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## Ethical AI includes explaining how models work

By Sarah Si

**A**I first made its way to the industry in late 2022, according to SCOR group chief data and analytics officer Sofia Kyriakopoulou, where it “created a lot of excitement”.

However, Ms Kyriakopoulou also said, “The struggle was always scalability. The previous models were simply very laborious to train or to annotate. It really took an effort ... to make them work. And then it was very expensive to [scale them up] so they could cover the line of business or a certain region, but it was very hard to go beyond.”

Generative AI models then came pre-trained, she said.

“They worked very well with unstructured data and insurance,” she said, leading to the creation of proxies.

This year, the insurance industry then moved to shaping strategies, creating foundations and building the right frameworks around what

could be called “responsible AI”, according to Ms Kyriakopoulou.

“As we move ahead, we are going to [see some] players getting all the benefits. But the technology is also still evolving, right? And we see incredible improvements of versions that come out,” she said.

An example, Ms Kyriakopoulou said, includes extracting elements and summaries from electronic health records that would allow underwriters to “consider more data points that they would have previously considered”.

### Role of the regulator

According to Swiss Re CUO Specialty Anne Lohbeck, using AI to extract elements and summaries entails the ever-evolving legal, ESG and sanctions scope would need to be “reflected in a near real time manner in the underwriting process”.

In this case, Global Asia Insurance

Partnership CEO John Maroney said, as the regulator would be “better informed in terms of what the risks [and] benefits would be”, they would be important in what reinsurers were allowed to do.

### Responsible/ethical AI

Responsible or ethical AI can be “manifested”, Ms Kyriakopoulou said, as long as there is emphasis on the right framework and approach.

She said, “But how do you start the first steps of validating the performance, fine tuning and capturing all the artifacts we collect as we perform this process?”

When the model is deployed, she said, performance would need to be monitored for decay, so that necessary actions could be taken.

“Ultimately ... emphasis [should be on] explaining to people how the models work. Explainability is now very much a tagline. We are using it [and] making the consciousness of the bias real. And I think the regulators are definitely driving this agenda,” Ms Kyriakopoulou said.

### Cyber security

An area of risk for insurers is cyber security. “Any risk linked to data privacy and the use of sensitive data, we believe these are on top of regulators’ agendas,” S&P Global Ratings director, lead analyst WenWen Chen said.



L to R: Mr John Maroney, Ms WenWen Chen, Mr Ian Chapman-Banks, Mr Marc Haushofer, Ms Sofia Kyriakopoulou and Ms Anne Lohbeck

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However, SQREEM Technologies CEO and co-founder Ian Chapman-Banks also noted that regulations can never keep up with technology.


Mr Chapman-Banks said, "AI is probably going to make attempts at fraud more frequent and more complex and creative. But at the same time, (re)insurers and reinsurers will be using AI to improve fraud detection ... there is

certainly no doubt that criminals will be trying to keep ahead of both the regulators, the enforcers and the industry terms of using AI."

### Cyber risk should be higher priority

"Malfunctions, copyright violations, faulty advice and data bias introduced by AI are just a few of the dangers we and our clients will

have to contend with as we put these new technologies to use. We will also hear about data ... which all of us here work with on a daily basis and is crucial to the success of using any AI driven tools," Ms Lohbeck said.

With AI and digitalisation, as well as use of, and access to, data on the rise, "cyber risks should be higher on our radar", said Ms Lohbeck. 

## Believing that insurance data is magic

By Paul McNamara

Day three of this year's SIRC ended with an Asian-centric panel discussion called 'The devil is in the data: An essential element to revolutionise our industry'.

Moderated by Gallagher Re regional director, head of SEA Korea and Taiwan Hui Yen Tai, the panel included expert insights from Allianz Asia Pacific regional chief executive officer Anusha Thavarajah, Ping An P&C Insurance company of China ED, corporate and commercial division Derek Shi, Tokio Marine Holdings GM, head of global reinsurance Masaru Kikukawa and Verisk president, extreme event solutions Robert Newbold.

