

23 May 2023

HIGHLIGHTS

- Editor-in-Chief, Journal of Co-operative Organization and Management (ELSEVIER)
 - Title of Docent (Management, governance and co-operation in organizations), Administrative science, Tampere University
 - Visiting Professor, Faculty of Economics and Business, University of Zagreb
 - Currently University Researcher in 2 universities (University of Helsinki, Tampere University)
 - Scholarly background in the field of management and business economics, Extensive experience in leading interdisciplinary networks and collaborating with scholars within disciplines as business economics, economics, administrative science, law, statistics, etc.
 - Own scholarly profile integrates sustainability/responsibility discussions with co-operatives and mutuals
 - Vast international scholarly network
 - Long and extensive experience in international collaboration with practitioners (for example: stakeholder and expert group memberships in EIOPA, organizing joint conferences with ICMIF, several continuous education programs with Financial supervisors and c-suite company executives)
 - Strong background and experience in obtaining project funding and leading research/development project collaboration
 - Managing director, Finnish Association of Co-operative Research (Kooperaatiiv ry), which is a member of the The Federation of Finnish Learned Societies
 - Long teaching and supervising experience, pedagogical studies done
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PERSONAL DETAILS

Name: Antti Paavali Talonen

Date of birth: 30 May 1985

Nationality: Finnish

DEGREES, APPOINTMENTS, AND EVALUATIONS OF MERITS

2022-

Title of Docent (Management, governance and co-operation in organizations), Administrative science, Faculty of Management and Business, Tampere University

2020-2025

Visiting Professor, Faculty of Economics and Business, University of Zagreb

11/2018

Doctor of Science in (Econ./Business Adm.), Insurance Science, Faculty of Management and Business, University of Tampere

- Doctoral dissertation (2018): "Customer Ownership and Mutual Insurance Companies: Refining the Role and Processes of Psychological Ownership". Tampere University.

12/2010

Master of Science (Econ./Business Adm.), International Marketing (high-technology marketing), Lappeenranta University of Technology

OTHER EDUCATION AND EXPERTISE

2019

Teaching and Learning in Higher Education (University pedagogical), 10 credits, Tampere University

LANGUAGE SKILLS

- Finnish: Native language
- English: Fluent in written and spoken (main working language)
- German: Good
- Swedish: Good
- French: Basics
- Russian: Basics
- Chinese: Basics

CURRENT EMPLOYMENT

03/2023-

University Researcher (Yliopistotutkija), Administrative science, Faculty of Management and Business, Tampere University

04/2022-

University Researcher (Yliopistotutkija), Faculty of Law, University of Helsinki

01/2021-12/2023

Director, 'Nordic Research Ecosystem on Digital Ethics in Insurance' (DIGISURANCE), NOS-HS funding (Nordic Research Councils), Faculty of Law, University of Helsinki

07/2020-(elected for 4 years term)

Member, Insurance and Reinsurance Stakeholder Group, European Insurance and Occupational Pensions Authority (EIOPA)

PREVIOUS WORK EXPERIENCE

01/2020-3/2022

Postdoctoral researcher of Governance of Sustainable Business Models, Faculty of Law, University of Helsinki

10/2019-5/2021

Member, Expert Group on Digital Ethics in Insurance, European Insurance and Occupational Pensions Authority (EIOPA)

2018-2019

Postdoctoral Research Fellow, Administrative Science and Insurance Science, Faculty of Management and Business, Tampere University

- Research and education projects:
 - A multistakeholder co-creation platform for better access to long-term care (SOCATEL), Horizon2020, 2017-2020 (Administrative Science). www.socatel.eu
 - A FINancial supervision and TECHnology compliance training program (FinTech), Horizon2020, 2018-2020 (Insurance Science). www.fintech-ho2020.eu

2017-2018

Full-time PhD researcher, Insurance Science, Faculty of Business and Management, University of Tampere

2014-2017

Project manager (+Acting doctoral student, 2013-2017), Research and Education Center Synergos, School of Management, University of Tampere

- Research and development projects:
 - ShaVal -project, funded by the Finnish Innovation Fund, 2015-2017
 - ARVI -project, funded by the Finnish Innovation Fund, 2014-2015

2010-2014

Project coordinator (+Acting doctoral student, 2013-2017), Research and Education Center Synergos, School of Management, University of Tampere

- Research and development projects:
 - ResCo -project, funded the Finnish Innovation Fund
 - RePi -project, funded by the European Regional Development Fund
 - ElämysPirkka -project, funded by the Council of Tampere Region

2009

Research Assistant, Research and Education Center Synergos, School of Management, University of Tampere

2005

Finnish Defence Forces, rank: Sergeant

RESEARCH FUNDING AND PROJECTS

- SHARE -project (Academy of Finland), 2022-2023, Faculty of Law, University of Helsinki
 - Researcher
- SEGRA -project (Ministry of Social and Health Affairs), 2023, Administrative Science, Tampere University
 - Researcher
- Nordic Research Ecosystem on Digital Ethics in Insurance (DIGISURANCE), NOS-HS Funding, 2021-2023
 - I am the Director of the project, and finance was applied and obtained under my leadership
 - Partners: University of Oslo and Copenhagen Business School
- A multistakeholder co-creation platform for better access to long-term care (SOCATEL), Horizon2020, 2017-2020 (Administrative Science). www.socatel.eu
 - Researcher
- A FINancial supervision and TECHnology compliance training program (FinTech), Horizon2020, 2018-2020 (Insurance Science). www.fintech-ho2020.eu
 - I was part of our European team who wrote the funding application
 - I was responsible of training the Swedish and Finnish FSA's (Financial supervisory authorities) in the project: All together 9 training days for both of the FSAs during the project
- 2015-2017, ShaVal -project, Finnish Innovation Fund Tekes

- Me (project manager) and my colleague wrote the funding application and obtained the funding together
- 2014-2015, ARVI -project, Finnish Innovation Fund Tekes
 - I led the process of writing the funding application and funding was granted for my team (me as the project manager)

