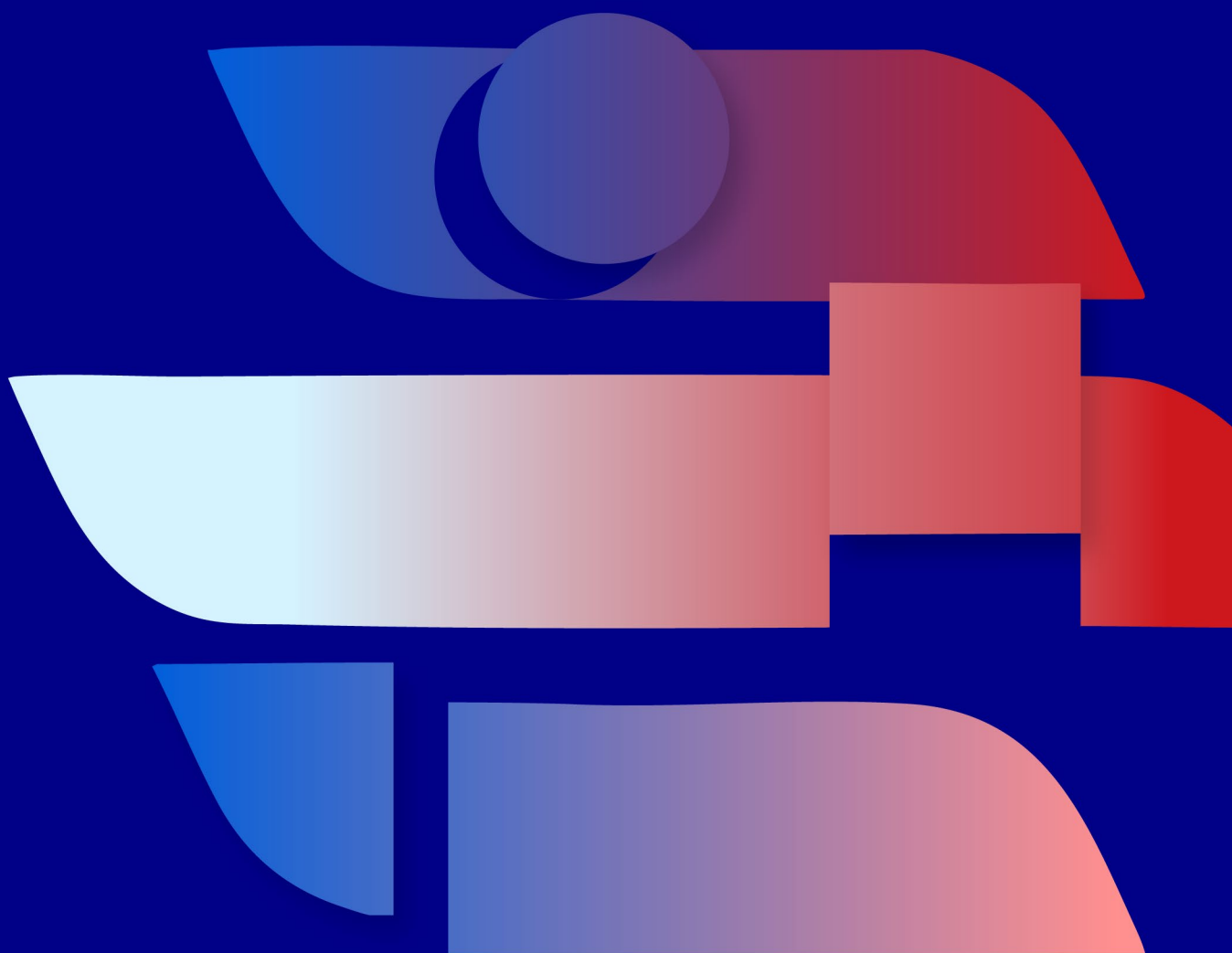


Two Years of GAIP:
**ACHIEVEMENTS
& REFLECTIONS**



'Two Years of GAIP: Achievements and Reflections' provides a comprehensive account of GAIP's journey from its conception to the present, capturing our key milestones and progress achieved over the past two years. This publication also highlights GAIP's steadfast efforts to address protection gaps and build risk resilience across Asia, showcasing our initiatives, impactful collaborations, and thought leadership that have defined our role within the insurance sector. While these endeavours highlight our progress, they also underscore the ongoing need to tackle Asia's unique challenges, such as disaster-prone geographies, emerging risks, and underinsured populations. By fostering collaboration, facilitating innovative solutions and driving meaningful dialogues, GAIP continues to focus its efforts on narrowing Asia's protection gaps and ensuring a more resilient future for the region.

6

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Message from the Chairman & CEO



As we close out an exciting and impactful year at GAIP, we reflect on how far we have come in advancing our mission to narrow protection gaps and build risk resilience across Asia. Since GAIP's conception in 2018, our journey has been defined by growth, collaboration, and unwavering dedication to strengthening the region's insurance sector. What began as an initiative by the Monetary Authority of Singapore (MAS) to address key industry challenges has evolved into a dynamic platform that unites regulators, industry leaders, and academia to drive meaningful change.

