

#### **ICMIF Biennial Conference 2024**

Day One: Wednesday 13 November

Session 1: Opening ceremony and keynote session

Session 2: CEO panel: Profits for purpose

Session 3: Building a people-first organisation

Session 4: Meeting increasing customer expectations

DAY TWO: Thursday 14 November

Session 1: <u>Unlocking new opportunities in the evolving risk landscape</u>

Session 2: Putting a purpose-led strategy into practice

Session 3: <u>Sustainability for better business performance</u>

Session 4: Embracing transformation for operational excellence and value creation

Day Three: Friday 15 November

Session 1: Partnerships to create more resilient communities

Session 2: Partnerships to create more resilient businesses

Session 3: Collaborating with purpose



# Day One: Wednesday 13 November

People: The importance of talent and leadership in navigating emerging issues and driving competitive growth as customer-centric businesses.

Moderator: Alexandra Stråberg, Chief Economist, Länsförsäkringar (Sweden)
https://www.icmif.org/creating-value-for-customers-through-ai-lansforsakringars-journey-to-build-its-own-gpt/

## Session 1

# Opening ceremony and keynote session

Welcome and opening remarks, keynote presentation and discussion, highlighting the potential for mutual/cooperative insurers to lead, innovate and collaborate to create better-performing businesses for a resilient and purpose-led future.

#### Speakers:

- Rob Wesseling, Chair, ICMIF, and President and CEO, Co-operators (Canada)
   https://www.icmif.org/rob-wesseling-co-operators-on-purpose-cooperation-and-the-future-of-icmif/
- Shaun Tarbuck, Chief Executive, ICMIF
   About ICMIF International Cooperative and Mutual Insurance Federation
- Isabelle Santenac, Global Insurance Leader, EY (France)
   https://www.icmif.org/member\_webinars/strategic-outlook-for-insurers-in-2024-strengthening-trust-to-unlock-innovation-and-growth/
- Alexandra Stråberg, Chief Economist, Länsförsäkringar (Sweden)
   https://www.icmif.org/creating-value-for-customers-through-ai-lansforsakringars-journey-to-build-its-own-gpt/

#### Session 2

# **CEO** panel: Profits for purpose

As purpose-driven, commercially-minded organisations, mutual/cooperative insurers must effectively balance a commitment to having a meaningful impact on people and society, with an imperative to maintain long-term financial stability. This CEO panel discussion will explore how ICMIF members can gain a competitive advantage by harnessing the power of purpose to drive performance and profitability.

- Barry O'Dwyer, Group CEO, Royal London (UK)
   <a href="https://www.icmif.org/presentation\_video/a-purpose-driven-approach-to-building-a-sustainability-strategy/">https://www.icmif.org/presentation\_video/a-purpose-driven-approach-to-building-a-sustainability-strategy/</a>
- Ylva Wessén, President and CEO, Folksam (Sweden)
   <a href="https://www.icmif.org/news\_story/folksam-home-insurance-tops-the-consumer-list-in-sweden/">https://www.icmif.org/news\_story/folksam-home-insurance-tops-the-consumer-list-in-sweden/</a>



- Rosana Ibarrart, General Manager, Seguros Rivadavia (Argentina) <u>Seguros Rivadavia</u>
   launches new range of insurance cover products for bicycles International Cooperative and Mutual Insurance Federation (icmif.org)
- Matt Mosher, President and CEO, AM Best (USA)
   Mutuals embrace innovation to cement their European insurance market role -International Cooperative and Mutual Insurance Federation (icmif.org)

- Webinar: Leading with purpose and the future of our industry
   https://www.icmif.org/member\_webinars/leading-with-purpose-and-the-future-of-our-industry/
- Conference session: Leadership panel: Leading with purpose
   Leadership panel: Leading with purpose International Cooperative and Mutual Insurance Federation (icmif.org)
- Case study: Bringing purpose to life through mutuality
   Bringing purpose to life through mutuality International Cooperative and Mutual Insurance Federation (icmif.org)
- Blog: Communicating the benefits of a modern mutual
   Communicating the benefits of a modern mutual International Cooperative and Mutual
   Insurance Federation (icmif.org)

## Session 3

# **Building a people-first organisation**

Today's dynamic working environment continues to be shaped by numerous disruptive and evolving trends, underscoring the importance for leaders to prioritise a people-focused strategy. This session examines initiatives by ICMIF members to cultivate resilient and future-ready workplaces, including talent management strategies that enhance employee engagement and wellness, and the organisational and leadership traits needed to foster an inclusive, high-performing culture.

