life insurance industry. The goal of this initiative is to launch disruptive new business models and capabilities for MetLife Asia.

Prior to joining MetLife, Lee worked in Silicon Valley for twenty years. Her last assignment there was as Director of Venture Technology with Siemens. Before Siemens, Lee worked on New Business Creation for Agilent Technologies as the Business Director. Lee's responsibilities included start-up management, where she led entrance to new markets with start-ups, and budget management, where she was accountable for \$50M at Agilent labs, and also emerging markets, in which she piloted efforts to discover new markets in China and emerging economies.

Lee spent the early part of her career with Hewlett-Packard, initially as Manufacturing Development Engineer/Scientist and then as Technology/Business Consultant for Product Generation Solutions.

Lee holds a BSc in Mechanical Engineering from the University of Texas at Austin, and both Master's and PhD degrees in Materials Engineering from the Massachusetts Institute of Technology, with a minor in Business.





**Panellist**

## **TED NICKEL**

*Insurance Commissioner, State of Wisconsin (USA);  
President, National Association of Insurance  
Commissioners (NAIC)*

Governor Scott Walker appointed Ted Nickel as Commissioner of Insurance for the state of Wisconsin (USA) on January 3, 2011. The Office of the Commissioner of Insurance regulates the business of insurance in Wisconsin. The office has a staff of 153 and is responsible for examining industry financial solvency and market conduct, licensing agents, reviewing policy forms for compliance with state legislation, investigating consumer complaints and providing consumer information. In addition to its regulatory duties, the office administers the State Life Insurance Fund, the Local Government Property Insurance Fund, and the Injured Patients and Families Compensation Fund.

Ted became president of the National Association of Insurance Commissioners (NAIC) in January 2017. He currently serves on the Executive (EX) Committee, Cybersecurity (EX) Task Force, Government Relations (EX) Leadership Council, International Insurance Relations (EX) Leadership Group and Internal Administration (EX1) Subcommittee. He is a member of the NAIC American Indian and Alaska Native Liaison Committee and serves on several other NAIC task forces and committees. In addition, he chairs the Mortgage Guaranty Insurance (E) Working Group.

Ted is also active in the International Association of Insurance Supervisors (IAIS). He serves as a member of the Executive Committee and the Audit and Risk Committee. Additionally, he chairs the Site Selection Committee. In August 2014, he was appointed to the Federal Advisory Committee on Insurance, which serves as an advisory committee to the Federal Insurance Office (FIO).

Ted earned a BSc degree in Business Administration with a concentration in finance from Valparaiso University.



**Moderator**

### **JESSICA CHEW CHENG LIAN**

*Assistant Governor, Bank Negara Malaysia*

Jessica Chew joined BNM in 1993 and has served in various capacities in the formulation of prudential and strategic policies for the banking and insurance sectors. She was involved in the preparation of the Financial Sector Masterplan and the formulation of financial sector liberalisation strategies as part of the World Trade Organisation and Free Trade negotiations. She was also involved in the establishment of the deposit insurance system in Malaysia and formulation of human capital development strategies for the financial sector.

Prior to her appointment, Jessica was the Director of the Prudential Financial Policy Department.

Jessica holds a Bachelor of Commerce degree with a major in accounting and finance from the University of Melbourne, Australia. She is an advisor member of the Malaysian Accounting Standards Board and a member of the Governance and Compliance Subcommittee of the International Association of Insurance Supervisors.



**Panellist**

## **CAROLINE DA SILVA**

*Deputy Registrar, Financial Advisory & Intermediary Services (FAIS)*

*Financial Services Board, South Africa*

Caroline Da Silva joined the Financial Services Board in September 2013 as Deputy Executive Officer. In this role, Caroline is the Deputy Registrar of FAIS and supervises all financial service providers across all of the financial services sectors. She is also responsible for consumer education at the FSB. In 2013, Caroline was appointed to the governing body of a new international organisation of financial consumer protection supervisory authorities aimed at advancing the G20's financial consumer protection agenda.