RESEARCH OUTPUT

- Total number of peer-reviewed scientific articles: 22 published (+5 under review, +4 in the pipeline)

TEACHING MERITS IN ACADEMIC CONTEXT

- Pedagogical education: "Teaching and Learning in Higher Education", 10 credits, Tampere University, Spring 2019
- Teaching experience in general
 - 8 master level university courses
 - 5 continuous learning education programs
 - Personal training program of insurance company LocalTapiola's (Among the biggest insurance companies in Finland) CEO and Chairman Juha Koponen
 - Several invited master-level lectures in different universities (other than my own university)
 - University of Zagreb
 - University of Eastern Finland
 - Several public keynotes, presentations and panels
- Supervisory experience
 - Supervision of 10 bachelors thesis (Will be in Autumn 2023)
 - Supervision of 3 masters thesis
 - Acting as a mentor of one (1) doctoral student who defended his dissertation in the Spring 2022.
 - 18 reviews/evaluations of masters thesis'
 - Handling, giving feedback, and evaluating over 250 scientific articles as the Editor-in-Chief and Associate Editor of the Journal of Co-operative Organization and Management (Elsevier)

OTHER KEY ACADEMIC MERITS

- Editorial and other positions in top-level international scientific journals
 - Editor-in-Chief (permanent, 1/2022-), Journal of Co-operative Organization and Management, Elsevier
 - Associate Editor (permanent, 1/2020-12/2021), Journal of Co-operative Organization and Management, Elsevier
 - Guest Editor, Special Issue on Mutual Insurance Companies (Part of the articles published, part are still under review), Journal of Co-operative Organization and Management, Elsevier
 - Member, Program Board, Prawo Asekuracyjne (Insurance Law Quarterly)
- Positions in scientific associations
 - Managing director (2015-), Finnish Association of Co-operative Research (Kooperaatiivi ry), which is a member of the The Federation of Finnish Learned Societies
- Referee experience
 - I have acted as a reviewer for several tens of scientific articles in, for example, Springer publishing, Journal of Co-operative Organization and Management, Journal of Financial Services Marketing, Patterns, Cogent Social Sciences, Cogent Business and Management, FIIB Business Review, Risks, Sustainability, and Rivista Bancaria - Minerva Bancaria.
- Organizing scientific conferences
 - Co-Founder & -organizer, MIC-Conference 2018 (Finland), 2019 (Croatia), 2020 (Costa Rica, postponed due to Covid-19), 2022 (Rome, Italy)
 - Global conference that brings together scholars and practitioners
 - mutualsnetwork.com

- Online webinar: Response of Co-operatives, Education and Entrepreneurship to Development, 27 May 2021
 - My role: Co-organizer of the webinar
- Online webinar: Digitalization, Ethics & Ownership - The Nordic Perspective, 22 April 2021
 - My role: Leader of the organizing committee, chair of the panel 'Digital Ethics in Insurance and Risk Management'
- Academic coordinator, IRSPM 2020, Tampere University (postponed due to Covid-19)
 - Global scientific conference of the International Research Society for Public Management
 - events.tuni.fi/irspm2020
- Member of the Teaching Skills Committee (Faculty of Law, University of Helsinki), Spring 2020 -2021
 - Evaluation of five new professor candidates conducted in September 2020
 - Evaluation of three new docents will be conducted in November 2020
 - Evaluation of five new professor/docent candidates December 2020
 - Evaluation of three professor candidates in March 2021
 - Evaluation of 2 professor candidate in September 2021

SCIENTIFIC AND SOCIETAL IMPACT

- Key positions of trust and expert positions
 - Member, Insurance and Reinsurance Stakeholder Group, European Insurance and Occupational Pension Authority (EIOPA), 7/2020 - (elected for 4 years term)
 - Member, Expert Group on Digital Ethics in Insurance, European Insurance and Occupational Pension Authority (EIOPA), 10/2019-5/2021
- Examples of the merits in research communication and appearing as an expert in media
 - Invited speaker, 'Empirical research on financial consumer behavior patterns', Book launch event: 'Protecting Financial Consumers in Europe', 12 May 2023, Jagiellonian University, Krakow, Poland.
 - Invited keynote speaker, 'Elinkustannuskriisi ja vakuutustoiminta', Ammattiliitto Pro, 27 January 2023, Helsinki.
 - Invited keynote speaker, 'Cost of living crises and insurance', Joint meeting of EIOPA Board of Supervisors and EIOPA Stakeholder Groups, 6 December 2022, Frankfurt, Germany.
 - Co-keynote, "Mutual insurers as investors", MIC -Conference 2022, Luiss University, Rome, Italy, 24 October 2022.
 - Invited Speaker, 'Consumer perceptions regarding health-tracking insurance applications'. Advanced Studies on Insurance Regulation Summer School, 22 June 2022, Valletta, Malta. Organized by University of Malta, Faculty of Economics, Management and Accountancy, Department of Insurance.
 - Invited Speaker, 'Consumer perceptions regarding health-tracking insurance applications'. European Insurance Contract Law in the Age of Digitalization Workshop, 5-6 May 2022, Krakow, Poland. Organized by National Science Center Poland and University di Torino (Italy).
 - Online webinar discussion on mutual insurance at Pellervon Aamu (Flagship online event of Pellervo the Central Organization of Finnish Co-operatives), 16 September 2021
 - Discussion with the President of 'LocalTapiola Capital Region', Tom Nickels, event chaired by the Co-operative Director of Pellervo Kari Huhtala
 - Online webinar: Digitalization, Ethics & Ownership - The Nordic Perspective, 22 April 2021
 - Chair of the panel 'Digital Ethics in Insurance and Risk Management'
 - ICMIF Webinar, 21st October 2020
 - Presentation "10 Ideas for Developing Modern Mutuality" for a global audience
 - Part of global webinar series of the International Cooperative and Mutual Insurance Federation (ICMIF)
 - Osuustoimintakeskus Pellervon valtuuskunta, Helsinki, Finland, 2nd March 2020
 - Presentation on the research regarding mutual insurance
 - Stakeholders' dialogue, organized by ICMIF and AMICE, Paris 4th December 2019
 - Chair of the panel "Digitalization and Ethics Issues in Insurance"