Chair: Andrés Elola, General Manager, SURCO Seguros (Uruguay)
 https://www.icmif.org/news\_story/surco-seguros-recognised-by-great-places-to-work-uruguay-for-the-quality-of-its-organisational-culture/

- Masenyane Molefe, Group Executive: Human Resources, PPS (South Africa)
   <a href="https://www.icmif.org/presentation\_video/performance-recognition-and-rewards/">https://www.icmif.org/presentation\_video/performance-recognition-and-rewards/</a>
- Donna Dizon, Vice President for Administration & Corporate Planning, CLIMBS (Philippines)
  - https://www.icmif.org/member\_webinars/education-as-a-tool-for-cooperative-development-and-organisational-resilience/



David Hynam, Chief Executive, LV= (UK)
 https://www.icmif.org/blog\_articles/using-digital-tools-to-unlock-the-voice-of-our-members/

#### Background reading

- Conference session: Adapting to the new world of work
   Adapting to the new world of work International Cooperative and Mutual Insurance
   Federation (icmif.org)
- Thought Leadership article: Humans@Centre: the first step towards a successful transformation
  - Humans@Centre: the first step towards a successful transformation International Cooperative and Mutual Insurance Federation (icmif.org)
- Case study: Building an engaged workforce
   Building an engaged workforce International Cooperative and Mutual Insurance
   Federation (icmif.org)
- Webinar: Reimagining the workplace to thrive in the future of work
- Reimagining the workplace to thrive in the future of work International Cooperative and Mutual Insurance Federation (icmif.org)

## Session 4

# Meeting increasing customer expectations

This session explores how ICMIF members are transforming customer experience as part of their journeys to modernise and become more customer-centric. Looking at how companies are adapting to evolving customer needs and expectations, the session will feature case studies on improving and personalising customer journeys, approaches to integrating an omnichannel experience, and the importance of people and culture in creating positive outcomes for policyholders.

Chair: Glenn Croasdale, Chief Client Officer, FMG (New Zealand)
 https://www.icmif.org/news\_story/fmg-rated-number-one-choice-by-consumers-in-new-zealand-for-home-contents-insurance/

- Hilde Vernaillen, Chair of the Management Committee, P&V Group (Belgium)
   https://www.icmif.org/news\_story/an-ever-growing-impact-for-the-pv-group-in-belgium-with-a-record-1-million-members/
- Jean-François Chalifoux, President and CEO, Beneva (Canada) https://www.icmif.org/people-looking-out-for-people/
- Nick Turner, Group Chief Executive, NFU Mutual (UK)
   <a href="https://www.icmif.org/news\_story/nfu-mutual-named-the-only-which-recommended-home-insurance-provider/">https://www.icmif.org/news\_story/nfu-mutual-named-the-only-which-recommended-home-insurance-provider/</a>



- Case study: Sharing success with member policyholders: How ICMIF members demonstrate "the mutual difference" through profit-sharing initiatives https://www.icmif.org/sharing-success-with-member-policyholders/
- Webinar: Setting out the blueprint for customer experience excellence
   https://www.icmif.org/member\_webinars/setting-out-the-blueprint-for-customer-experience-excellence/
- Webinar: Setting out the blueprint for customer experience excellenceBecoming a datadriven digital insurer to enhance value for customers
   https://www.icmif.org/member\_webinars/becoming-a-data-driven-digital-insurer-to-enhance-value-for-customers/
- Case study: How Benenden Health increased member engagement by 845% https://www.icmif.org/how-benenden-health-increased-member-engagement/

# Day Two: Thursday 14 November

Performance: Balancing purpose and sustainability goals with financial success and effectively leveraging new technology trends for greater operational excellence.

