



ICA's 2023 Annual Conference: Speakers and bios



Ellen Fanning, Host

Ellen Fanning is an award-winning current affairs journalist and an exceptional MC, moderator and facilitator. She appears daily and hosts the ABC TV's program, The Drum, a panel discussion program that focusses on the news of the day. With a wealth of experience in communications, politics, social, cultural and business issues, along with her work as a TV presenter and panellist, Ellen is an exceptional MC, moderator, facilitator and keynote speaker. An impeccable presenter, Ellen works closely with clients prior to events to ensure objectives are achieved. She is able to ad-lib and improvise when necessary to keep events flowing and to ensure prize winners and other presenters feel comfortable when delivering their own speeches stage.



Andrew Hall, Executive Director and CEO, Insurance Council of Australia

Andrew Hall joined the Insurance Council of Australia in September 2020 from the Commonwealth Bank, where he served as Executive General Manager, Corporate Affairs, for seven years. At CBA he was responsible for the management of CBA's corporate reputation, public affairs and sustainability. He was previously Director of Corporate and Public Affairs for Woolworths Limited for six years, overseeing a similar portfolio and participating as a member of the Management Board. Andrew's professional career started as a journalist in regional New South Wales in 1994, before moving to Canberra in 1996 where he worked in federal politics for 10 years as a ministerial media advisor. From 2001 to 2007 he was the Federal Director of the Nationals, leading the party as campaign director for federal elections. His expertise in the corporate affairs profession has been recognised with admission to the Arthur W. Page Society, recognition in the International Top 50 Corporate Affairs Professionals (Salt & Shein 2014) and in the inaugural award of Top 50 Outstanding LGBTI Leaders in Australia (Deloitte 2016) for his work in leadership roles, diversity and on the Board of Equality Australia for the marriage equality campaign. He has extensive experience in governance, both in the corporate and not-for-profit sectors. He serves on the boards of Rural Aid.



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President's speech



Nick Hawkins, Chief Executive Officer & Managing Director, IAG and President, Insurance Council of Australia

Nick Hawkins became IAG's Managing Director and CEO in November 2020. He previously held the role of Deputy CEO, accountable for the management and performance of IAG's day-to-day operations. Nick previously spent 12 years as IAG's Chief Financial Officer, responsible for the financial affairs of the company. Prior to this Nick was the Chief Executive Officer of IAG New Zealand and also held a number of roles within finance and asset management since joining the Group in 2001. Before joining IAG, Nick was a partner with KPMG. He is a Fellow of Chartered Accounts of Australia & New Zealand and a graduate of the Harvard Advanced Management Program. The Board of the Insurance Council of Australia appointed Mr Hawkins to the position of President at its December 2021 meeting.

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Global risk perspective



Misha Zelinsky, National Security Expert

Misha Zelinsky is a leading expert on the rise of global authoritarianism. A Fulbright Scholar, economist, lawyer, and author, Misha spent 2022 and 2023 covering Russia's invasion from inside Ukraine as a war correspondent for *The Australian Financial Review*. For this work, Misha is personally sanctioned by the Putin regime. A graduate of the London School of Economics and Political Science, he is an expert associate at Australia's National Security College. Misha is a director of AustralianSuper, an industry superannuation fund with over \$300 billion under management. Thanks to his time leading the Australian Workers' Union — Australia's oldest blue-collar trade union — Misha has been a senior political figure with a reputation for expertise in supply chain sovereignty, national security, industrial policy, countering foreign interference, international trade and energy security. As a contributor to *MSNBC*, *BBC*, and *ABC*, Misha's work features in Australian and international print publications including *The Sydney Morning Herald*, *Daily Telegraph*, *Foreign Policy* and *The Times*. His five-thousand-word profile reported from inside President Volodymyr Zelensky's hometown won wide acclaim. Misha is a regular columnist for *The Australian Financial Review*, writing on the [future of democracy](#), Australian domestic policy, [national security](#) and [geopolitics](#). He is the host of popular foreign policy podcast 'Diplomates – A Geopolitical Chinwag', a show that regularly features in Australia's top 10 podcasts. Misha's book *The Sun Will Rise*, detailing the events of Russia's brutal invasion of Ukraine, is due for release in November 2023.