Formally incorporated as an independent entity in 2021, GAIP has grown steadily by establishing strategic priorities, assembling a dedicated team, and developing robust operational frameworks. By 2022, we transitioned from groundwork to active execution, engaging in regional and global forums to amplify awareness of GAIP's initiatives. This momentum carried into 2023, with the publication of four research papers addressing critical protection gap issues.

2024 has been a year of growth and strengthened partnerships. From producing research that underscores the urgency of addressing protection gaps to hosting the inaugural GAIP Summit 2024 in collaboration with the Insurance Development Forum (IDF), our impact continues to expand.

The Summit, themed "Addressing Asia's Protection Gaps," convened over 150 participants from regulatory bodies, the insurance industry, academia, and international organizations. We extend our heartfelt thanks to the speakers and participants whose contributions were

instrumental in making the event a resounding success.

Our commitment to policy research remains a driving force behind GAIP's influence. To date, we have published two comprehensive papers analysing the region's protection gaps—highlighting both achievements and persisting challenges. A third paper, which will propose an integrated framework to address these gaps, is set for publication in 2025. This expanding body of research not only enhances industry understanding but also lays the foundation for actionable strategies to build resilience across Asia.

Talent development continues to be a cornerstone of GAIP's work. The NTU-GAIP Insurance Case Competition saw many young talents from reputable universities from ASEAN countries propose innovative, AI-driven solutions for the industry. With impressive entries, the judging panel faced a challenging task in selecting the winners.

As we look ahead, GAIP remains committed to fostering ongoing dialogues, strengthening regional capabilities, and addressing Asia's protection gaps through research and collaboration.

Thank you for your continued support, collaboration, and dedication to advancing a resilient future for Asia.

With sincere appreciation,

Yoshihiro Kawai, & John Maroney,
Chairman, GAIP & CEO, GAIP

About GAIP

A wide-angle landscape photograph of a mountain valley. In the foreground, a person is walking on a dirt path that curves through a grassy field. A simple wire fence runs across the middle ground. The background is dominated by steep, rugged mountains with patches of snow and glaciers. The sky is blue with scattered white clouds. The overall scene conveys a sense of vastness and natural beauty.

GAIP’s First Steps



The Global Asia Insurance Partnership (GAIP) is a tripartite partnership between the global insurance industry, regulators and policymakers, and academia to address the future development and needs of the insurance sector.

At the Singapore International Reinsurance Conference 2020, Deputy Prime Minister, then-Coordinating Minister for Economic Policies and then-Minister for Finance, Mr Heng Swee Keat announced the formation of GAIP to produce actionable research insights, develop policy recommendations, and co-create innovative solutions for the region. He highlighted

pandemic risk and climate risk as two structural protection gaps facing Asia that demanded immediate and collective attention.

“Asia can benefit from stronger partnerships to develop better risk management and spur new insurance innovations and solutions.”

- Mr Heng Swee Keat

GAIP was officially incorporated as a Company Limited by Guarantee in May 2021, and its first CEO, Mr. Conor Donaldson, was appointed on 1 September 2021.

With key appointments in place, the focus over GAIP’s first months was on establishing our foundation – securing financial resources, developing a strategic orientation and work plan, and recruiting the GAIP team.

Taking off



A keynote address by Mr Lawrence Wong, then Deputy Prime Minister and Minister for Finance, and then Chairman of the Monetary Authority of Singapore (MAS), at the 2023 Global Insurance Forum, highlighted GAIP’s role in bridging the talent gap in Asia’s insurance industry by generating interest in the insurance industry among young people

through the annual case study challenge.

Through this initiative, GAIP continues to engage tertiary students across disciplines to develop innovative solutions for real-world insurance challenges. These programmes not only inspire creativity but also connect students with leading industry firms, offering mentorship and internship opportunities.

Then Managing Director of MAS, Mr. Ravi Menon, also mentioned GAIP at the 2023 Singapore International Reinsurance Conference. Mr Menon noted that GAIP was taking the first steps to enable data pooling on life and health risks, by building

a pandemic risk database and developing a set of modelling tools for insurers to assess the mortality impact of COVID-19 in East and Southeast Asia.

“As a trusted collaborative platform, GAIP is well-placed to enable helpful sharing of data and analytics across industry, governments, and academia.”

- Mr Ravi Menon

Over the past two years, GAIP has established itself as a unique and dynamic platform, uniting a diverse consortium of partners. We have published multiple research papers and opinion articles and contributed valuable insights to the industry over various platforms. GAIP has also actively participated in and been represented at various regional and international forums, broadening our reach and influence. Additionally, we have welcomed new partners this year, further expanding our network. Together with our stakeholders, GAIP remains committed to addressing critical challenges where insurance plays a pivotal role, establishing our position as a leader in research, collaboration, and impact across Asia.