Moderator: Virginia Lingiardi, Innovation Team Leader, Grupo Asegurador La Segunda (Argentina)

https://www.icmif.org/news\_story/fmg-rated-number-one-choice-by-consumers-in-new-zealand-for-home-contents-insurance/

#### Session 1

# Unlocking new opportunities in the evolving risk landscape

In today's rapidly transforming and uncertain world, insurers are facing both challenges and unparalleled opportunities to redefine their value proposition and operational strategies. This session looks at the significant trends, such as the advent of artificial intelligence (AI) and other emerging technologies, that are poised to fundamentally alter the insurance landscape. ICMIF members share their approaches to stay ahead of these emerging risks, and how they are leveraging technological innovation to unlock new opportunities across the value chain.

Chair: Matthew Cullina, Head of Global Cyber Insurance Business, Cyberscout - A
 TransUnion Brand (USA)
 https://www.icmif.org/news\_story/unive-insurance-to-offer-cyber-protection-to-over-1-million-policyholders-in-partnership-with-sontiq-cyberscout/

## Speakers:

 Mona Kothari-Chitalia, Director, Digital Strategy & Global Financial Services, Microsoft (Canada) and Jennifer Baziuk, EY Canada Insurance Consulting Leader, EY (Canada)
 Creating growth through a purpose-led strategy: Key principles of differentiation for mutual insurers - International Cooperative and Mutual Insurance Federation (icmif.org)



- Johan Van den Neste, CEO, Univé Schade (Netherlands)
   https://www.icmif.org/news\_story/unive-introduces-cyber-fit-service-to-train-entrepreneurs-and-smes-in-working-online-safely/
- Jim Islam, CEO, OneFamily (UK)
   https://www.icmif.org/news\_story/onefamily-launches-online-customer-portal-to-support-expansion/

- Thought Leadership article: New emerging risks for re/insurers: Geopolitical tensions, volatile markets and technological innovations
   https://www.icmif.org/new-emerging-risk-insights-impact-of-geopolitical-tensions-volatile-markets-and-technological-innovations-to-global-risk-landscape-for-insurers/
- Thought Leadership article: Artificial intelligence and the future of risk https://www.icmif.org/artificial-intelligence-and-the-future-of-risk/
- Video presentation: Five emerging risks and their impact to the insurance industry
   https://www.icmif.org/presentation\_video/five-emerging-risks-and-their-impact-to-the-insurance-industry/

## Session 2

# Putting a purpose-led strategy into practice

This session explores examples from ICMIF members that have effectively embraced and modernised the mutual/cooperative difference across their organisations. The discourse includes how to operationalise a purpose-led strategy that enhances performance for the business while reinforcing the authenticity of their commitment to long-term value creation for all stakeholders. It also looks at how organisations communicate their unique difference in their customer proposition in a way that builds on their historic principles and heritage, but is articulated through a modern brand experience.

Chair: Ayanda Seboni, Group Executive: Mutuality, PPS (South Africa)
 https://www.icmif.org/news\_story/pps-returns-exceptional-value-to-its-members-despite-a-challenging-economy/

- Gaby Polanco-Sorto, Vice President and Head, Purpose and Sustainability, Gore Mutual (Canada)
  - https://www.icmif.org/presentation\_video/securing-a-vibrant-future-for-gore-mutual-as-a-purpose-driven-digitally-led-mutual/
- Tadao Takahashi, Managing Director, Kokumin Kyosai co-op, and Toshiaki Wada, President, CO-OP Kyosai (Japan)
  - https://www.icmif.org/news\_story/kokumin-kyosai-co-op-and-co-op-kyosai-collaborate-on-road-safety-initiative-for-children-in-japan/
- Steve Prentice, Vice President, Client Insights & Strategy, Thrivent (USA)
   https://www.icmif.org/news\_story/thrivent-named-one-of-the-worlds-most-ethical-companies-for-13-consecutive-years-by-ethisphere/



- Conference session: Leadership panel: Leading with purpose
   https://www.icmif.org/conference\_panel\_vid/leadership-panel-leading-with-purpose/
- Webinar: Leading with purpose and the future of our industry
   https://www.icmif.org/member\_webinars/leading-with-purpose-and-the-future-of-our-industry/
- Webinar: Putting a purpose driven strategy into practice
   Putting a purpose-driven strategy into practice International Cooperative and Mutual Insurance Federation (icmif.org)
- Webinar: Creating growth through a purpose-led strategy: Key principles of differentiation for mutual insurers
   Creating growth through a purpose-led strategy: Key principles of differentiation for mutual insurers - International Cooperative and Mutual Insurance Federation (icmif.org)

#### Session 3

# Sustainability for better business performance

Sustainability has become one of the strategic imperatives for the entire insurance industry, influenced by growing market expectations, investor pressures and regulatory compliance. However, for many mutual/cooperative insurers, sustainability is more than adopting sustainable practices to drive positive environmental and social change – it is also good for business. This session showcases ICMIF members that have created business value from embedding a sustainability strategy, in terms of opportunities for product innovation and optimisation, better risk management, and a more resilient operating model.