Darren Lim, Geoeconomics and International Relations

Darren Lim is an academic at the Australian National University and co-founder and host of “Australia in the World”, the country’s leading podcast on Australian foreign policy. His research focuses on geoeconomics, the rules-based international order, technology competition, and foreign policy responses to major-power rivalry, with a regional focus on the Indo-Pacific. He received his PhD and MPA from Princeton University, and holds Honours degrees in economics and law from Monash University. Prior to his postgraduate studies he worked at the law firm King & Wood Mallesons, as Associate to the Chief Justice of the Federal Court of Australia, and as a researcher at the International Crisis Group in Brussels.



Nicki Hutley, Economist and Climate Council Councillor

Nicki Hutley is a highly experienced economist, with broad-based expertise gained over three decades of practice in financial and investment markets and in economic consulting. After many years in the corporate world, including most recently as a partner with Deloitte Access Economics, Nicki is now an independent economist and consults with Social Outcomes, developing social impact programs and finance solutions. In 2020, Nicki was appointed as a Councillor for the Climate Council and admitted as an expert faculty member (economics) to Singularity University. Nicki is particularly interested in the intersection of economy, society and environment. Her research covers both macroeconomics and microeconomic policy across a broad field of issues. Nicki is President of the Economics Society of Australia (NSW), and an advisory board member to the Financy Women’s Index and Climate Subak Australia. Nicki is also a frequent commentator in the media and is a regular guest on both The Drum and The Project.

Ministerial Address



The Hon. Stephen Jones MP, Assistant Treasurer and Minister for Financial Services

Stephen Jones is the Federal Member for Whitlam and Assistant Treasurer and Minister for Financial Services. Stephen was first elected to the Federal Parliament in 2010 representing the Southern Illawarra seat of Throsby. He was re-elected at the 2013 election and elected to the re-named seat of Whitlam in the 2016 election. Stephen holds a Bachelor of Arts degree from the University of Wollongong and a Bachelor of Laws degree from Macquarie University. Prior to entering the Federal Parliament he worked as a community worker for various front line disability services, youth and health services and as a lawyer with the Australian Council of Trade Unions (ACTU) and as the Secretary of the Community and Public Sector Union (CPSU).



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Availability and Affordability



Estelle Pearson, Finity

Estelle Pearson is an actuary and a Director at Finity Consulting. She has worked in the general insurance industry for more than 30 years across both personal and commercial classes of business. She worked with State and Federal Governments on the liability crisis in the early 2000s which led to affordability and availability insurance issues for many businesses and NGOs and culminated in significant Nationwide civil liability reform. She has recently worked with Governments on the availability issues of PSA liability cover for NGOs providing critical Out-of-Home Care services to vulnerable children. These experiences have given Estelle a strong understanding of the critical role of insurance and the challenges for consumers and the broader community when insurance is not affordable.



Dr Antonia Settle, University of Melbourne

Dr. Antonia Settle recently completed a McKenzie Postdoctoral Fellowship at the Melbourne Institute of Applied Economic and Social Research at the University of Melbourne and is now a visitor at the Institute. Antonia is an interdisciplinary scholar whose research explores how the changing nature of household balance sheets interacts with household risk. She focuses on household engagement with the financial system especially around superannuation and insurance.



Jason Flanagan, Chief Claims and Customer Officer, Australian Reinsurance Pool Corporation

Jason Flanagan commenced in the CCCO role with Australian Reinsurance Pool Corporation (ARPC) on 7 February 2022. He has substantial experience across General Insurance Claims, Transformation and Customer functional areas within the insurance and the financial services industry. His previous roles include Head of General Insurance Claims and Head of Customer Care and Regulatory Change at Westpac and an earlier stint with BT Financial Group as Head of Contact Centres and Head of Customer Relations. His role at ARPC includes ARPC's Terrorism Reinsurance Pool as well as the Cyclone Reinsurance Pool, covering cyclones and related flood damage. Jason has direct experience with natural disaster insurance claims management in Northern Australia, gained through his role as Head of General Insurance Claims with Westpac. He was also on the ground during the Townsville floods in 2019, where he gained firsthand experience about how such events impact local communities and the important role that general insurance plays in the community.