VISION

GAIP builds a risk-resilient and sustainable world through insurance, closing protection gaps.

MISSION

GAIP acts as a convening voice of insurance and leverages its tripartite partnership to narrow the protection gaps in Asia and beyond through research, dialogues, policy recommendations, innovation, and talent development.

Our Key Pillars



Living Lab

Promote understanding of emerging risks and protection gaps through academic research and innovative solutions.



Policy Think Tank

Support and advise on policy decisions and public-private partnerships in addressing protection gaps.



Talent Development

Grow insurance talent pipeline; Support insurance profession's adaptivity to the changing risk and technological landscape; Capacity building for public sector.

3 Essential Steps to Narrowing Protection Gaps

01

Understand & Quantify Risk

- Identification and understanding of existing and new and emerging risks.
- Availability of data and risk models to quantify risk exposures, protection needs and even insurability of risks and capacity needs.
- Refinements of risk models given changing nature of risks.
- Adequate tools and resources for stakeholders to understand and quantify the risks.



What we are doing

Living Lab:

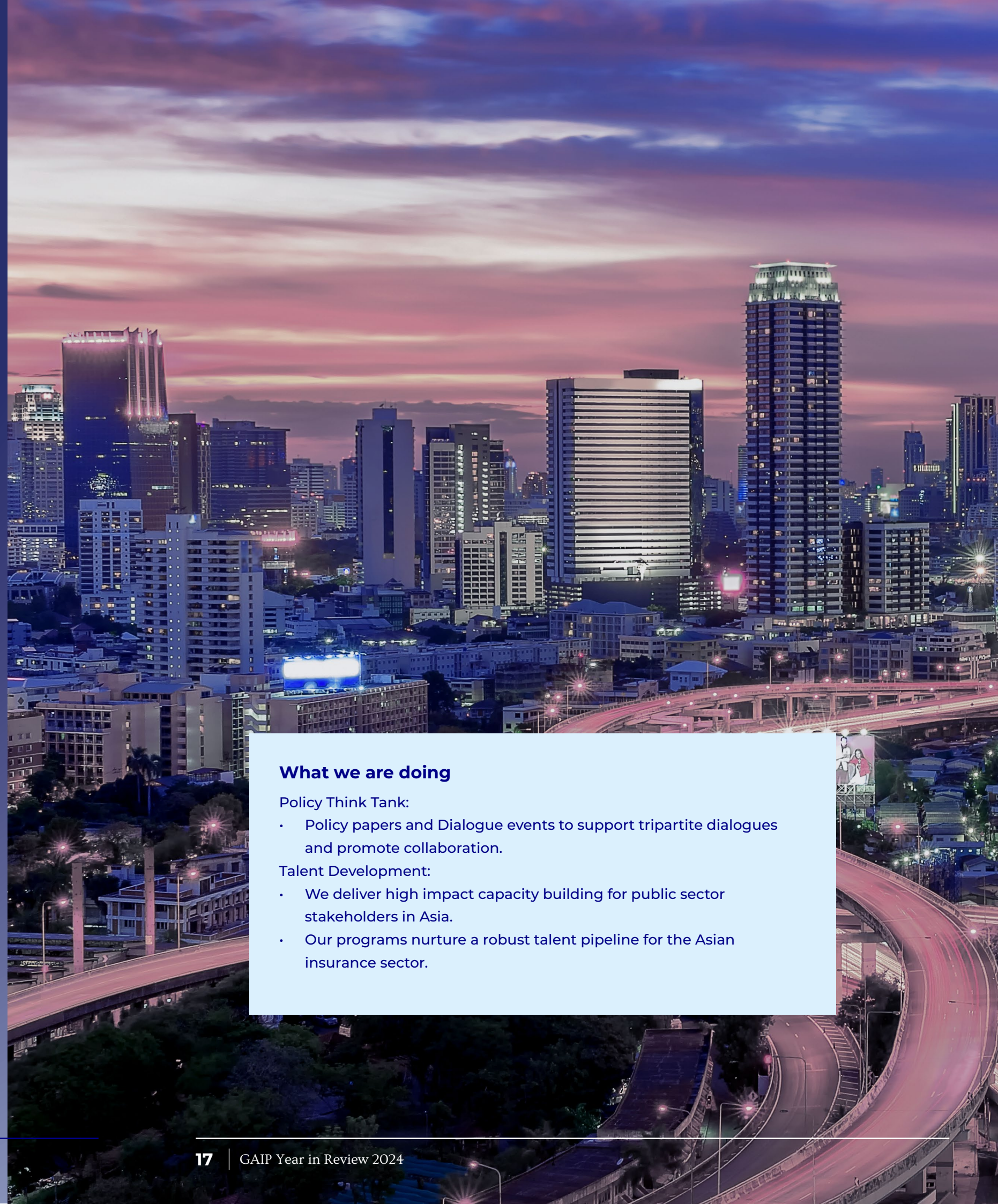
- Our Asia-focused analytical research and practical tools empower the insurance sector to address Asia's protection gaps

3 Essential Steps to Narrowing Protection Gaps

02

Create Enabling Environment

- Regulations, policies and market infrastructure that enable efficient risk management.
- Raise awareness of risks and risk management approaches and tools at various levels – individual, business and governments.
- Enhance capabilities and talents to drive risk resilience agenda forward in both public and private sectors.