 Chair: Kim Palatnick, Chief Strategy & Member Experience Officer, Wawanesa Mutual Insurance Company (Canada)
 <a href="https://www.icmif.org/news\_story/wawanesa-insurance-announces-new-climate-resilience-centre/">https://www.icmif.org/news\_story/wawanesa-insurance-announces-new-climate-resilience-centre/</a>

#### Speakers:

- Belén Gómez, Advisor to the President and Coordinator U-RUS, Río Uruguay Seguros (Argentina) <a href="https://www.icmif.org/news\_story/rio-uruguay-seguros-represents-argentina-at-international-seminar-on-inclusive-insurance/">https://www.icmif.org/news\_story/rio-uruguay-seguros-represents-argentina-at-international-seminar-on-inclusive-insurance/</a>
- Babs Dijkshoorn, Director, Sustainability, Achmea (Netherlands)
   https://www.icmif.org/presentation\_video/achmeas-sustainable-transformation-a-comprehensive-overview/
- Chad Park, Vice President, Sustainability & Citizenship, Co-operators (Canada) https://www.icmif.org/presentation\_video/co-operators-sustainability-journey/

#### Background reading

 Conference session: Sustainability as a strategic differentiator for mutual/cooperative insurers
 Sustainability as a strategic differentiator for mutual/cooperative insurers -International Cooperative and Mutual Insurance Federation (icmif.org)



- Webinar: Using the SDGs in business strategy for mutual value creation
   Using the SDGs in business strategy for mutual value creation International
   Cooperative and Mutual Insurance Federation (icmif.org)
- Thought Leadership article: Why ESG is critical to insurers' financial leadership
   Why ESG is critical to insurers' financial leadership International Cooperative and
   Mutual Insurance Federation (icmif.org)
- Blog article: Doing what matters!
   Doing what matters! International Cooperative and Mutual Insurance Federation (icmif.org)

#### Session 4

# Embracing transformation for operational excellence and value creation

This session delves into the strategic approach and frameworks required for mutual/cooperative insurers to effectively adapt for the future. Featuring business transformation case studies from ICMIF members, the session will look at how organisations are integrating new efficient processes and digital capabilities to optimise their operating models for improved performance. It will also explore examples of how these organisations are embracing innovation and partnerships to evolve the way they provide insurance solutions and deliver customer value.

 Chair Andrea Keenan, Executive Vice President and Chief Strategy Officer, AM Best (USA) <a href="https://www.icmif.org/news\_story/am-best-revises-outlook-for-global-reinsurance-industry-to-positive-with-publication-of-new-market-segment-outlook/">https://www.icmif.org/news\_story/am-best-revises-outlook-for-global-reinsurance-industry-to-positive-with-publication-of-new-market-segment-outlook/</a>

#### Speakers:

- Helton Freitas, President, Seguros Unimed (Brazil)
   https://www.icmif.org/ceo-interview-helton-freitas-president-of-seguros-unimed-brazil-on-cooperativism-and-seguros-unimed/
- Andrew Johnston, Global Head, InsurTech, Gallagher Re (USA)
   https://www.icmif.org/news\_story/gallagher-re-publishes-global-insurtech-report-forq1-2024/
- Carlo Cimbri, Chairman, Unipol Gruppo (Italy)
   <a href="https://www.icmif.org/unipols-window-to-the-future/">https://www.icmif.org/unipols-window-to-the-future/</a>

#### Background reading

- Conference session: Innovation and Insurtech
   Innovation and insurtech International Cooperative and Mutual Insurance Federation
   (icmif.org)
- Webinar: Navigating the digital landscape: Innovation and growth strategies in insurance distribution <a href="https://www.icmif.org/member\_webinars/navigating-the-digital-landscape-innovation-and-growth-strategies-in-insurance-distribution/">https://www.icmif.org/member\_webinars/navigating-the-digital-landscape-innovation-and-growth-strategies-in-insurance-distribution/</a>
- Webinar: Fostering a culture of innovation
   Fostering a culture of innovation International Cooperative and Mutual Insurance
   Federation (icmif.org)



# Day Three: Friday 15 November

Partnerships: Collaboration at a global scale to achieve strategic goals and enhance the resilience of the communities we serve.