Ms Tai set the scene by posing the question, "What do we need for technology to work properly? That's when we get to data." She went on to stress the importance of capturing, managing and processing the data and asked, "Are we doing enough to get back to the basics of data management?"

Mr Kikukawa said, "Data is fundamental for any decision making, but data quality in the US is better than it is here in Asia." Part of the reason for the difference is that the US often has standardised forms for P&C data collection, whereas in Asia it is far more ad hoc.

While the quality of data capture in Asia is improving, it does take time and effort to see

significant improvements.

Mr Shi said, "From the Chinese direct insurer perspective, we can't talk about data without talking about AI. But a lot of the data is unstructured – and we are learning to use AI to structure the data and how we can derive important insights from it."

Mr Newbold acknowledged that, "modelling has evolved a lot over the last 10 years. This allows us to collect much more granular data," he said. He also indicated that the quality of data in Asia varied widely by country – with Japan and Australia near the top and China near the bottom.

Ms Thavarajah counselled remaining grounded. "The challenge is that we have all jumped into believing that data is the magic. But don't forget 'rubbish in, rubbish out'. Every day, every step of the way, we collect data constantly. We need to ensure that it is treated like gold," she said.

### Data and reinsurance pricing

Mr Shi said, "How we use data in insurance is a bit of a shifting paradigm. The availability and the cost of using internet-of-things data has become much more common practice, and this is changing the way we see insurance as a product. This allows us to reassess risk on a dynamic basis. We are only starting to


look to see how this is feeds through into reinsurance pricing."

Mr Kikukawa said, "There are so many ways we can use the data from a property risk perspective -but providing better quality data to the reinsurer means that there is a direct benefit from a pricing and a terms-and-conditions point of view."

He went on to highlight the ways in which the data can also be used for portfolio optimisation. "There is a big cost, but there is a huge reward," he said.

The question was raised over whether the source of much of this data was being effectively incentivised to make sure that it was of the best possible quality.

Mr Newbold said, "There is a staggering amount of time still spent today trying to convert data into a useable format. We do think that there is a premium that can be calculated on better data. Better data leads to a better technical price."

Ms Thavarajah said, "The reality, from a direct insurer perspective, is that the most important factor is the customer. We must use data – but it doesn't have to be complete. We can interpolate the data we have to predict what is going to happen – to predict what the customer is going to do. Our team is trained to deal with that appropriately," she said. 



L-R: Ms Tai Hui Yen, Ms Anusha Thavarajah, Messrs Derek Shi, Masaru Kikukawa and Robert Newbold



# Collective insurance solutions for a collective problem

The (re)insurance industry has been working on finding solutions to the climate crisis for the past decade, with varying degrees of success. MSCI's Mr Sylvain Vanston spoke to *Asia Insurance Review* about the many risks associated with climate change and biodiversity, as well as possible solutions.

By Ahmad Zaki

ESG has been a heavy topic of discussion around the world, with many governments attempting to solve the climate crisis. However, MSCI executive director of climate and biodiversity investment research Sylvain Vanston believes that there has been no game-changing piece of regulation yet introduced in the insurance industry. "Instead, we've seen some impactful initiatives from individual insurers and coalitions of insurers that had a significant impact on how climate change is being tackled," he said.

The first of these coalitions was the Net Zero Insurance Alliance (NZIA), which, according to Mr Vanston, disbanded under significant political pressure due to allegations of antitrust concerns. Recently, the alliance was superseded by the Forum for Insurance Transition to Net Zero (FIT), which is helmed by the United Nations Environment Programme Finance Initiative (UNEP FI) and includes non-insurers within its ranks, such as brokers and policymakers.

"The idea is that within the format of a forum, it will be less prone to attacks from policymakers on antitrust guidelines and rules. And importantly it doesn't come with a need to set a target," he said, calling the FIT the 'spiritual successor' to the NZIA.

While it is too early to say how successful this new forum will be, Mr Vanston hopes this is where conversations, engagements and

solutions for the climate transition will come from.