- <https://www.icmif.org/file/4278/download?token=i8BT9IAa>
- MIC -Conference 2019, Zagreb, Croatia, 19th September 2019
 - Co-Keynote "Prospects for Mutual Insurance Companies' Development in CEE Countries".
 - Co-Chair of the panel "Prospects for Mutual Insurance Companies' Development in CEE Countries".
 - Panelist "How to Build a Mutual Insurance Company?"
 - www.mutualsnetwork.com
- MIC -Conference 2018, Tampere, Finland, 6th September 2018
 - Panelist "Mutuals in the Age of Digitalization: Opportunities, Challenges, and the Role of Research"
- Kalevi Sorsa säätiö, Helsinki, Finland, 8th March, 2017
 - Presentation concerning platform economy
- Jussinkylän Rotaryklubi, Tampere, Finland, 28th October 2016
 - Presentation on the role of the consumer and industry transformations
- Finnish Insurance Association (Suomen vakuutusyhdistys), Helsinki, Finland, 25.10.2016
 - Presentation of the doctoral dissertation
- Technopolis Business Breakfast / Johtajuussymposium, 7th September 2016
 - Keynote on the features of the platform economy
- Osuustoiminnan neuvottelukunta, Helsinki, Finland 13th June 2016
 - Presentation of the Tekes-funded ARVI-project
- Pellervon Päivä, Helsinki, Finland, 7th April 2016
 - Presentation on the features of the platform economy
- HLJ-Akatemia, 2nd February 2016
 - Keynote lecture on the features of the platform economy
- Johtajuussymposium, Tampere, Finland, 2014
 - Panelist
- Several other private events in different companies

PEER-REVIEWED SCIENTIFIC ARTICLES

Published/In Press

1. Kuoppakangas, P., Stenvall, J., Lindfors, J., & Talonen, A., Kinder, T. (2023, In Press/Accepted). Social learning enhancing meaningfulness in digital transformation. *Technological Forecasting and Social Change*.
 2. Talonen, A. (2023, In Press/Accepted). Valvojat osana arvoa luovaa vakuutusekosysteemiä. Scientific peer-reviewed book article, published by Alma Talent.
 3. Talonen, A., Koskinen, L., Voutilainen, R., Talonen, H. (2022). Adoption of incentive-based health insurance applications? The perspective of psychological ownership. *Journal of Financial Services Marketing*.
 4. Talonen, A., Mähönen, J., & Kwon, J.W. (2022). Examining the Investment Operations as a Derived Core Function of Mutual Insurance Companies: Research Agenda and Guide. *Journal of Co-operative Organization and Management*.
 5. Talonen, H., Talonen, A., Stenvall, J., & Prakash, P. (2022). Disclosing functional value of customer ownership: Analysis of mutual insurers' annual reports. *International Journal of Management Practice*.
 6. Kinder, T., Stenvall, J., & Talonen, A. (2022). Logics and agency in public management research. *Public Organization Review*.
 7. Talonen, A., Kwon, J. W., & Mähönen, J., & Kuoppakangas, P. (2021). An analysis of the ownership and customer support activities of mutual insurance companies. *Nordic Journal of Business*.
 8. Talonen, A., Mähönen, J., & Koskinen, L., Kuoppakangas, P. (2021). Analysis of consumers' negative perceptions of health tracking in insurance - a value sacrifice approach. *Journal of Information, Communication and Ethics in Society*.
- <https://doi.org/10.1108/JICES-05-2020-0061>

9. Krišto, J., Talonen, A., & Paukovic, H. (2021). Analysis of mutual companies' development in CEE countries: Outlining the research agenda. *Risk Management and Insurance Review*.
 - <https://doi.org/10.1111/rmir.12188>
10. Stenvall, J., Kuoppakangas, P., & Talonen, A. (2021). Finland. In: Martí-Henneberg, J. (Eds), *European Regions 1870-2020*. Springer, Cham.
 - https://doi.org/10.1007/978-3-030-61537-6_9
11. Kinder, T., Six, F., Stenvall, J., Talonen, A., & Memon, A. (2021). Emerging governances, different perspectives. *International Public Management Review*.
 - <https://journals.sfu.ca/ipmr/index.php/ipmr/article/view/419/423>
12. Talonen, A., Jussila, I., Tuominen, P., & Ruuskanen, O-P. (2021). Refining the economic dimensions of Carroll's CSR pyramid by taking organization form into account. *Electronic Journal of Business Ethics and Organizational Studies*.
 - http://ejbo.jyu.fi/pdf/ejbo_vol26_no1_pages_17-29.pdf
13. Talonen, A., Talonen, H., Stenvall, J., & Jussila, I. (2020). Communicating the economic value of customer ownership in insurance: A qualitative analysis of annual reports. *Risk Management and Insurance Review*.
 - <https://doi.org/10.1111/rmir.12157>
14. Talonen H., Talonen, A., Stenvall, J., & Kinder, T. (2020). Communicating customer ownership in annual reports: Perspective of hedonic value. *FIIB Business Review*.
 - <https://doi.org/10.1177/2319714520945657>
15. Talonen, A., Pasanen, P., Ruuskanen, O-P. (2020). Exploring the co-operative form's potential in crowdfunding - a non-monetary perspective. *FIIB Business Review*.
 - <https://journals.sagepub.com/doi/full/10.1177/2319714520920798>
16. Kuoppakangas, P., Lindfors, J., Stenvall, J., Kinder, T., & Talonen, A. (2020). Covid-19 triggering homeware professionals' change of attitudes towards e-Welfare. *Finnish Journal of eHealth and eWelfare*.
 - <https://doi.org/10.23996/fjhw.95131>
17. Talonen, A., Jussila, I., Tuominen, P., & Koskinen, L. (2018). Failing to develop a sense of ownership: A study in the consumer co-operative context. *Cogent Business & Management*.
 - <https://www.tandfonline.com/doi/abs/10.1080/23311975.2018.1540916>
18. Talonen, A., Holmlund-Rytkönen, M., & Strandvik, T. (2018). Mental models of customer ownership in the executive board: A case study in the pension insurance sector. *Journal of Co-operative Organization and Management*.
 - <https://www.sciencedirect.com/science/article/abs/pii/S2213297X17300514>
19. Talonen, A., Jussila, I., Saarijärvi, H., & Rintamäki, T. (2016). Consumer cooperatives: uncovering the value potential of customer ownership. *AMS Review*.
 - <https://link.springer.com/article/10.1007/s13162-016-0083-2>
20. Talonen, A. (2016). Systematic literature review of research on mutual insurance companies. *Journal of Co-operative Organization and Management*.
 - <https://www.sciencedirect.com/science/article/abs/pii/S2213297X16300210>
21. Talonen, A., Kulmala, J., & Ruuskanen, O-P. (2016). Co-operative platforms - Harnessing the full potential of crowdfunding. Presented at the 2016 ECIE Conference, Jyväskylä, Finland. Published in Proceeding of the 2016 ECIE Conference.
22. Rintamäki, T., Talonen, A., & Luukkainen, H.-R. (2016). Creating shared value for competitive advantage in retail and service industries. Presented at 2016 EIRASS Conference, Edinburgh, Scotland.