Moderator: Liz Green, CEO Designate, ICMIF

https://www.icmif.org/news\_story/icmif-ceo-designate-featured-in-am-bests-monthly-insurance-magazine/

## Session 1

# Partnerships to create more resilient communities

ICMIF's Impact Strategy aims to influence industry best-practice initiatives and create business opportunities for ICMIF members in the areas of sustainability, disaster risk reduction and inclusive insurance. Through its strategic partnerships, ICMIF sets out to inspire its member organisations to take a leadership role towards creating a safer, more resilient world. This session will showcase the progress made from ambitious targets to real action, and how industry and stakeholder collaboration can help ICMIF members contribute to building more resilient communities and mitigating the global challenges we all face.

Chair: Rob Wesseling, Chair, ICMIF, and President and CEO, Co-operators (Canada)

#### Speakers:

- Jessica Fries, Executive Chair, Accounting for Sustainability (A4S)
   <a href="https://www.icmif.org/conference\_panel\_vid/navigating-the-path-to-sustainability-challenges-and-solutions-in-climate-action/">https://www.icmif.org/conference\_panel\_vid/navigating-the-path-to-sustainability-challenges-and-solutions-in-climate-action/</a>
- Miguel Solana, Inclusive Insurance Specialist, Insurance and Risk Finance Facility (IRFF), United Nations Development Programme (UNDP)
   <a href="https://www.icmif.org/news\_story/undp-and-icmif-announce-four-winners-of-the-insurance-innovation-challenge-innovative-insurance-schemes-to-boost-financial-resilience-in-developing-countries-especially-for-women/">https://www.icmif.org/news\_story/undp-and-icmif-announce-four-winners-of-the-insurance-innovation-challenge-innovative-insurance-schemes-to-boost-financial-resilience-in-developing-countries-especially-for-women/">https://www.icmif.org/news\_story/undp-and-icmif-announce-four-winners-of-the-insurance-innovation-challenge-innovative-insurance-schemes-to-boost-financial-resilience-in-developing-countries-especially-for-women/</a>
- Warren Pimm, Chairperson Investment Advisory Board (IAB), United Nations Office for Disaster Risk Reduction (UNDRR)
- <a href="https://www.icmif.org/video\_single/collaboration-opportunities-to-scale-up-resilience-building-and-disaster-risk-reduction/">https://www.icmif.org/video\_single/collaboration-opportunities-to-scale-up-resilience-building-and-disaster-risk-reduction/</a>
- Jolee Crosby, CEO Reinsurance Canada and English Caribbean, Swiss Re (Canada)
   https://www.icmif.org/news\_story/swiss-re-sees-increasing-demand-for-reinsurance-in-volatile-environment/

Background reading



- Video presentation: Bridging the Gap: The Role of Insurance in Climate Resilience
   https://www.icmif.org/presentation\_video/bridging-the-gap-the-role-of-insurance-in-climate-resilience/
- Case study: Weather protection insurance for farmers in the Philippines https://www.icmif.org/weather-protection-insurance-for-farmers-in-the-philippines/
- Blog: Investing in businesses that want to make society a better place
   https://www.icmif.org/blog\_articles/investing-in-businesses-that-want-to-make-society-a-better-place/
- Video presentation: Investing for climate resilience: a collaborative imaginative approach to funding climate resilient infrastructure https://www.icmif.org/presentation\_video/investing-for-climate-resilience-acollaborative-imaginative-approach-to-funding-climate-resilient-community-infrastructure/
- Case study: Helping Italian farmers adapt to climate change through innovations in insurance <a href="https://www.icmif.org/helping-italian-farmers-adapt-to-climate-change-through-innovations-in-insurance/">https://www.icmif.org/helping-italian-farmers-adapt-to-climate-change-through-innovations-in-insurance/</a>

#### Session 2

# Partnerships to create more resilient businesses

This session will focus on examples from ICMIF members that have forged partnerships to help them balance financial performance, quantifying risks and measure sustainability impact to more effectively drive long-term growth and resilience. The case studies will look at commitments and strategies that enable real action across various strategic areas, and the impact of embedding resilience in an integrated approach towards the transition to a net-zero future.