## An uninsurable world

Last year, US insurer State Farm declared several parts of California 'uninsurable' from the seasonal wildfires and stopped selling new policies to homeowners in affected regions. In March this year, the insurer discontinued coverage to 72,000 homes.

"This came as a shock, because in such cases, government-regulated mechanisms might have to step in, and there are very different solidarity regimes across different markets," said Mr Vanston. "But what we know is that society cannot survive without insurance. At some point when the population is left to own their devices to shield against risks and when those risks become more acute and frequent, the population, home owners, some businesses cannot cope."

In order to combat the higher risks and costs of Nat CAT, insurers must necessarily raise premiums, but there might come a point where the risk is just too expensive to insure against, as happened in parts of California. "The future of insurance is probably going to involve a lot more public-private conversations about how far does the market cover risks and how far should state-funded regimes cover some of the excess risks," he said.

There is only so much an individual insurer



"We've seen some impactful initiatives from individual insurers and coalitions of insurers that had a significant impact on how climate change is being tackled."

– Mr Sylvain Vanston

or asset manager will be able to accomplish when it comes to sustainability, he said. "You can have your own ambitions, but at some point, because the problems that we're tackling when it comes to the climate and the biodiversity crises are so large, so much broader than any individual insurer or investor, and in fact, so much bigger than any individual industry, they require collective solutions."

However, he thinks that insurers might be wary of coming together once again under a high-commitment umbrella, due to the distressing experience of the NZIA. More open organisations and frameworks, such as the FIT and TNFD, would be good ways to move forward as an industry.

"Eventually, collective solutions will hit commercials. Insurers are, after all, commercially minded organisations, with a need to remain competitive," he said. "At some point, if you restrain yourself significantly in some markets or lines of business, if you raise your premiums too high, if you price yourself out of the market, then you're going to lose. Collective problems require collective solutions, together with policymakers."



# Voices of SIRC

On the ground at SIRC, *Asia Insurance Review* spoke to industry executives for their thoughts on innovation, the future of the industry and renewals.

## Reinsurance sector expected to remain stable over coming year



**Mr Jeffrey Liew**  
Senior director,  
insurance – APAC,  
Fitch Ratings

**B**alance sheets and financial performance have been forecast to remain very strong in 2025. Even though the pricing cycle may have peaked, market conditions remain favourable.

According to Fitch Ratings senior director, insurance – APAC Jeffrey Liew, Fitch Ratings' base expectations for the coming year is that reinsurers will have "a more competitive but still disciplined market".

"There is a greater interest [in] CAT risk, offset by limited casualty appetite. In property CAT, there is a general expectation for continued moderate softening in rates if losses within expectations.

"However, [rates] should remain adequate, and the strict terms and conditions secured in 2023 should hold. This means insurers will

continue to retain more risk on their books," said Mr Liew.

He also believes that most market participants agree that favourable market conditions will not end abruptly.

He said, "(The) market is cautious and [there is belief] it could harden again if (a) high-magnitude, unexpected industry event occurs in the coming [year]."

### 'Neutral' outlook

Mr Liew said that Fitch currently has a 'Neutral' outlook on the reinsurance sector, meaning that "we expect trends in the sector's main credit drivers to remain broadly stable over (the) next [year]".

"Balance sheets and financial performance

should remain very strong in 2025, through profitability should be [slightly] down from the record of 2023 and 1H2024.

"While the pricing cycle has likely peaked, market conditions remain favourable and supportive of strong returns. Downside risks are elevated, but the sector is in a stronger position than a year ago to face major shocks," he said.

Mr Liew also forecast a calendar year combined ratio for the industry "of 88% in 2024 (and) 90% in 2025, up from 87% in 2023".