What we are doing

Policy Think Tank:

- Policy papers and Dialogue events to support tripartite dialogues and promote collaboration.

Talent Development:

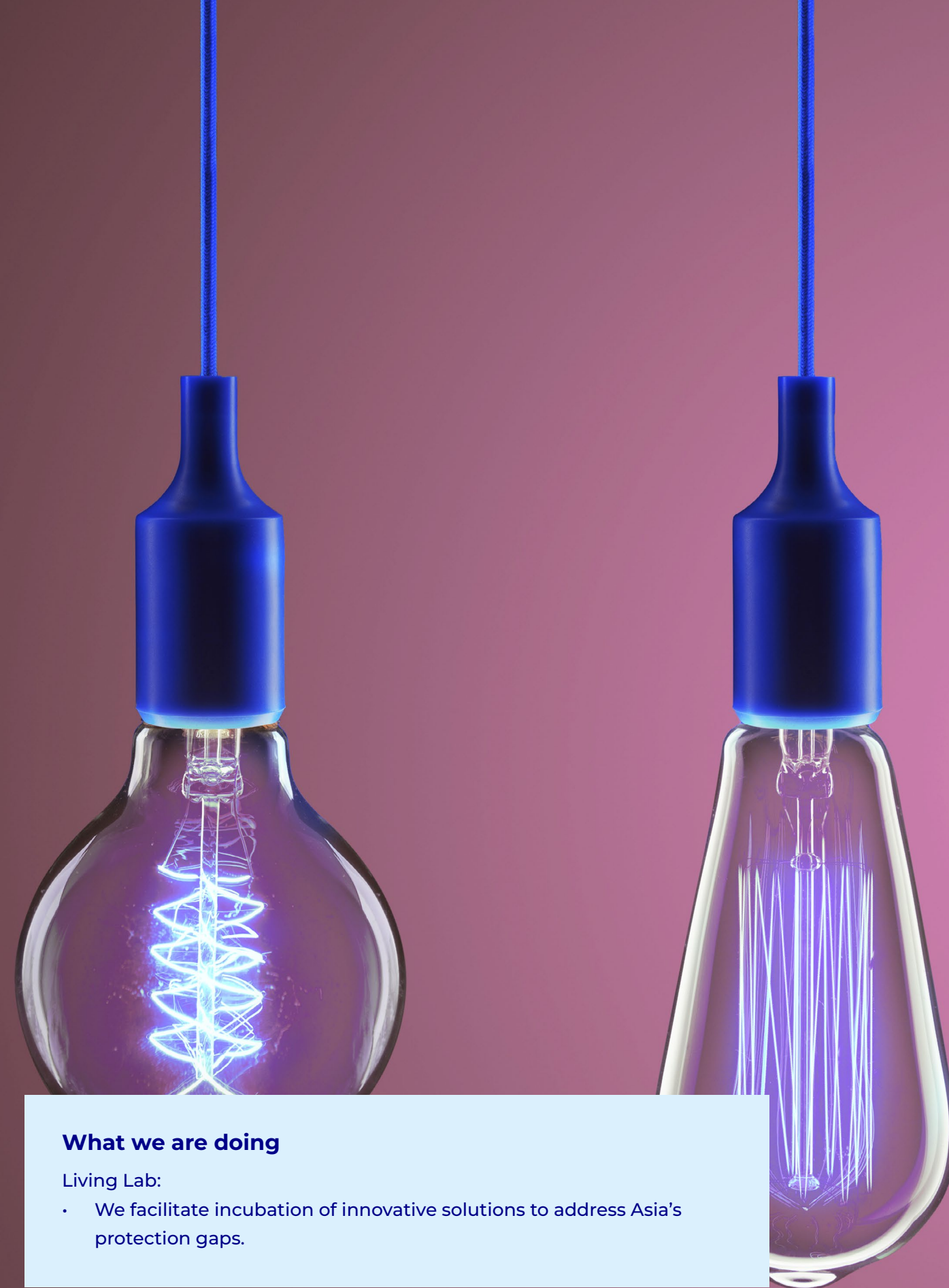
- We deliver high impact capacity building for public sector stakeholders in Asia.
- Our programs nurture a robust talent pipeline for the Asian insurance sector.

3 Essential Steps to Narrowing Protection Gaps

03

Design & Implement Sustainable Solutions

- Innovation in risk management solutions (adaptation, mitigation, transfer).
- Efficient implementation of solutions, including distribution, fulfilment and resolution processes.
- Ecosystem leveraging on new technologies to enable efficiency and innovation.



What we are doing

Living Lab:

- We facilitate incubation of innovative solutions to address Asia's protection gaps.