## Speakers:

- Dr Aris Alip, Founder and Chairman Emeritus, CARD MRI, and Lorenzo Chan, President and CEO, Pioneer Group (Philippines)
  - https://www.icmif.org/news\_story/card-mba-in-the-philippines-and-cic-insurance-group-in-kenya-sign-a-memorandum-of-understanding-to-develop-microinsurance-initiatives-in-the-two-countries/
- Kazunari Takahashi, Senior Managing Director, Zenkyoren (Japan)
   https://www.icmif.org/presentation\_video/zenkyorens-sdg-actions-to-ensure-the-sustainability-of-agriculture-and-local-communities/
- Alejandro Simón, CEO, Grupo Sancor Seguros (Argentina)
   https://www.icmif.org/presentation\_video/sustainable-business-management-a-holistic-approach-to-embedding-the-sdgs-in-strategy/

## Background reading

 Webinar: The importance of prevention for the future of mutual and cooperative insurance https://www.icmif.org/member\_webinars/the-importance-of-prevention-forthe-future-of-mutual-and-cooperative-insurance/



- News story: Gore Mutual partners with Wildfire Defense Systems to protect members' properties from wildfires <a href="https://www.icmif.org/news\_story/gore-mutual-partners-with-wildfire-defense-systems-to-protect-members-properties-from-wildfires/">https://www.icmif.org/news\_story/gore-mutual-partners-with-wildfire-defense-systems-to-protect-members-properties-from-wildfires/</a>
- Case study: How Achmea makes sustainable mobility a possibility
   https://www.icmif.org/how-achmea-makes-sustainable-mobility-a-possibility/
- News story: Gallagher Research Centre announces partnership with Tohoku University in Japan to improve understanding of tsunami risk https://www.icmif.org/news\_story/gallagher-research-centre-announces-partnership-with-tohoku-university-in-japan-to-improve-understanding-of-tsunami-risk/

#### Session 3

# Collaborating with purpose

The final session will look at how ICMIF can inspire and promote effective collaboration amongst its membership of purpose-led insurers and partners. It will provide an opportunity for more ICMIF members to share their experiences and stories of successful collaboration within the ICMIF network.

This session will also include the 2024 ICMIF General Meeting.

## Speakers:

Ariel Guarco, President, International Cooperative Alliance (ICA)
 https://www.icmif.org/blog\_articles/the-value-of-cooperation-in-the-insurance-industry-history-present-and-future/

## Background reading

- News story: CLIMBS launches enhanced 'Weather Protect Insurance' for farmers aided by fellow ICMIF member IBISA <a href="https://www.icmif.org/news\_story/climbs-launches-enhanced-weather-protect-insurance-for-farmers-aided-by-fellow-icmif-member-ibisa/">https://www.icmif.org/news\_story/climbs-launches-enhanced-weather-protect-insurance-for-farmers-aided-by-fellow-icmif-member-ibisa/</a>
- Video presentation: ICMIF collaboration in action: Reinsurance case study https://www.icmif.org/presentation\_video/icmif-collaboration-in-action-reinsurance-case-study/
- News story: The Commonwell Mutual and Red River Mutual partner to launch an agriculture insurance start-up <a href="https://www.icmif.org/news\_story/the-commonwell-mutual-and-red-river-mutual-partner-to-launch-an-agriculture-insurance-start-up/">https://www.icmif.org/news\_story/the-commonwell-mutual-and-red-river-mutual-partner-to-launch-an-agriculture-insurance-start-up/</a>
- Webinar: Mutuality as an enabler, ESG strategies, and collaboration (Mutual Leaders Insights) <a href="https://www.icmif.org/member\_webinars/mutual-leaders-insights-quarterly-panel-discussions-with-icmif-member-ceos-episode-3/">https://www.icmif.org/member\_webinars/mutual-leaders-insights-quarterly-panel-discussions-with-icmif-member-ceos-episode-3/</a>