In process (Under review)

23. Talonen A., & Mähönen, J. (Under review). Swimming against the current of demutualization in the 1990s and 2000s: Case of the private statutory pension insurance in Finland. *Deusto Estudio Cooperativos*.

24. Talonen, A. (Under review). Supervisors as value creators in the age of digitalization: Towards an ecosystem view of the insurance industry. *European Insurance Contract Law in the Age of Digitalization*, Ed. Piotr Tereszkievicz. Springer.
25. Talonen, A., & Mullins, M., & Linehan, S., Mähönen, J. (Revision under review). Mutual insurance companies: Using the prism of institutional logics to examine the effect of customer ownership across the value chain. *Journal of Co-operative Organization and Management*.
26. Talonen, A. (Revision under review). Financial risks of unsustainability: Digital innovations. *Scientific peer-review book article, published by Palgrave*.

Further pipeline (soon to be submitted)

27. Kinder, T., Stenvall, J., & Talonen, A. (Will be submitted 7/2023). Epistemology matters. *Social Epistemology*.
28. Kinder, T., Stenvall, J., Koskimies, E., & Talonen, A. (Will be submitted 7/2023). Digging out the roots of neoliberalism. *Public Sector Economics*.
29. Damberg, S. & Talonen, A. (Will be submitted in 8/2023). Systematic literature review of sustainable insurance. *Journal of Business Ethics*.
30. Mähönen, J., & Talonen, A. (Will be submitted in 8/2023). Keskinäisyys työeläkevakuutusyhtiöissä.

PUBLICATIONS INTENDED FOR PROFESSIONAL COMMUNITIES

1. Kokstaite, M., Gonzalez, V. G., Canela, S. S., Stenvall, J., Kuoppakangas, P., Talonen, A., & Kinder, T. (2019). Impact assessment framework. SoCaTel Horizon2020 -project.
2. Stenvall, J., Kuoppakangas, P., Talonen, A., & Kinder, T. (2019). Policy brief, SoCaTel Horizon2020 -project.
3. Nikkarinen, L-K., & Talonen, A. (2019). Pilot site review - Finland. SoCaTel Horizon2020 -project.
4. Rintamäki, T., Talonen, A., & Talonen, H. (2018). Reporting on the results of the Tekes-funded ShaVal -project.
5. Talonen, A. & Kulmala, J. (2015): "Työosuuskunta.fi – ARVI-hanke, loppuraportti". Tutkimus- ja koulutuskeskus Synergos, Tampereen yliopiston Johtamiskorkeakoulu.
6. Talonen, A. & Yrjölä, M. (2013): "Selvitys yritysten Venäjä-osaamisen kehittämistarpeista ja Venäjä-osaamisen laajuudesta Tampereella". Tutkimus- ja koulutuskeskus Synergos, Suomen Itämeri-instituutti.
7. Puhakka, O. & Talonen, A. (2013): "Pk-yritysten verkostoituminen ja monikanavainen viestintä Venäjällä". Tutkimus- ja koulutuskeskus Synergos.
8. Puhakka, O. & Talonen, A. (2011): "Monikanavaisuus matkailumarkkinoinnin kehityssuuntana Venäjän markkinoilla". Tutkimus- ja koulutuskeskus Synergos.

PUBLICATIONS INTENDED FOR THE GENERAL PUBLIC, LINKED TO THE APPLICANT'S RESEARCH

1. "Kunta voi lisätä merkityksellisyyttä palveluillaan", #Kuntamatkalla, Kuntaliitto, 2019.
2. "Kuuluuko asiakasomistajan ääni keskinäisessä vakuutustoiminnassa?", OT-lehti 6/2018.
3. "Asiakasomisteisuudesta kilpailuetua", OT-lehti 6/2018.
4. "Eläke-Varman ja Eläke-Sammon patti tilanne. Päätämisen pakko, piti löytää ulos umpikujasta", OT-lehti 6/2018.
5. "Tarve uudelle kirjallisuudelle on tunnustettu", OT-lehti 6/2018.
6. "Lontoossa linjattiin tulevaisuutta", Keskinäisyys.fi 20.10.2017.
7. "Näin ymmärrät asiakasomisteista toimintaa", Keskinäisyys.fi 9.10.2017
8. "KESKINÄISYYS.FI – Tästä tämä lähtee!", Keskinäisyys.fi, 1.10.2017
9. "Tekoälyn näkymät huikeita", uta.fi 28.6.2017.
10. "Digimurros pakottaa ketteräksi", OT-lehti 3/2017.
11. "Jakamistalouden buumi: Asiantuntija povaa osuustoiminnan nousua: "Ehkä modernein tämänhetkisistä yritysmuodoista", Demokraatti.fi, 10.3.2017.