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Regulators Perspective



Karen Chester, Deputy Chair, ASIC

Karen Chester is ASIC Deputy Chair having been appointed in January 2019. Karen chairs the Commission Regulatory Committee and represents ASIC on the Council of Financial Regulators. Before joining ASIC, Karen was the Deputy Chair of the Productivity Commission having joined as a Commissioner in 2013. Karen presided on over 10 inquiries and reports, including on superannuation, retirement and housing decisions of older Australians, natural disaster funding, intellectual property and overcoming indigenous disadvantage. Previously, Karen was a Partner and Global Head of Infrastructure at Mercer. Before joining Mercer, Karen was a Partner at Access Capital Advisers and the CEO of Access Economics. Karen has held directorships on infrastructure company boards. Before moving to the private sector, Karen held senior economic policy roles in the Australian Treasury and the Department of Prime Minister and Cabinet. Karen has a first class honours degree in Economics from the University of Queensland, was awarded an honorary doctorate in Economics by the University in 2017 and is a graduate of the Australian Institute of Company Directors. Karen is a member of Chief Executive Women.



Suzanne Smith, Executive Board Member, APRA

Suzanne Smith was appointed Executive Board Member of APRA on 31 October 2022, responsible for the life insurance and private health insurance sectors. She joined APRA in March 2019 initially as General Manager for Superannuation and then Executive General Manager for the Specialised Institutions Division. In December of that year, she was promoted into the Executive Director role with responsibility for the prudential supervision of superannuation funds licensed under the Superannuation Industry (Superannuation) Act 1993. Prior to joining APRA, Suzanne's career included senior roles across the superannuation and financial services industry in areas including life insurance, funds management, asset servicing, alternative investments, wholesale banking and property. Immediately prior to joining APRA, Suzanne held the role of Chief Customer Officer Group Insurance at MLC Life Insurance. She has also held several senior roles within NAB, including acting as a director and Chairman of a NAB Subsidiary Board from 2011 to 2015. Suzanne holds a Bachelor of Business with distinction (Property), a Masters of Applied Finance, and is a Graduate of the Australian Institute of Company Directors.



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Stream A breakout sessions

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AI and Insurance



Elayne Grace, CEO, Actuaries Institute

Elayne Grace, leads the professional body known for its education program, professional standards and contribution to public policy thought leadership. With 25 years of international experience spanning consulting firms and insurance companies, she provided strategic, economic and financial advice. Elayne played a pivotal role in nurturing early collaborations between businesses, scientists, and NGOs to address climate change and risk. She is a frequent presenter at conferences and has contributed to various thought leadership papers ranging from climate change to Big Data. Elayne's advisory roles have included serving on Commonwealth Treasury expert panel and advising the Indigenous Land Corporation Board on long-term investment sustainability. In 2019, Elayne was recognised in The Australian Financial Review's 100 Women of Influence awards. She is a graduate of the Australian Institute of Company Directors and a Fellow of the Institute of Actuaries.



David Baker, CTO & Technology Strategist, Microsoft

David Baker is an Account CTO at Microsoft, where he leads the virtual technology team to drive the cloud transformation into strategic customers. He has over 25 years of experience in the IT industry, focusing on consulting and advising on technology strategies, especially on how to transition into cloud operating models and extract value from them. He has worked with various FSI customers and service providers, helping them accelerate their businesses and delivering transformations. He is also passionate about developing others, mentoring, and improving operating models. He has a Master of Engineering Science degree in Control Systems Simulation from the University of Melbourne and several certifications in Azure and AI.

