

C.F. Yam, MSc FSA CFP^{CM}

C.F. Yam is Regional General Manager, Insurance, of CommBank Management Consulting, a member of the Commonwealth Bank Group of Australia (CBA). CBA owns the first pilot bancassurer joint-venture in the PRC, BoCommLife with Bank of Communications.

C.F. is a qualified actuary with extensive experience in life, health and general insurance, as well as investment and pension practices. C.F. started his career in an international actuarial consulting firm, providing advice to insurers, retirement schemes and fund management companies. He has held positions as chief financial officer and appointed actuary for both traditional life insurer and bancassurers; and has structured asset strategies for life and pension funds.

Apart from financial and actuarial roles, C.F. has also run group insurance and pension businesses. In addition, he has overseen life insurance and MPF operations, including third party administration outsourced by major financial institutions in Hong Kong.

C.F. was President of the Actuarial Society of Hong Kong in 1997. He also chaired the Life Insurance, Retirement Schemes and Mandatory Provident Fund Committees of the ASHK during the period when Professional Standard 1 and 2, the Code of Conduct and the MPF legislation were introduced in Hong Kong. He was a panel member of the specialists of the Mandatory Provident Fund Scheme of the Government of HKSAR.

C.F. has also been active in professional service outside Hong Kong. He was the leading Hong Kong representative on PBOC's working committee, drafting the first actuarial practice for the PRC in late 1990s. The committee was led by Mr Wei, the current China Actuarial Association Chairman. In the recent years, C.F. has written articles for the Actuarial Communications in China. He also spoke in the first Asian Conference on Equity-Based Insurance Guarantees organized by the Society of Actuaries; the Joint Regional Seminar on Practical Actuaries and Financial Reporting organized by the Faculty and Institute of Actuaries, the Institute of Actuaries in Australia and the SOA; the panels for the Appointed Actuary Symposium of the ASHK and LIMRA's Strategic Issues Conference as well as the public lectures in the Shanghai University of Finance and Economics, and the University of Hong Kong.

C.F. was awarded a Master of Science degree with Distinction by the University of Lancaster in England and graduated with a First Class Honour degree in Bachelor of Science from the University of Hong Kong. He is a Fellow of the Society of Actuaries of the U.S., as well as a Certified Financial Planner.