12. "Asiakastieto mullistaa tekemisen", Synergos Views 11/2016.
13. "Sähkö ilmassa: Joukkorahoitus kohtaa osuustoiminnan", OT-lehti 6/2014.

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 • <https://www.tandfonline.com/doi/abs/10.1080/23311975.2018.1540916>
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22. Rintamäki, T., Talonen, A., & Luukkainen, H.-R. (2016). Creating shared value for competitive advantage in retail and service industries. Presented at 2016 EIRASS Conference, Edinburgh, Scotland.

In process (Under review)

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23 May 2023

TEACHING PORTFOLIO

1. Thoughts on teaching (pedagogical philosophy)

1.1. Conception of teaching and learning

I position my conception of learning in the realm of humanistic and cognitive learning theories. Humanistic learning theory emphasizes the active role of the student in the learning process (Lindblom-Ylänne & Nevgi, 2009). It sees learning as a process where student is a motivated and self-imposed individual in developing his/her skills and thinking. In other words, the student aims and desires to get better in fields that he/she finds important and interesting (ibid.). The role of the teacher is to act as a mentor or a tutor who encourages and supports the student on the way. Furthermore, humanistic view puts a clear emphasis on interaction with other people and learning in groups (e.g. Sahlberg & Leppilampi, 1994)

I recognize these two perspectives of humanistic view as very important. Firstly, putting ideas in practice and taking responsibility are what students have to know when stepping into working life. In a fast changing business environment, companies emphasize capability to exercise independent thinking and readiness to make choices. Furthermore, today's executives and directors are seen as coaches rather than managers and supervisors. This echoes the way how student-teacher relationship is understood in humanistic learning theories.

Moving towards cognitive learning theories, an important construct that comes along is schema. It describes individual's learned world view and the way how one approaches different things (e.g. Lehtinen & Kuusinen, 2001). With varying schemes people may perceive things differently.

1.2. Description of and justification for how I teach

One good example of the way how I have applied humanistic learning theories is one of my previous courses named 'Artificial Intelligence and Insurance' (see appendix 1 and 3). In the beginning of the course, students participate lectures that provide them with extensive background (and research-based) understanding of artificial intelligence and insurance industry related questions. After these lectures student teams begin developing their AI applications with a total freedom to plan the scope and focus of the app. This differs significantly from the traditional way of doing things where students are provided with a ready/existing problem to solve. As the course was organized in collaboration with IBM, the students teams were provided Watson and Bluemix tools to develop the artificial intelligence app.

Differing individual-level world views, or schemas, that are emphasized by cognitive learning theories call for multidisciplinary approach to designing courses by bringing students with different backgrounds together. The example course mentioned above was a multidisciplinary course organized in cooperation between the subjects of human-technology interaction and insurance science, as well as IBM. Consequently the course had students from both backgrounds: technology and business oriented. Furthermore student teams were built in a way that they consisted both business and technology oriented students. Thus, students were able to participate by utilizing their strengths, learn from each other as well as develop and extend their own world views or schemas.

In the same time, I do understand and recognize that the ideal pedagogical concept may not be applied as such when I teach in a course with an extensive amount of students. In these circumstances one may need to act rather differently and utilize more traditional lecturing techniques.

All in all, through my experience and pedagogical studies my understanding of different learning theories and their implications in designing courses has increased significantly. This has given me good tools and possibilities to develop my teaching and concrete courses. In particular, I have benefited from

getting familiar with the idea of constructive alignment. This principle emphasizes that the defined outcomes, the content, pedagogical methods and assessment criteria of the course discuss with each other (e.g. Biggs, 1996). According to this comprehensive view on teaching and learning, every dimension of the process should be integrated together.

2. Pedagogical skills

In the spring 2019 I participated and completed my university pedagogical studies at the Tampere University. The name of the course was 'Teaching and Learning in Higher Education' (10 ects credits). This course aided me in developing my pedagogical understanding and skills significantly, and provided me several new tools for teaching and designing courses in order to achieve ever better learning outcomes among my students.

3. Experience of teaching and supervision

3.1. Courses taught

During my years in Insurance science at the Tampere University, I acted in several roles in the courses. As Appendix 1 describes, I designed, led, and acted as a teacher in several bachelor and master level courses. In addition to these, I've acted several times as a guest lecturer at the University of Eastern Finland and University of Zagreb. I've also been granted the status of Visiting Professor (invited) in University of Zagreb's Faculty of Economics and Business and Title of Docent at the Administrative science of Tampere University. In my role at the University of Helsinki Faculty of Law, I've developed a new interdisciplinary course 'Co-operatives and Mutual Companies' that has been running for two consecutive years in a row at the moment. I'm the responsible person for designing, implementing, leading and teaching in this course. In addition, I'm leading the bachelors' thesis seminar in Autumn 2023 as a responsible teacher and thesis supervisor of the students. Finally, I was the responsible teacher who designed and conducted a seminar course 'Basics of Scientific Writing' at the Faculty of Law.

Furthermore, I have acted several times as a lecturer in educational projects of continuous learning. In 2019, I was one of the key persons designing of and lecturing in an executive education program designed as a personal training for LocaTapiola's (LähiTapiola) Chairman and CEO Juha Koponen. The program was offered under the discipline of Insurance Science at the Tampere University. In addition, I've lectured in and were responsible of two extensive educational projects: Executive education of LocalTapiola Pirkanmaa in 2014-2015 and FinTech Horizon2020 training of Finnish and Swedish financial supervisors in 2019 (See Appendix 1 in this document). Finally, during my years working for Tampere University's Research and Education Center Synergos, I took part in planning and designing several other continuous learning programs.

Finally, I've talked in numerous private and public events organized by and for the executives of different companies, industry leaders, and public sector organizations.