Professor Nicholas Davis, Co-Director, UTS Human Technology Institute



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Innovation and Risk in the face of climate change



Geoff Summerhayes, Chair, Zurich Australia and New Zealand

Geoff Summerhayes has a unique set of commercial and regulatory skills as a former CEO and APRA Board Member, in addition to being recognised as a global leader on climate change financial risk regulation. Geoff is Chair of Zurich Australia and New Zealand, Director of Heartland Group Holdings NZ, Senior Advisor at Pollination Group, and continues his leadership on sustainability as Chair of Beyond Zero Emissions and Chairs Australian Institute of Company Directors, Climate Governance Initiative. As an APRA Board Member, he led significant regulatory change on climate risk in Australia and globally. He was the inaugural chair of the Council of Financial Regulators Working Group on Climate Change and globally led the UN Environment Program's and the global standard setter's, insurance sector reforms.



Karen Hardy, Managing Director, Redicova

Karen Hardy, a North Queensland native, has two great passions in life, her community and insurance. Karen is a devoted advocate for her region and with over 26 years' insurance experience, Karen is a respected and awarded member of the Australian Insurance Industry. Launching Acme Insurance Brokers back in 2001, Karen cares deeply for those she serves, and knows first-hand the financial, physical and emotional suffering that is left in the aftermath of a severe weather event. By 2017, no longer willing to stand by and watch the insurance industry fail our regions, Karen began building a Parametric Insurance product for natural disaster. Now in 2021, Redicova is available to all eligible Northern Australians.



Sam Kernaghan, Director of Resilience Program, Committee for Sydney

Sam Kernaghan is the Director of the Resilience Program at the Committee for Sydney – an independent urban policy think tank passionate about the future of Greater Sydney. Over the past 20 years Sam has worked with organisations including the Rockefeller Foundation, Asian Development Bank, and consultancies, to design and deliver climate focused investment programs with communities, government, philanthropy, banks and business. Since working in post-tsunami Sri Lanka in 2006, Sam has collaborated with more than 50 cities across Asia, New Zealand, Australia and the US, to build resilience to growing economic, social and environmental shocks and stresses. At the Committee, Sam has led the development of “Decarbonising Sydney” a report which sets out the pathway for Sydney to meet its 2030 and 2050 carbon reduction goals, co-created a plan to make Sydney “Nature Positive”, and is now working on plan to adapt to climate and economic risks facing vulnerable communities across Sydney. Sam is a fellow of the Planning Institute of Australia, with qualifications in program management, economics and sustainable development.



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CLYDE&CO

Commercial lines focus on affordability and availability



Melina Morrison, CEO, Business Council of Co-operatives and Mutuals

Melina Morrison has been a driving force for change in Australia's co-operative and mutual sector for 25 years. She is the founder CEO of the country's first cross-sector body for member-owned enterprises, the Business Council of Co-operatives and Mutuals (BCCM). Under Melina's leadership, the BCCM has achieved fundamental reforms to level the playing field for member-owned firms. She commissioned the first study on Australia's co-operative and mutual sector, the annual National Mutual Economy Report, driving meaningful change and creating the first evidence base to advocate for better support. Melina was at the forefront of advocating and developing amendments to the Corporations Act, opening new opportunities for co-operative and mutual businesses to grow whilst safeguarding mutuality for future generations. Melina continues to advocate for ethical business models that put the consumer first in sectors ranging from finance to aged care.



Bruce Billson, Australian Small Business and Family Enterprise Ombudsman

Bruce Billson commenced his role as Australian Small Business and Family Enterprise Ombudsman (ASBFEO) in March 2021. The Ombudsman is an independent advocate for small and family businesses. Bruce brings three decades of experience, knowledge, commitment and an understanding of the issues facing small business. Bruce was the Australian Government Cabinet Minister for Small Business from 2013-2015, a founding Director of Judo Bank and has held various board appointments, including the Franchise Council of Australia, Deakin University Business School and Australian Property Institute. He has also owned and operated a number of small businesses, and knows first-hand the joys and challenges this involves. The mission of the Australian Small Business and Family Enterprise Ombudsman is to help ensure Australia is the best place to start, grow and transform a small business and family enterprise. ASBFEO understands the challenges facing small and family business and provides advice and research to improve policies, access to dispute resolution services and mental health support should the need arise.