He said, "Combined with stable investment income, this would translate into a strong sector of ROE of 19% in 2025, [close] to 21% in 2024, [as compared to] 22% in 2023." **A**

## Human touch remains critical despite AI advancements



**Mr Reza Andre Nasution**  
Director, Maipark  
Reinsurance

**"G**lobally, reinsurers are in a solid position. Financial performance indicators show improved capital, reaching \$700bn - a 5% increase compared to fiscal year 2023. Reinsurers have also achieved a stronger combined ratio at 85% and return on equity in the 13-15% range. Despite some losses, such as the Baltimore Bridge collapse and CrowdStrike events, these remain within the expected budget," said Maipark Reinsurance director Reza Andre Nasution.

"For us, this robust standing of the reinsurance industry presents an opportunity. Meaningful discussions with reinsurers at this time can help ensure sustainable growth. We believe that as strategic partners, our global reinsurers share our commitment to this vision of sustainable growth," he said.

"In Indonesia, we face unique challenges.

Local insurers have navigated a hardening market, marked by rising prices and tighter terms and conditions. However, translating these conditions into our primary markets has proven difficult, resulting in a significant gap between the primary and reinsurance markets in Indonesia," Mr Reza said.

"Furthermore, primary markets here are highly competitive, making it challenging for reinsurers to align with the fierce competition at the primary level," he added.

Mr Reza said there have been significant advancements within the data and technology innovation.

However, he said, there remains a critical missing piece in the reinsurance space - the human touch.

"Reinsurance isn't solely about data. While improving data quality is essential

for better analysis and outcomes, we also need to preserve the human elements - negotiations, discussions and the exchange of perspectives. Data and AI enhance productivity, enabling instant modelling and underwriting decisions with higher-quality data. Yet, human relationships and interactions remain indispensable in reinsurance," he said.

### SIRC

"I have been attending SIRC for many years and it's only getting bigger each year. The crowd is a very good indicator of how strong the SIRC platform is to connect, engage and exchange views with our partners about our future business plans," Mr Reza said. **A**

## Non-peak perils gain traction

**“W**e’re seeing a notable focus on ‘non-peak’ perils,” said PERILS head of Asia Pacific and cyber Darryl Pidcock, referring to hazards beyond primary perils such as earthquakes or typhoons.

“Flooding remains a critical issue, but this year, we have also witnessed unusual hailstorms in Japan, which shows the need to understand these emerging risks,” he said.

Mr Pidcock talked of the pressures posed by population and industrial growth in South and Southeast Asia. “It’s essential to look beyond current perils and consider the exposures tied to rapid urban expansion and development,” he said.

He spoke of the urgent need for more

accurate data and advanced modelling to meet these demands. “The quality of data is just as important as quantity,” he said, stressing that it depends on insurers to provide exposure and post-event claims data, making it accessible to the wider industry.

He said, “Everything we do really based on (that) feedback. We’re always looking at what’s important for the industry, but where does that come from? It comes back from interacting, talking to the industry. The primary insurers that we with closely, continually give us feedback and often direct us.

Cyber risk protection across Asia is a critical area of focus, which Mr Pidcock said was “well documented”.



**Mr Darryl Pidcock**  
Head of Asia Pacific  
and cyber, PERILS

“Cyber insurance penetration remains low, but with increasing incidents, the need for protection is growing,” he said, citing both malicious attacks and accidental disruptions, like the recent CrowdStrike incident. “As attacks rise, it’s vital for insurers to meet this demand, particularly among SMEs that form a large part of Asian economies.”

As renewals approach, reinsurers seem focused on stability, said Mr Pidcock. “There’s less tension than two years ago, but cedants are still pressing for better terms,” he said. ■

## The reinsurance industry is transitioning

**A**t the moment, the reinsurance industry is currently in a “transitioning stage”, according to Guy Carpenter CEO Southeast Asia and Korea region Les Loh.

Mr Loh said that the reinsurance market is “tilting towards the reinsurer in terms of the advantage that we are seeing” after the hardening conditions over the past two years.

He said, “Reinsurers are in a better position today in terms of stronger pricing, balance sheet and results ... plus the structure

of programmes are putting them in a better position to manage their exposure overall.

