

Queenie Chow

MICROINSURANCE SPECIALIST
MicroInsurance Centre at Milliman



CURRENT RESPONSIBILITY

Queenie Chow consults and implements micro-insurance projects / pro-poor initiatives in emerging markets taking the role as project leader and providing technical support. She has expertise in the following areas:

- Demand research (qualitative and quantitative)
- Market research – supply, regulatory environment, distribution or others
- Prototype development and testing
- Product pricing and forecasting
- Process mapping and implementation support
- Pilot testing and monitoring support

Queenie started her corporate career in retirement actuarial consulting in Melbourne, Australia, and is an Australian-qualified actuary (AIAA). She has close to 10 years of experience in consulting and has been working within the microinsurance innovation space in the past few years. She is also an active member in social entrepreneurial circles such as the ChangemakerXChange and has won cross-border innovation pitching competitions like the China Australia Millennial Program. She recently received the "40 under 40: most influential Asian-Australian Award," and sits on boards including the Palladians Association and Actuaries Without Borders.

PREVIOUS EXPERIENCE

Prior to working with Milliman, Queenie spent two and a half years with ILO's Impact Insurance Facility/MicroEnsure in Kenya and the Philippines. She designed and prototyped microinsurance products within the MicroEnsure Innovations Lab using Human-Centered Design and Google Ventures design

sprints approaches; managed innovation projects (piloted over 10+ products), and provided data-driven recommendations in assisting management decisions.

She also worked in projects across Ethiopia, Togo, Nigeria, and other African countries, where she provided consulting advice on microinsurance product development, universal health system financial projections, pension scheme valuation, and social security system feasibility studies.

Queenie has also worked over five years in the retirement consulting space in Australia with Russell investments where she assisted corporate clients in strategies and valuations of their retirement benefit programs using modelling tools.

She has also authored various publications including the "Technology in microinsurance research paper" (SOA), "Climate Change, Insurance and Vulnerable Populations Discussion Paper" (IAA), and various publications with the ILO Impact Insurance Facility.

EDUCATION

- Actuaries Institute, Australia, 2010–2016
Associate of the Institute of Actuaries Australia
- The University of Melbourne, 2007–2011
Bachelor of Arts and Bachelor of Commerce, Major in Actuarial Studies and Spanish
- Tecnológico de Monterrey, 2010, Academic Exchange Program