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Stephanie Schutt, Insurance Broker and Risk Advisor, Marsh

Stephanie Schutt is an experienced general lines insurance broker at Marsh where she currently acts as an authorised representative. Stephanie has over 11 years' experience in the insurance broking sector, specialising in general lines insurance and risk management advice. Stephanie assists clients in all industries and enjoys the unique and difficult placements. Having worked through a few market cycles she is at the cold face of the insurance and affordability challenges being experienced across commercial lines insurance in the current hard insurance market. A key part of Stephanie's role is to help her clients understand their insurance risk and risk management to better protect their businesses and to source their insurance. Her experience and skill in this area was recently on show when she was instrumental in facilitating an insurance solution for bushfire management operators who had been unable to source public liability insurance for prescribed burning. Over the course of two years she actively engaged with and supported various businesses and an industry association to educate insurers on the actual vs perceived risk of their businesses and subsequently gained insurer support. In February 2023, Stephanie received the national Marsh Advantage "Broker of the Year Award" for outstanding performance in 2022.

Stream A breakout sessions

Cyber risk

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Win-Li Toh, Principal, Taylor Fry and Vice-President, Actuaries Institute

Win-Li Toh is a principal at actuarial and analytics consultancy Taylor Fry, with a special focus on cyber security. She leads the company's general insurance practice, backed by more than 25 years advising insurers, self-insurers and government across the globe. Win-Li holds several Appointed Actuary roles and is 2023 Vice President of the Actuaries Institute of Australia. As lead author on the Actuaries Institute green paper Cyber Risk and the Role of Insurance, she provided crucial evidence for the industry to enhance its cyber resilience efforts. She also contributed meaningful discussion to mainstream media, broadening understanding of how insurance fits in tackling cyber risk. Today, she continues to bring solutions-focused insight and facilitate open dialogue between government, business and insurers amid an ever-evolving threat landscape. She was recently awarded 2023 Insurance Leader of the Year by the Australian and New Zealand Institute of Insurance and Finance.



Troy Filipcevic, CEO, Emergence Insurance

Troy Filipcevic is the Founder and CEO of Emergence, a specialised underwriting agency exclusively dedicated to providing insurance solutions for Cyber risks. Emergence operates in both Australia and New Zealand. In 2023, Emergence won Underwriting agency of the year and claims team of the year. Emergence were also a winner in the Australian Financial Review Most Innovative Companies List for 2023. Prior to launching Emergence, Troy played key leadership roles at Suncorp, where he served as the Head of Strategy. He also held positions in Partnering & Operational Excellence, where he spearheaded initiatives to enhance business performance, and in the Technology division, where he led the development and execution of the technology strategy. Prior to Suncorp, Troy worked as a management consultant at Deloitte, focusing on Innovation and Corporate Strategy. During this period, he managed the internal innovation program and provided consulting services to businesses, advising on innovation, strategy, and operational improvements. Troy's educational background includes qualifications as a Mechanical Engineer, a Bachelor of Business, and an MBA from the Australian Graduate School of Management (AGSM).



Paul Kallenbach, Partner, MinterEllison Consulting

Paul Kallenbach is head of MinterEllison's Cyber Law and Data Protection practice, and advises Australian and international clients on technology, intellectual property, privacy, data protection, strategic and global outsourcing, procurement and supply, and IP commercialisation. He is lead author of MinterEllison's annual Perspectives on Cyber Risk, now in its 8th year. Paul was a co-founder of Exari, a leading global provider of document automation technology (now owned by NASDAQ-listed Coupa Software), and sits on the advisory board of MinterEllison's technology and cyber consulting arm, METC. He was named *Best Lawyers Outsourcing Lawyer of the Year (Melbourne)* for 2021, *Best Lawyers Information Technology (Melbourne)* for 2023, and *Best Lawyers Outsourcing Lawyer of the Year (Melbourne)* for 2024.