3.2. Role in thesis supervision

My supervision experience includes 10 bachelor's thesis (Autumn 2023), 3 master's thesis, and acting as a long-time mentor of one doctoral student who defended his dissertation in the Spring 2022. Furthermore, I'm acting (Summer 2023) as an examiner of a doctoral dissertation at the Deakin University (Melbourne, Australia). In addition, I have acted as a reviewer of all together 18 master's thesis in Tampere University and University of Helsinki. Finally, it is worthy to mention that handling over 250 scientific articles as the Editor-in-Chief and Associate Editor of a journal (Journal of Co-operative Organization and Management) has taught me a lot about evaluating, giving feedback, and supervising authors of scientific articles.

3.3. Utilized different teaching methods and learning environments

During my teaching career, I've utilized different forms of teaching and course material as well as different channels from face-to-face lecturing to digital platforms as Moodle and Teams. I'm familiar with the requirements of various teaching methods from lecturing to masses to guiding the work and coaching of small student groups. I've also generated my own teaching material as well as utilized existing material as case studies. This extensive experience has provided me the possibility to plan and design courses that utilize the most adequate means and channels reflecting the purpose and aims of the course.

It is also worth mentioning, that the Covid-19 era has taught us all a lot about how to organize teaching remotely via digital channels. Due to this, adequate ways to use remote means may gain more weight in the future. In the same time, it is adequate to continue the discussion (that has already begun) on the (negative) implications of remote studies on students' learning. In addition, remote means may alter the way how we see university teaching in future when it is possible for the students as well as teachers to engage in the courses ubiquitously. For sure, this will open up new possibilities for developing International teaching collaboration as well and build on the best practices of successful blended learning.

3.4. Teaching and supervision practices promoting students' development

As a concrete evidence and example of how I have developed my teaching and courses in order to promote students' learning and skills development, I conducted a pedagogical project as the final work for my university pedagogical studies (10 credits). This extensive document included reflection of myself as a teacher and development of my course "Artificial Intelligence and Insurance". I'm happy to provide this document for evaluation related to this application as well if needed. For a detailed description of concrete ideas on promoting students' development in course environment, please see chapter 1.2.

Regarding supervision of doctoral thesis, the complexity and extent of the process increases compared to the master's thesis. In these circumstances, the most important guideline that frames my supervisory thinking is this: I think it is important to encourage and ensure that the doctoral student is not going to feel too frustrated with the overall size of a doctoral dissertation. This can be done by coaching the student to split the dissertation in several smaller pieces and sub-goals, as individual articles or even individual sections in articles. By doing this, and systematically proceeding (in an engineering way) and getting small pieces, for example a section of an article, done, the doctoral student finally gets the whole dissertation done. This sort of systematic and well planned efficiency is, I feel, too rarely seen in supervisory processes and should be getting more attention. Also, I feel that the supervisor has a key role in coaching the student in this process.

4. Development of teaching and supervision competence

4.1. Development of teaching materials and learning environments

Having a several years of experience in teaching, I have developed an extensive library of teaching material (generated by myself). These includes, for example, power point slides, case studies, videos (e.g. lectures or short presentations of certain topics), and audio material. All of this can be reused in different teaching settings. In addition, I am preparing and writing a management book that is planned to be published in the near future in Finnish and after that in English. I have received two grants (Liikesivistysrahasto and Hannes Gebhardin rahasto) for writing this book.

Regarding learning environments, I have put special emphasis in developing collaboration with other disciplines as well as companies and industry associations. As an example of this, I designed and conducted a multidisciplinary course on artificial intelligence in insurance in 2017 and 2018. Students came from the insurance science and human technology interaction. In addition, we collaborated with IBM, which gave their AI tools (Watson and Bluemix) for the student teams in order for them to develop new AI apps in the field of insurance. In addition, IBM provided experts, who participated in consulting the student teams

throughout the course. As an other example, I have acted as a responsible teacher and lecturer of a course "Modern Risk Management" that is based on a multidisciplinary participation of students from various backgrounds and includes several risk management related presentations of leaders from different industries. I believe that development of these kinds of learning environments that are based on multidisciplinary collaboration and engage with companies and industry players are truly a way to offer students a fruitful and intriguing platform to develop their skills and thinking.

4.2. Using feedback from students

Student feedback is a very useful way to evaluate own teaching (See Appendix 2 and 3 for my student feedback from two example courses). In the past, I have utilized it to develop my own teaching as well as the structure and details of the courses. By reading student feedback, my understanding of the fact that students are individuals with individual learning habits and characteristics has strengthened. This puts emphasis in not only trying to find the right kind of way to organize a course, but take into account that participants are different and may not learn the same way with the same means. This part is also something that I want and need to take into account in the future when developing my self further as a teacher.

4.3. Basing teaching in research

In an ideal situation, scholars can concentrate in teaching themes that are based solely to his/her research. I have been able to do this during my years at the Tampere University as well as at the University of Helsinki. When basing the teaching to one's research area, the content is naturally much more detailed than in courses where one teaches themes that are not necessarily in the core of the knowledge. However, in reality, this ideal situation may not always be possible.

5. Social development of teaching

5.1. Cooperation with teachers, students and actors in working life

Regarding cooperation between teacher, student and actors in the working life in course environment, see chapter 4.1. In addition, I'm the co-founder and -organizer of the MIC Conference (mutualsnetwork.com) that is an annual event bringing together scholars and practitioners to discuss about pressing question of the financial industry. The conference attracts some 120 participants every year (biannually in the future), including academics, C-suite industry leaders and association representatives, and students. This conference, provides students an intriguing forum to learn and get familiar with the leaders of the financial industry.

5.2. Multidisciplinary cooperation

Regarding experience and plans on multidisciplinary cooperation in teaching, see chapters 4.1. and 5.4.

5.3. Curriculum design and development

During my years at the University of Helsinki (Faculty of Law) and Tampere University (Insurance science), I participated in the curriculum development. While not having the leading role, I was able to influence on the development and got familiar with the process of how to develop a discipline's curriculum.