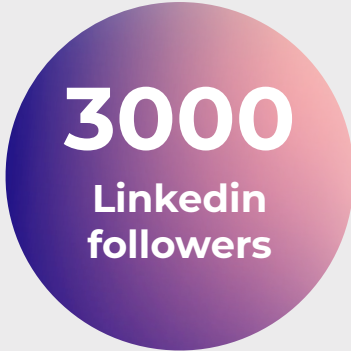
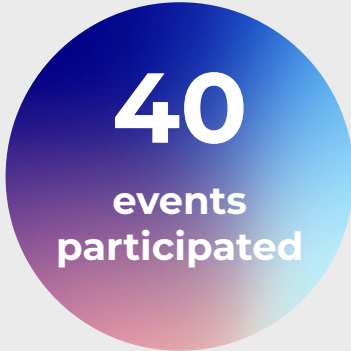


GAIP in Numbers

GAIP is committed to fostering long-term risk resilience in Asia by delivering research, policy recommendations, and solutions tailored to the insurance sector. Through our core focus on research and talent development, we hope to address critical regional risks and empower the industry to embrace transformative approaches.

Our efforts are complemented by active engagement with industry leaders, regulators, and academics at regional and global forums, where we contribute valuable insights on protection gaps and emerging challenges.

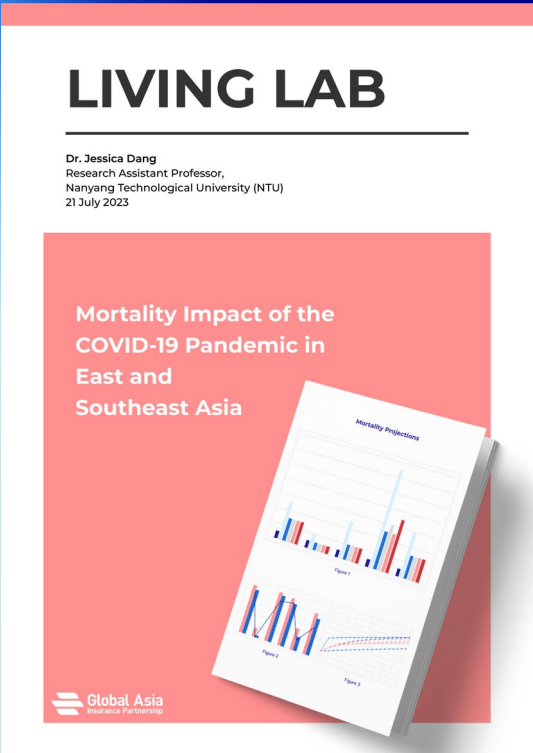
GAIP's impact is evident in the publication of research papers, thought leadership articles, and opinion pieces, alongside numerous presentations at industry forums and meaningful engagement with hundreds of stakeholders through workshops, summits, and collaborative platforms.



GAIP Pillars



Research Activities



Mortality Impact of the COVID-19 Pandemic in East and Southeast Asia

In collaboration with NTU, a research study into the impact of COVID-19 on mortality in East and Southeast Asia was undertaken. This research aims to provide insights into the mortality impact from the pandemic and look ahead under endemic scenarios.

One of the key GAIP Living Lab projects focuses on the impact of the COVID-19 pandemic on mortality projections. GAIP evaluated the pandemic’s effects across Southeast Asian countries in the first Living Lab report published on 21 July 2023.

A separate study investigating the impact of climate change on mortality by developing risk models to estimate how extreme temperatures and air quality affect mortality is underway.



Sea level rise: Importance to the insurance sector

This report is the first interim report of a three-year study. It provides detailed sea level rise projections for major cities across Asia, highlighting regional variability and the growing risks of extreme sea level events.

Other ongoing research includes a three-year study on the impact of rising sea levels on urban centers in Southeast Asia, with the first interim report published in September 2024.

Additionally, an ongoing project explores flood risk pricing using hierarchical machine learning models. This model integrates geographical, land cover, and climate data to refine flood risk projections across Asia.

Technical Workshops

Technical workshops, a key component of the Living Lab pillar, are focused sessions designed to deliver specialized knowledge, skills, and methodologies in specific research areas. These workshops are structured to provide participants with a blend of theoretical insights and practical applications, equipping them with the tools and resources needed to effectively apply their learning.



Research Activities

On protection gaps, two papers examining what has and has not worked, with the proposal to establish a national framework for addressing protection gaps, have been published. A third paper is targeted for publication next year with all findings being adapted into capacity-building materials.

In the realm of climate change, GAIP’s work explores how the insurance industry integrates climate risks into pricing, underwriting, and the transition to a net-zero economy. Insights from our papers have been widely shared through media articles and presentations at prominent forums across Asia.



About The Protection Gap

The first paper examines the concept of protection gaps, the motivations and factors behind the attention given, what is required to effectively manage the gaps, as well as what can be done now, to motivate further action.