Prior to this appointment, Caroline worked in the insurance industry for the last 27 years holding various positions in both the broking and underwriting disciplines as well as serving as Deputy CEO of The South African Insurance Association. She resigned as an executive of Mutual and Federal Insurance company, where she headed up sales, to join the Financial Services Board. Throughout the 27 years in the industry, Caroline was actively involved in regulation and sat on a number of board and advisory committees appointed by various Ministers. She was appointed to the FAIS Advisory Board 10 years ago so is not new to the FAIS environment.

Caroline also served on the South African Law Commission task team for the drafting of POPI – appointed by the Minister of Justice; the Board of SASRIA – appointed by the Minister of Finance; Manager and later Chair of the South African Nuclear Pool Road Safety Board – appointed by the Minister of Transport; and various other insurance company boards





**Panellist**

## **ZAINAL ABIDIN MOHD. KASSIM**

*Senior Partner, Actuarial Partners, Kuala Lumpur*

Zainal is the Senior Partner at Actuarial Partners Consulting Sdn Bhd. He has been a consulting actuary with the company since 1982. His 35 years of consulting experience spans the full spectrum of actuarial services, including life and general insurance consulting, family and general takaful consulting, retirement benefit consulting and investment consulting.

Zainal is a pioneer in takaful having been involved in the takaful industry since its establishment in Malaysia in 1986. In recognition of his involvement in the development of takaful, he was presented with the Lifetime Achievement Award at the 2017 International Takaful Summit in London. As part of his extensive experience in insurance and takaful consulting, Zainal has consulted and presented on microinsurance and microtakaful in several countries. One was a project to design an agriculture microtakaful product in Kenya and, more recently, consult on microinsurance regulation in Cambodia.

Zainal is a Fellow of the Institute of Actuaries of the United Kingdom and an Associate of the Society of Actuaries in the United States. He is also a past president of the Actuarial Society of Malaysia



**Panellist**

## **JUAN PAZO**

*Superintendent of Insurance, Argentina*

Juan Pazo is the Superintendent of Insurance of the Republic of Argentina. Before his current appointment in early 2017, Juan served as Chief-of-Staff of the Financial Information Unit, Argentina's supervisor and regulating agency of AML/FT. He served in this role from late 2015 to early 2017.

Prior to joining the public sector, Juan worked as a corporate attorney advising in a wide range of business and corporate transactions. He also served as an executive director in local companies.



**Panellist**

## **OLGA SPECKHARDT**

*Head of Global Insurance Solutions, Syngenta Foundation for Sustainable Agriculture*

Olga Speckhardt has many years of experience in international reinsurance and insurance. She holds a degree in law and has a solid background in underwriting and in the development of regulatory strategies for international insurance supervisory standards. Olga is responsible for developing the Syngenta Foundation microinsurance initiatives globally, together with international reinsurance/insurance partners, governments, stakeholders and investors. These form a crucial factor for the success and sustainability of the Foundation's microinsurance programme. Olga additionally is a Member of the Board of ACRE Africa and Chairwoman of the Swiss Capacity Building Facility.



**Panellist**

## **FIONA STEWART**

*Global Lead for Insurance and Pensions, The World Bank*

Fiona Stewart, Global Lead for Insurance and Pensions, is part of the Senior Management Team in the World Bank's Finance & Markets Global Practice. Fiona provides policy advice on pension reform to governments around the world, and is currently working on projects in East and Southern Africa, Indonesia and Georgia. Previously, she worked for the OECD's Financial Affairs Division for eight years and led the Secretariat of the International Organisation of Pension Supervisors (IOPS). Prior to working at the OECD, Fiona worked in the pension fund industry. As head of American Express Asset Management in Japan, she was responsible for investing \$2bn in Asian equity markets, and, as part of an international team, for managing \$20bn globally.

Fiona holds degrees from Oxford and Johns Hopkins Universities and a Chartered Financial Analyst qualification. She also served on the advisory board of one of the OECD's own pension funds.