5.4. International educational development and pedagogical leadership

As a concrete example of my activities in this frontier, me and my colleagues from different universities in Europe have been discussing about developing a Doctoral Networks -project funded by the European Commission (<https://marie-sklodowska-curie-actions.ec.europa.eu/actions/doctoral-networks>). This project could be able to fund 10-15 new doctors on the field. The position of an Associate Professor would give me a natural role to develop Doctoral Networks application and consortium further.

6. Key areas and plans for future development as a teacher

In the future, my plan is to continuously develop my pedagogical skills. Specific areas relate to thesis supervision and building international teaching collaboration. Regarding supervision, I plan to participate in a specific university pedagogical course related to the theme. I expect to diversify my box of concrete tools in supervising master and doctoral students in particular. Related to international teaching collaboration, I will continue working with my colleagues in other European universities to obtain funding for Doctoral Networks -project (see chapter 5.4.).

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Sahlberg, P. & Leppilampi, A. 1994. Yksinään vai yhteisvoimin? Yhdessä oppimisen mahdollisuuksia etsimässä. Helsingin yliopisto. Vantaan täydennyskoulutuslaitos.

APPENDICES

APPENDIX 1. List of pedagogical education and experience

PEDAGIGICAL EDUCATION

- Teaching and Learning in Higher Education, 10 credits, Spring 2019, Tampere University

SUPERVISION OF DISSERTATIONS AND OTHER SCIENTIFIC WORK

- Supervision of 10 bachelor's thesis (Autumn 2023)
- Supervision of 3 master's thesis
- Long-time mentor of one (1) doctoral student (marketing, Tampere University), who defended his dissertation in the Spring 2022
- Reviewer of all together 18 master's thesis
- Handling, giving feedback, and evaluating over 250 scientific articles as the Editor-in-Chief and Associate Editor of the Journal of Co-operative Organization and Management (Elsevier)

MASTER AND BACHELOR LEVEL UNIVERSITY COURSES

- ON-Lopputyöseminaari (Bachelor's thesis seminar): Kestävä yritystoiminta ja osuustoiminta, Autumn 2023
- Basics of Scientific Writing, 5 cr, Spring 2023
 - Designer of the course and responsible teacher
- Co-operatives and Mutual Companies, 5 cr, University of Helsinki Faculty of Law
 - 2023, Founder, designer and responsible teacher of the course
 - 2022, Founder, designer and responsible teacher of the course
- Artificial Intelligence and Insurance (Tekoäly ja vakuutustoiminta) Tampere University, 5 cr

- In cooperation with IBM and Master Programme on Human-Computer Interaction
- Autumn 2017, responsible teacher, founder and designer of the course
- Autumn 2018, responsible teacher, founder and designer of the course
- Modern Risk Management, Tampere University, 5 cr
 - Spring 2018, responsible teacher
 - Spring 2019, lecturer
- Investment operations (Sijoitustoiminta), Tampere University, 5 cr
 - Autumn 2018, responsible teacher
- Osuustoiminnan idea (The idea of co-operatives as a form of economic organization), University of Eastern Finland
 - Spring 2016, invited lecturer
 - Spring 2018, invited lecturer
 - Spring 2021, invited lecturer
 - Spring 2022, invited lecturer
- Institutional Investors Lab -course, University of Zagreb, Croatia
 - Winter 2021, invited lecturer

CONTINUOUS LEARNING TEACHING IN A UNIVERSITY CONTEXT

- 'Introduction to insurance industry', personal education program for Juha Koponen, Chairman of the Board and CEO, Local Tapiola Mutual Insurance Company, Autumn 2019
 - My role: lecturer, responsible for designing the program content and official offer
- A FINancial supervision and TECHnology compliance program (FIN-TECH), Horizon2020 -project
 - Responsible of the 2-year training of the Finnish and Swedish Financial Supervisors
 - All together 72 hours of lecturing in 2019
 - Themes: big data, artificial intelligence, blockchain technology
 - My role: designer of the program content and application for funding, lecturer of the training sessions
- "Töitä!" -project, 2017
 - My role: Lecturer
- "Töitä!" -project, 2016
 - My role: Lecturer
- LähiTapiola Pirkanmaa Mutual Insurance Company's training program for the board of directors, 2014
 - My role: Lecturer, designer of the program, coordinator

EXAMPLES OF PUBLIC LECTURING, PRESENTATIONS AND PANEL DISCUSSIONS

- Invited speaker, theme: 'Empirical research on financial consumer behavior patterns'. Book launch event (Protecting financial consumers in Europe), Jagiellonian University, Krakow, Poland, 12 May 2023.
- Invited presentation, theme: 'Cost of living crises and insurance'. Management of Ammattiliitto Pro (Trade Union Pro), 27 January 2023.
- Invited presentation, theme: 'Cost of living crises and insurance'. Joint meeting of EIOPA's Board of Supervisors and Stakeholder Groups, EIOPA, Frankfurt, Germany, 6 December 2022.
- Keynote: 'Mutual insurers as investors'. MIC -Conference 2022, Rome, Italy, 24 October 2022.
- Invited Speaker, theme: 'Consumer perceptions regarding health-tracking insurance applications'. Advanced Studies on Insurance Regulation: an International Course, 22 July 2022, Valletta, Malta. Organized by University of Malta.