The Solutions Landscape

The second paper on the topic explores and studies the three categories of solutions in more detail, seeking to understand what has been done, and what are the learnings to be gleaned from them.



Too Hot To Insure

Considering the significance of insurers’ pricing and underwriting approaches in addressing climate-related risks, GAIP collaborated with the Financial Stability Institute on this paper to examine the current approaches in allowing for climate-related risk in insurers’ pricing and underwriting policies, from both the regulatory and industry perspective.



Beyond Protection

With the industry’s vast reach and capabilities, this paper encompasses our thoughts on what has been done well and what more the industry can do to accelerate efforts towards net zero. This paper aims to raise awareness and inspire collaborative actions across the insurance industry to harness its unique capabilities in steering towards a more resilient, net-zero future.

Dialogues

As part of the GAIP Policy Think Tank, we organise dialogue sessions that bring together policymakers, industry experts, academics, and stakeholders to address pressing policy challenges.

These discussions focus on key issues and aim to generate actionable policy recommendations. By creating a platform for meaningful engagement, GAIP's Policy Think Tank dialogues play a critical role in shaping informed, effective policy solutions.



Is the Pandemic really over? What can we do now, for the future? - Webinar

GAIP held a panel discussion with a group of insurance industry experts, where the conversations centered around the impacts of the pandemic on the insurance industry – both the good and the bad, what lessons have we learnt, and most importantly, what can we do now to better prepare us, and the community at large, for the future?

Climate change: The effects, the impact (AMRO-INSPIRE-GAIP)

The inaugural AMRO-INSPIRE-GAIP Conference held on 28 April 2023 in Singapore brought together senior figures from financial regulators, central banks, multilateral development banks, non-governmental organisations and the financial sector to discuss the effects and impacts of climate change on the financial system. The conference was held as a side-event to the Plenary Meeting of the Network of Central Banks and Supervisors for Greening the Financial System in Singapore.



Climate Change and Pricing in the Financial Sector – Webinar

GAIP held a panel discussion to explore the criticality for the insurance sector to price in climate change risks, what has been causing the inertia in doing so, and what can be done about it.

Roundtable: The Role of Insurers in De-risking and Scaling Blended Finance



GAIP in collaboration with the Monetary Authority of Singapore, organised a roundtable on 8 June 2023 to increase understanding of the role the insurance sector can play in upscaling and de-risking blended finance.



Asia Risk Roundtable

Convening senior executives from both private and public sectors, GAIP hosted its inaugural Asia Risk Roundtable on 8 November 2023, to discuss the following three vital problem statements.

1. How can the financial sector lead the charge and drive efforts to identify and raise awareness about the multifaceted risks in Asia?
2. Once risks are identified, how can investments be directed strategically to reduce these risks and bolster resilience?

3. In an era of rapid technological and socio-economic changes, how can innovations in products and systems be unlocked to ensure widespread financial inclusion and wellness?

Dialogues

Journey to Net Zero – what can insurers and banks do more together? - Webinar

GAIP convened a panel of senior executives from the insurance and banking industries alongside the regulatory sector in a panel discussion. The discussion delved into the collaborative efforts required to achieve net zero emissions, highlighting the importance of a unified approach that leverages commitment, communication, and collaboration to effectively combat climate change.



InsureTech Connect Asia 2024

GAIP collaborated with InsureTech Connect Asia to host a panel discussion titled “Creating an Effective Environment for Innovation Across Asia.” Moderated by GAIP CEO John Maroney, the panel discussion brought together insurance regulators from across the region to explore pathways for fostering innovation within the insurance sector.



GAIP Summit 2024: Addressing Asia’s Protection Gaps

The GAIP Summit 2024, convened in partnership with the Insurance Development Forum was held on 14 – 15 October. The Summit kicked off with a closed-door roundtable discussion amongst GAIP’s anchor and regulatory partners. In the main event, seven panels focused on addressing protection gaps in Asia, particularly around climate

resilience, healthcare, and emerging risks. About 30 high-profile speakers (in-person and virtual) were featured in interactive panel discussions, and more than 150 attendees representing the insurance industry, regulatory bodies, academia, and international organisations participated in the Summit.

Key Takeaways:

Some of the key takeaways from the Summit were that addressing protection gaps was critical for fostering economic and social resilience, particularly in Asia, where large populations, emerging markets, complex regulations, and disaster-prone geographies present unique challenges. As both a risk and an opportunity, climate change calls for collaboration between the insurance sector, policymakers, and other stakeholders to develop innovative solutions, risk reduction measures, and education initiatives. Participants also unanimously agreed that tackling these issues requires a holistic, multi-stakeholder approach and national-level risk management strategies.



Undergraduates

The insurance sector is undergoing significant transformation, driven by new business models, products, and a rapidly evolving risk environment. Identifying, attracting, and retaining skilled talent is crucial to navigating these changes effectively.

The sector’s future will also require a diverse skill set, including graduates from diverse fields, to meet emerging capability needs. Additionally, upskilling existing professionals with advanced analytics,

technical expertise, and an understanding of emerging risks will be essential to ensure the sector remains resilient and future-ready.