“And I think there should be a transition period when demand and supply should meet each other and find the right intersection.”

As a result, he noted that there are expectations for better conversations this year in the overall market.

“There is an air of optimism, and we see insurance [companies] having more confidence,” he said.

“We do experience more intense wind



**Mr Les Loh**  
CEO Southeast Asia  
and Korea region,  
Guy Carpenter

conditions and the weather getting hotter. The industry needs to work together to address this issue, to give the right sort of protection,” he said.

Other challenges he listed included geopolitical uncertainties, macroeconomic growth challenges and compliance issues that especially smaller companies may need to invest resources into. ■

## Reinsurance industry in a good place for more business

**T**he reinsurance industry has been “enjoying some good underwriting and investment results in recent years, so I feel they have more appetite to write more businesses”, particularly from a Japanese point of view, Sompo Japan Insurance CRO Koji Takahashi said, as risk in the region would offer reinsurers diversification from risks in the US.

At the same time, Mr Takahashi noted concerns about US casualties, aggregate covers or short return periods.

“It is not that straightforward, (and) it is a bit

complicated. But overall, I feel the reinsurance industry is in a good environment for more businesses.

“How we do business and how we process the operation should be more efficient through the most edge cutting edge technologies. That is where we have room for improvement and serve customers better,” he said.

Mr Takahashi also noted that climate change may lead to more severe or frequent Nat CAT, which reinsurers are trying to move away from. Insurers are now retaining more



**Mr Koji Takahashi**  
CRO, Sompo Japan  
Insurance

risk, and there is a coverage gap for insurers and clients, he believes.

This would mean finding ways to allocate risks or results among the industry, society and corporates, and work together with the government to mitigate losses when the severity or frequency of the loss was too much for the private sector to bear, he believes. ■



# The real value of reinsurance meetings

As the (re)insurance conference season for 2024 starts, *Asia Insurance Review* spoke to **Asian Re's Mr Anil Sant** and **First Policy Insurance Brokers' Mr Hari Radhakrishnan** about what the conferences offer and how participants can make the best of the available opportunity.

By Anoop Khanna



There are some who think that physical conferences have become passé. There is also an argument that conference attendance by so many people leads to an increased carbon footprint of companies and should be cut down from an environmental standpoint.

Notwithstanding such criticism, conferences still continue to witness ever greater participation and interest. More conferences are coming up in various markets apart from the premier events such as Monte Carlo, Baden-Baden or the Singapore Insurance and Reinsurance Conference.

There are also limits to the amount of business travel one can do. Further, the travel options between countries are at times restricted, so frequent meetings are not feasible or practical. This has the effect of having to rely on incomplete data or scanty information for efficient decision making.

The insurance and reinsurance business thrives on data and information and therefore conference participation became a valuable tool, to gather market information first hand, rather than rely on reports or mailers. Reputed organisations very often make attendance at reinsurance conferences a business requirement for their executives.

## Set the tone and tenor

Speaking to *Asia Insurance Review*, First Policy Insurance Brokers regional director Hari Radhakrishnan said, "International reinsurance conferences have long been an essential element in the transaction of insurance and reinsurance business worldwide.

He said, "The conferences originated in a mostly analogue world in the last century, where communication was not as efficient as

"Capacity availability and price for the same is always current topic in view of the everchanging dynamics, networking opportunities and business deals."

– Mr Anil Sant

"International reinsurance conferences have long been an essential element in the transaction of insurance and reinsurance business worldwide."

– Mr Hari Radhakrishnan

it is today. There was no Zoom or Skype to do virtual meetings. The mode of communication was largely through letters or faxes and 'phone calls."

Asian Re CEO Anil Sant said, "The global reinsurance conferences serve as a catalyst for dialogue, innovation and collaboration, highlighting the resilience and adaptability of the reinsurance industry in the face of uncertainty.

"As the reinsurance industry continues to evolve in response to shifting market dynamics and emerging risks, the insights and innovations shared at the global reinsurance conference undoubtedly shape the future of the sector."