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Attracting Talent and Skills in the 21st Century

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Corene Strauss, CEO, Australian Network on Disability

Corene Strauss is a cause related CEO, leading the Australian Network on Disability (AND) since July 2021. Passionate about improving the lives of others and building communities for good, Corene has led the transformation of multiple organisations including CEO of Special Olympics Australia, part of the world's largest disability sports organisation and prior to that the first female CEO appointed to the NRL's Men of League Foundation responsible for the welfare of the rugby league community and at Legacy Australia, caring for the families of the fallen and ill Defence force Veterans. Corene is dedicated to a life of purpose which drives change, equality and inclusion for those who have previously struggled to find a place in everyday society.



Prue Willsford, CEO, ANZIIF

Prue has been the CEO of ANZIIF for 10 years and has over 35 years of experience across a wide range of financial services organisations. Her career has included a wide range of experiences across product management, marketing, finance, legal and compliance, and technology roles. Prue also held the role of Deputy Chancellor of Victoria University and has held Board positions at Citywide Service Solutions and MyLifeMyFinance. Prue is a member of five associations, recognising that associations provide a wide range of benefits across a variety of industries.



Yolanda Beattie, Director Yo&Co and Founder, Future IM/Pact

Yolanda Beattie founded Yo&Co in 2019 after spending three years leading Mercer's learning and inclusion consulting practice and before that, three years leading the Workplace Gender Equality Agency's public affairs team. Her 20-year career has focused on influencing change by expertly facilitating conversations that capture hearts and minds – at a national, industry, organisational and individual level. She brings to clients an infectious energy, passion for breaking the mould and insatiable desire to get to the heart of issues in pursuit of solutions that work. Her flagship program is Future IM/Pact, which unites the investment management industry in its efforts to build a diverse and human centred industry. Established with eight founding partners with a focus on inspiring women at university to become professional investors, Yolanda has grown the program to include over 20 leading super funds, fund managers and other industry participants. Yolanda holds a Bachelors degree in Commerce, a Masters degree (with merit) in public policy and is a certified executive coach (IECL).



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Lessons from Floods

RIC RESTORATION
INDUSTRY
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Emma Curtis, Lead Ombudsman, AFCA

Emma Curtis has over 25 years' experience in financial services law and governance, including over 10 years as a regulator. Emma leads the AFCA decision makers who make decisions about life insurance, general insurance and insurance broker complaints. Before joining AFCA as Lead Ombudsman - Insurance Emma was the Senior Executive Leader - Insurers with ASIC, leading the insurance supervision team. Emma was joint acting Executive Director of ASIC's Financial Services Group through the period that included the 2019-20 bushfires and the unfolding of the COVID-19 pandemic. Emma also has prior experience in senior in-house legal roles with Australian financial services firms.



Paul Holmes, Principal Lawyer, Legal Aid Qld

Paul Holmes is the Principal Lawyer of the Consumer Protection area of Civil Justice of Legal Aid Queensland (LAQ). Paul has worked at LAQ for over 15 years in a variety of roles including as the Assistant Director of LAQ's Flood response. Paul is also a member of the ICA Consumer Liaison Forum, the ABA Consumer Outcomes Group, the Qld ASIC Consumer Regulator Forum and the FSC Consumer Liaison Group. During his time at LAQ Paul has worked responding to a variety of Disaster Insurance, Insurance, credit, consumer credit and debt, finance and essential services legal issues. Paul has a particular focus on making consumer facing documents simpler and easier to understand for consumers experiencing vulnerability. Away from work, Paul is a Netball Coach and is currently preparing a Queensland Junior Indoor Netball team for its National titles.



Andrew Hall, Executive Director and CEO, Insurance Council of Australia

Refer to Page 1 for complete bio.