With our key academic partner, NTU, leading the charge, GAIP’s talent development programmes are specifically designed to achieve these objectives, equipping the industry with the expertise needed to address current and future challenges.

Work Study Degree Programmes

This programme facilitates the placement of university students into the insurance industry. This programme is for NTU Nanyang Business School (NBS) students with undergraduate Actuarial Science (ACS) & Risk Analytics (RA) specialisations.

NBS Events

NBS regularly engages with pre-university teachers and students to provide students and teachers with knowledge of the insurance-related fields of study at the tertiary level.



Insurance Case Challenges

The annual insurance case challenge competition is open to pre-university and university students, including university students from selected ASEAN countries, to attract young talents to insurance as a field of study and career.

Prior to the final presentations, students are also invited for a mentoring session with selected industry experts.



142 teams from local universities and junior colleges signed up for the competition. The students came from a diverse range of disciplines including business and science faculties.

The winning team from the National University of Singapore received a cash prize of SGD \$5,000, and internship with leading insurance firms and the opportunity to be mentored by industry experts.

NTU-GAIP Case Competition 2023:

Held under the theme “Insurance Implications for Companies and Individuals within the Gig Economy”, our first case competition was held to raise awareness of the insurance profession, create more interest of the profession among young people, and help them gain insights into possible future career paths.



NTU-GAIP Case Competition 2024:

For the first time, six university teams from Malaysia, Indonesia, the Philippines, Vietnam, and Thailand alongside Singapore teams were invited to participate in the final round of the case competition which is in its second year running.

The team from De La Salle University, Philippines impressed the judges with their unique and innovative application of AI in the insurance industry and walked away with the top prize of SGD \$8,000.



Executives

Executive Education

These programmes are designed to address skill gaps emerging from significant industry transitions and challenges. These programmes cater for mid-senior insurance professionals on emerging trends and technology, such as sustainable finance and science-based selling.

NTU x GAIP Sci-Tech Talk Series

This is a monthly talk series with the target audience of insurance professionals. The talks focus on scientific and technological innovations that can drive growth in emerging markets. The first talk was held in December 2024.



Capacity Building for Risk Resilience Programme in collaboration with Asian Development Bank Institute (ADBI)

This programme is designed to empower public sector stakeholders with the knowledge and tools to effectively manage protection gaps and build risk resilience. A combination of in-person workshops and online sessions provides a comprehensive approach, focusing on high-level strategy and technical implementation. The target participants include government officials involved in risk management and financing, particularly from ministries of finance, central banks, financial regulators, insurance commissions, and disaster risk finance teams. The programme launched its first module on 6 November 2024 in Vientiane, Lao PDR, alongside the ASEAN Plus Three Finance Taskforce meeting.



Capacity Building

Workshop on building financial protection for public assets

GAIP and ADBI conducted a workshop on building financial protection for public assets in ASEAN at the 25th ASEAN Insurance Regulators Meeting held in Bangkok on 6 and 7 December 2022.

Workshop on Developing Protection Gap Strategies

GAIP, in collaboration with the ADBI and ASEAN Secretariat, co-hosted a workshop on “Developing Protection Gap Strategies for ASEAN Countries”. The two-day workshop was held in Vietnam on 4 and 5 December 2023.





Our Partners

GAIP is a unique tripartite platform with a range of partners. As of 1st Dec 2024, GAIP consists of 38 partners, comprising 10 Anchor Partners, 6 Supporting Partners, 11 Regulatory Partners, 10 Affiliate Partners and 1 Academic Partner.

10 ANCHOR

- AIA
- AIG
- Allianz
- Aon
- Great Eastern Life
- Manulife
- Prudential
- SCOR
- Swiss Re
- Willis Towers Watson

6 SUPPORTING

- China Re
- Income Insurance Ltd
- Marsh
- Meiji Yasuda
- MSIG
- Nippon Life Asia Pacific

11 REGULATORY

- Australia (Australian Prudential Regulation Authority)
- Brunei (Brunei Darussalam Central Bank)
- Chinese Taipei (Financial Supervisory Commission)
- India (Insurance Regulatory and Development Authority)
- Indonesia (Indonesia Financial Services Authority)*
- Japan (Financial Services Agency)
- Philippines (Insurance Commission)
- Singapore (Monetary Authority of Singapore)
- Sri Lanka (Insurance Regulatory Commission of Sri Lanka)
- Thailand (Office of Insurance Commission)
- Vietnam (Ministry of Finance)

10 AFFILIATE

International Bodies

- Access to Insurance Initiative
- Insurance Development Forum
- World Economic Forum

Industry Associations & Professional Bodies:

- Council of Australian Life Insurers*
- General Insurance Association of Singapore
- Life Insurance Association Singapore
- Philippines Insurance and Reinsurance Association*
- Singapore Actuarial Society
- Singapore College of Insurance
- Singapore Reinsurers' Association

*New partners in 2024

ACADEMIC PARTNER



NTU is the key academic partner of GAIP. Inaugurated in 1991, NTU has grown to become the only young university to be ranked in Top 20 in the QS World University Rankings. Its Business & Management studies have also been consistently ranked in the Top 3 in Asia. NTU's vision and mission is to nurture leaders and create societal impact through interdisciplinary education

and research. The analytic capabilities of NTU are essential to GAIP's work. Through leveraging off the different centres within the university, currently the Insurance Risk and Finance Research Centre and the Earth Observatory of Singapore, we can undertake deeper dives into our thematic risk areas.