## A thriving segment

There are many important aspects of a conference that can be overlooked. One is the timing. The conferences are not held in the peak of reinsurance renewal seasons.


Mr Radhakrishnan said, "The reinsurance conferences usually precede the renewal events, providing an important backdrop for setting the broader context and giving cues to the market.

"Will there be market hardening or softening? Will there be changes in capacity allocations? What kind of rate movements can be expected? One gets cues on these kinds of questions from

conferences and gets to prepare for them. This is something that cannot be achieved in a digital setting."

Mr Sant said, "The global conferences have played important role in development of reinsurance industry and will continue to do. They are the forums to discuss and address the challenges faced by the industry. Climate change, increasing frequency and severity of Nat CAT events, cyber risk, affordable reinsurance capacity, protection gap, long term sustainability, ageing populations, talent crunch and ESG considerations are aspects that merit much thought and discussion.

Apart from the appropriate timing, the reinsurance conferences also offer a neutral space for free-wheeling discussions unlike meeting in an office in a formal setting. These may not just be confined to working sessions, but also may extend to evening or late evening fellowship meetings and dinners. Important market developments and the thoughts of important thought leaders can be gathered in such settings, which can be a valuable input for future underwriting decisions.

"The reinsurance conferences provide an opportunity to discuss current issues. Capacity availability and price for the same is always current topic in view of the everchanging dynamics, networking opportunities and business deals," said Mr Sant. 

## Which of the following do you employ in order to increase talent retention in your organisation?

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# Musical chairs at Singapore Reinsurers' Association

By Ahmad Zaki

At the end of yesterday's conference, former Singapore Reinsurers' Association (SRA) chair Marc Haushofer said a few words to close the conference and formally hand over the chair to Allianz Re's Mr Kenrick Law.



Mr Kenrick Law



Mr Marc Haushofer

"Serving as the chair of the Singapore Reinsurers' Association for the better part of the last decade has been one of my most rewarding chapters of my career. It involved a lot of time, but it was really rewarding," Mr Haushofer said.

He has led SRA for close to two decades and was instrumental in creating the current version of SIRC as it exists today. He was, at the same time, quick to commend the entire SRA team on their hard work, stating that none of it would have been possible without their input.

"I have learned so much during those years, and I feel it's a privilege that I was able to contribute to the incredible growth of the conference and also the growth of the industry. Together we went head on against challenges



SRA bids farewell to Mr Marc Haushofer

and celebrated milestones, each step taking us closer to our final goal," he said.

"The connections formed here at the conference are the fruits of hard work by everyone from the organising committee, our dedicated speakers and of course, all of you who have attended."

Mr Law then took the stage, thanking Mr Haushofer for his guidance, his passion and his drive. "I have learned a lot from this man over the past eight years," he said. "Under your leadership, I have witnessed the transformation of the SRA in the last few years and the progress has been nothing short of remarkable. It's been very inspiring for us, and I look forward to building on our shared vision and to continue to strengthen the reinsurance industry in Singapore and beyond."

The dates of the 21st SIRC have also been announced – 3-6 November 2025. Mr Law added that he has already been thinking about the theme for next year: "It's about adaptation into the future, how you actually can adjust yourself and emerge even a stronger person."

Speaking to Asia Insurance Review, he also said: "Allianz Re is proud to join the global reinsurance community at the 20th SIRC in Singapore, as we work together to address the industry's challenges directly. Under the theme 'Revolutionize (Re)insurance!', we're excited to explore transformative ideas in climate resilience, digital innovation, and talent acquisition. By contributing our expertise, Allianz Re remains committed to driving sustainable growth and resilience for our clients and the industry at large."

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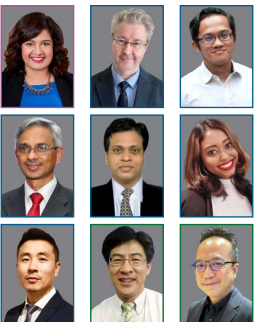
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