- Invited Speaker, theme: 'Consumer perceptions regarding health-tracking insurance applications'. European Insurance Contract Law in the Age of Digitalization Workshop, 5-6 May 2022, Krakow, Poland. Organized by National Science Center Poland and University di Torino (Italy).
- Online webinar discussion on mutual insurance at Pellervon Aamu (Flagship online event of Pellervo the Central Organization of Finnish Co-operatives), 16 September 2021
 - Discussion with the President of 'LocalTapiola Capital Region', Tom Nickels, event chaired by the Co-operative Director of Pellervo Kari Huhtala
- Online webinar: Digitalization, Ethics & Ownership - The Nordic Perspective, 22 April 2021
 - Chair of the panel 'Digital Ethics in Insurance and Risk Management'
- ICMIF Webinar, 21st October 2020
 - Presentation "10 Ideas for Developing Modern Mutuality" for a global audience
 - Part of global webinar series of the International Cooperative and Mutual Insurance Federation (ICMIF)
- Osuustoimintakeskus Pellervon valutuuskunta, Helsinki, Finland, 2nd March 2020
 - Presentation on the research regarding mutual insurance
- Stakeholders' dialogue, organized by ICMIF and AMICE, Paris 4th December 2019
 - Chair of the panel "Digitalization and Ethics Issues in Insurance"
 - <https://www.icmif.org/file/4278/download?token=i8BT9IAa>
- MIC -Conference 2019, Zagreb, Croatia, 19th September 2019
 - Keynote "Prospects for Mutual Insurance Companies' Development in CEE Countries".
 - Chair of the panel "Prospects for Mutual Insurance Companies' Development in CEE Countries".
 - Panelist "How to Build a Mutual Insurance Company?"
 - www.mutualsnetwork.com
- MIC -Conference 2018, Tampere, Finland, 6th September 2018
 - Panelist "Mutuals in the Age of Digitalization: Opportunities, Challenges, and the Role of Research"
- Kale Sorsa säätiö, Helsinki, Finland, 8th March, 2017
 - Presentation concerning platform economy
- Jussinkylän Rotaryklubi, Tampere, Finland, 28th October 2016
 - Presentation on the role of the consumer and industry transformations
- Suomen Vakuutusyhdistys, Helsinki, Finland, 25.10.2016
 - Presentation of the doctoral dissertation
- Technopolis Business Breakfast / Johtajuussymposium, 7th September 2016
 - Keynote on the features of the platform economy
- Osuustoiminnan neuvottelukunta, Helsinki, Finland 13th June 2016
 - Presentation of the Tekes-funded ARVI-project
- Pellervon Päivä, Helsinki, Finland, 7th April 2016
 - Presentation on the features of the platform economy
- HLJ-Akatemia, 2nd February 2016
 - Keynote lecture on the features of the platform economy
- Johtajuussymposium, Tampere, Finland, 2014
 - Panelist

APPENDIX 2. Teaching evaluations and students' feedback example 1.

Student feedback regarding Antti Talonen's lecture in University of Eastern Finland's course "Course on Co-operatives 2018".

"I have to say that these two hours were full of the new and exciting stuff. Today's lecturer, Antti Talonen came for us all the way from Tampere and have to say that he gives a great picture of his research field of insurance science and it was interesting to follow what he has to say. Are all of the insurance science people as great presenters as he is?"

"The lecture was an interesting one and opened up many issues about mutuality, which has been totally unknown area for me before this".

"Talonen represented his model of eight ways to define mutual insurance. He illustrated the main principles of mutuality very well, even to a person like me who didn't know much about the area before. Without Talonen's framework of the differences between mutuals and other cooperatives I would have not been able to say what the differences are. After the lecture I felt that I should get more familiar with my insurances".

"During the lecture, I understood concretely why cooperatives have born. This lecture and the examples Talonen gave concretized the needs why people felt important to establish cooperatives. Now I Laos understand cooperative as a community where members are there also for other members and benefits can be achieved through cooperation".

"Antti Talonen generated a positive feeling with his excellent presentation skills. He argued issue well - and something that is not that usual in a Finnish culture, he was dressed well. After the lecture I was left with a feeling that even though Talonen presented his ideas well, that the mutuals are so unknown area for me that I need to dig some additional information as well".

APPENDIX 3. Teaching evaluations and students' feedback example 2.

Student feedback regarding Antti Talonen's course "Artificial Intelligence and Insurance" at the University of Tampere in Autumn 2017.

Student A:

- This was one of the best courses I've had during my whole university life and I learned a lot
- The final product that needs to be built during the course was not defined in the beginning. In other courses this is defined which restrains the possibilities. I would definitely keep this open mind in the future as well.
- I hope this kind of multidisciplinary courses are organized in the future as well.
- Cooperation with IBM was one of the best sides of the course. Specifically the participation of the IBM representatives in consulting us with the development of the AI apps. Very beneficial.
- I like the fact that the course included multidisciplinary cooperation with students from other discipline. This provided new views and dimensions to thank about.

Student B:

The course was interesting but also truly beneficial. In earlier insurance courses, AI has been only a word or short story, but now it was concretized. The course offered an excellent vie into the future of the insurance industry. All in all, I give 5/5 points for the course. On of the most interesting and beneficial curses at the university this far.

Student C:

The course was really good. I liked that there was multidisciplinary collaboration with other students, this brought up good views.

Student D:

Thank you very much for the course. It was one of the best courses throughout my university studies.

Student E:

The course was very successful. I liked the fact that all the student teams planned and developed so different concepts compared to each other and we got such a great feedback from the IBM people as well. I learned a lot of new things that I would have not learned in other courses. At the beginning of the course I felt that we should have got better definitions of what kind of an app we should develop, but in the end the open mind concept worked very well. There was always help when needed. Thank you for the course! I hope it will continue in the years to come because I felt it was very beneficial.

Student F:

The course was very interesting and I learned a lot. It was a very positive thing that IBM participated as well and we received good feedback from them. AI lectures were very interesting although they were a bit challenging for me as an insurance student. As a whole I give 4/5 point for the course I hope it will continue next year.

Student G:

All in all the course was very good and it was great that you got IBM on board. The topic was interesting and it was so interesting to work with students from other disciplines.

Student H:

I liked the course a lot. I think it is great that university organizes a course with other disciplines and in cooperation with private companies. I think the connection to working life is truly an important thing. I specifically liked the lectures 1 and 2 that dealt with the possibilities of AI and I would have hoped more of those.

Student I:

I learned a lot and the course was well organized. We had enough meetings and every team had a good looking app developed. We got a good idea of the AI in the lectures that were held. I would suggest for you to organize the course next year as well.