What's Next

With a commitment to narrowing protection gaps and building risk resilience in Asia, GAIP aims to establish itself as a recognisable convening voice for the insurance sector. By bringing Asian insights and best practices to the global stage, GAIP seeks to ensure that the insurance industry remains a key player in fostering resilience and supporting sustainable development across the region and beyond.

To achieve these goals, GAIP is spearheading a range of initiatives and projects aimed at narrowing protection gaps, building risk resilience, and driving innovation across the insurance sector.

As part of GAIP's transition to our next stage of development, we are

currently working on our 2025-2030 strategic plan, setting out our strategic direction for the future.

Integral to our advocacy for a holistic, integrated, multi-stakeholder approach to addressing protection gaps, we are developing the ADBI-GAIP Online Risk Platform in collaboration with ADBI. This platform will provide policymakers with a holistic view of risk exposures and gaps across all major risk types, including mortality and health, to support decision-making in risk management and resource allocation.

As we move into 2025, GAIP continues to advance its work across the areas of protection gaps, climate change, retirement and health.



GAIP in the News

GAIP's work and thought leadership continue to gain recognition within the insurance sector. Our initiatives and insights, along with contributions from our senior management, have been prominently featured in leading insurance publications. These features highlight GAIP's efforts in addressing protection gaps, fostering innovation, and driving resilience across Asia, establishing our role as a key player in shaping the future of the insurance sector.



How the insurance industry supports Asia in net-zero transition

Insurance Asia

Asia's Insurance and Banking Titans Pledge Climate Action

Asia Insurance Review

More Strategies Needed to Address Protection Gaps in Asia

Asia Insurance Review

NTU and GAIP launch AI-focused insurance competition

Insurance Asia

Insurance-related bodies reach out to students via quizzes and contests

Insurance Asia

Asia Insurance Review



Advisory Council



Yoshihiro Kawai
Chairman, GAIP



John Maroney
Chief Executive Officer, GAIP



Daniel Wang
Executive Director, Insurance, MAS



Lim Cheng Khai
Executive Director, Financial Markets Development, MAS



Jun-Koo Kang
Distinguished Professor of Finance, NTU & Director, Insurance Risk and Finance Research Centre



Tan Hak Leh
Regional Chief Executive & Chairman, AIA (Singapore)



Chris Colahan
Regional President, AIG (Asia Pacific)



Hicham Raissi
Chief Executive Officer, Allianz Insurance Singapore



Murray Wood
Specialty Products Leader, Aon (Asia-Pacific)



Greg Hingston
Group Chief Executive Officer, Great Eastern



Sachin Shah
General Manager, Emerging Markets, Manulife (Asia)



Dennis Tan
Managing Director, Strategic Business Group Prudential PLC



Eric Pooi
Managing Director, SCOR (Asia Pacific)



Victor Kuk
Chief Executive Officer, Swiss Re (SRAL)



Christopher Au
Director, Asia-Pacific Climate Risk Centre, WTW

Board of Directors



Yoshihiro Kawai
Chairman, GAIP



Andrew Minnitt
Head of Aon (Singapore, Indonesia, Malaysia)



Choo Oi San
Division Leader (South Asia & Emerging Markets) & Country Leader, WTW (Singapore)



John Maroney
Chief Executive Officer, GAIP



Ronnie Tan
Group Chief Financial Officer, Great Eastern



Shekaran Krishnan
Partner, Assurances Services, Ernst & Young LLP



Khoo Kah Siang
Chief Executive Officer, Manulife (Singapore)



Wong Sze Keed
Chief Executive Officer, AIA (Singapore)



Andreas Rosenthal
Chief Financial Officer, Prudential (Singapore)



Pamela Yeo
General Counsel, AIG (APAC)



Mukul Kishore
Chief Executive Officer, SCOR (Asia Pacific)



Alex Shi
Chief Underwriting Officer, Allianz Insurance Singapore



John Zhu
Chief Economist (Asia Pacific), Swiss Re

GAIP Staff



John
Maroney
Chief Executive Officer



Min Hung
Cheng
Deputy Chief Executive Officer



Xing
Sun
*Corporate Development
Director*



Fiona
Lim
Executive Assistant



S.
Vigneswary (Viki)
*Senior Communications and
Outreach Advisor*



Yao
Lei
Associate Director



Cindy
Leow
*Digital Communications
Advisor*



Dian
Karmila
Office Manager

