

# Riding the Tiger of Rapid Changes

A close-up photograph of a tiger lying in tall green grass. The tiger is looking directly at the camera with a steady gaze. Its orange fur with black stripes is clearly visible. The background is a soft-focus green field.

How technology has enabled changes to the way insurance companies operate

# My Career before Insurance

1986

- Standard Chartered Bank
- Trade, Commercial, Online Banking

1991

- Serenda Services
- Pharma, Re-Cycled Paper, Toll Roads, Iron & Steel

1999

- Wyvern Capital
- Finance Director – retained by the Mayor of Shenyang

# My Career in Insurance

2000

- Winterthur Insurance
- Chief Financial Officer

 **winterthur**

2007

- AIG / AIA
- S.E. Asia CFO / SVP Business Analysis



2011

- AXA Asia
- Regional Financial Controller



**redefining / standards**

2013

- Manulife
- SVP Valuation Systems Transformation



**Manulife**



# Technology – what is it?

“The application of scientific knowledge for practical purposes”

“The purposeful application of information in design, production and services”

“The use of science in industry”

“Better, Faster, more Efficient”



# Rise of the ATM (late 80's)



# Mobile Communications (1990s)



# Credit Card Explosion (1995)



# Internet Bubble (1998–2000)

- ▶ HTTP first discussed in 1989
- ▶ Mid 1990's we had the browser wars



NETSCAPE®



- ▶ Google founded in 1998



# CRM Technology (2002)

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LANGUAGE: [EN](#)

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# Secure Transfer Protocols (2005)

- ▶ HTTPs – created platform for secure payment systems and trading platforms

**PayPal**<sup>TM</sup>

**Verified by  
VISA**

**HSBC** 

Standard  
Chartered  
渣打銀行 



 **中國銀行(香港)**  
BANK OF CHINA (HONG KONG)

# Internet of Things (2010+)

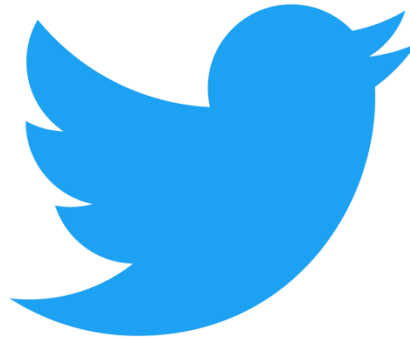


# From Hosted to Cloud (2012+)

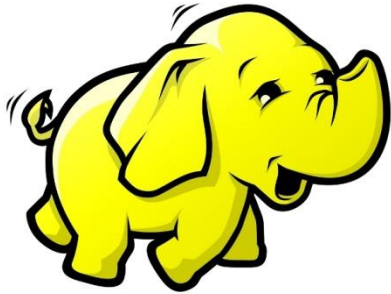




# Social Media (2012+)



# Big Data (2015+)



# Wrap Up

- ▶ Technology has enabled insurers to;
  - Work remotely and securely
  - Achieve scale and efficiencies
  - Once again engage with our customers

**“Better, Faster, more Efficient”**



# Questions

