

ICMIF Biennial Conference

Cape Town, South Africa: November 6–8, 2013

Business & Social information



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General information

Welcome from Conference hosts PPS



Cape Town is one of the most gorgeous cities in the world, dominated by the 1086 metre high Table Mountain which is surrounded by walking trails, winelands and beaches.

It is not only the most popular tourist destination in South Africa, but Africa as a whole! And it is giving many other famous gastronomic capitals a run for their money. PPS is delighted to welcome you to the ICMIF Biennial Conference in Cape Town, South Africa from 6–8 November 2013. It's an exciting time for PPS as we continue to grow and adapt in our rich history of 72 years of looking after the needs of the graduate professional, which has made PPS the success it is today.

In South Africa, the mutual business model of PPS, which offers ownership to members and the sharing of profits, is currently unique in the insurance sector of our country. International trends about the growth of the market share of mutuals in the insurance field have not been followed here – and maybe for the wrong reasons. Perhaps mutuality has not received sufficient attention as a governance model in South Africa – and perhaps it should, as it does tie in better with the spirit of "Ubuntu" (this is a Southern African ethic or humanist philosophy focusing on people's allegiances and relations with each other). The success of PPS is in large due to the faith and goodwill of its many members and bears undoubted testimony to what the professionals who are members of PPS can achieve if they work together.

Over the course of the Conference the programme will include: a global economic outlook – managing key challenges; a blueprint for the future of cooperatives/mutuals; values-based organizations for customer value; growth strategies for cooperatives/mutuals; and responding to external challenges through partnerships.

We would like you to combine business and pleasure during your time in Cape Town, and we can assure you of a pleasant stay in the city and its surroundings. While exploring our city's streets and being introduced to our people, you will immediately fall in love with its natural beauty, freedom and spirit. The "Mother City" (as Cape Town is also known locally) is located on the northern end of the Cape Peninsula, which is made up of more than 70 mountains, and is bounded by the Atlantic Ocean to the west and the Indian Ocean to the east. Cape Town is well known for its notable selection of landmarks and historical sites such as the Castle of Good Hope, Cape Point, Robben Island and Groot Constantia. November is an excellent time to visit; we have great weather at this time of the year!

So it is my pleasure to welcome you to the ICMIF Conference 2013, which I know will present you with a unique opportunity to network with your peers from around the world, and also to experience some of the unique attractions that this part of Africa has to offer. PPS is proud to be hosting the first ICMIF conference in Africa – maybe you will also see what "Ubuntu" means in practice!

Mike Jackson
Chief Executive Officer (PPS)

Welcome from ICMIF



Creating the right culture for an organization to go from good to great has to come from the leadership of that organization.

The ICMIF membership is full of great, inspirational leaders but these leaders need to renew their energy and also find new ideas from somewhere. We were very successful at creating an environment with the necessary vibrancy and 'can-do' atmosphere for this to happen during the last ICMIF Biennial Conference in Manchester, 2011.

We learnt from members that after they returned to their organizations over 87% of delegates shared at least one of the conference presentations with their senior management team or Board, resulting in 61% of member organisations changing their strategy due to what they had seen. Quite remarkable statistics from a conference, but ones which explain why our members keep coming back time and time again to our Biennial CEO and Leaders Conference. Results like this happen because of the meticulous planning that goes into an ICMIF Conference: from the logistics to the agenda, everything is focused on making the event the best possible business experience and best value for our delegates.

In Cape Town, we intend to raise the bar once again. The theme of the last conference was 'It's Our Time...'; a phrase that has been extensively used in communications across the whole cooperative business world. For 2013, our conference theme is 'Lead... Innovate...Influence'.

This is your time as mutual/cooperative insurance leaders to network with your peers; gain new insights and strategies; hear about business innovations and learn about ways to influence key stakeholders.

ICMIF is a best practice organization; continually striving to be the best and to drive our businesses and our sector forward. This is the Conference where you will be inspired to continue being the best leaders in the insurance sector.

The agenda and speakers we have planned are outstanding; the topics timely and relevant; and the venue and location exceptional. It is the first time the ICMIF Biennial Conference has been held in Africa and we have our hosts PPS to thank for that. Mike Jackson and his excellent team have been working closely with us to ensure your African experience will be a memorable one; from a personal, social and business viewpoint.

Shaun Tarbuck
Chief Executive (ICMIF)

ICMIFtv

The ICMIF Communications Team will be delivering a daily video programme dedicated to Conference news and information, commentary from speakers, moderators and chairs and opinion from Conference delegates.

As well as being broadcast to your room the ICMIFtv daily programme will be available via the ICMIF web site and YouTube: www.youtube.com/user/ICMIFtv.

For your colleagues back in the office, we will also be live streaming the conference via the web site and the ICMIF conference web site. You can also tweet about the conference using [#ICMIFConf2013](https://twitter.com/ICMIFConf2013) or follow [@ICMIF_Web](https://twitter.com/ICMIF_Web).

Conference programme

All delegate registration, meetings (unless specified otherwise) and conference sessions will be held in the Westin Hotel, Cape Town.

Monday, November 4, 2013

Time	Event	Venue
08:00–09:30	ICMIF Executive Committee Meeting (By invitation only. Meet in Westin lobby at 07:30)	Investec Cape Town office (next to Westin Hotel)
09:00–17:00	Microinsurance Simulation (Registration at 08:30, Old Harbour level)	Bartholomew Diaz/Vasco da Gama room, Old Harbour Level (lower ground floor) Westin Hotel
10:00–17:00	ICMIF Board of Directors' Meeting (By invitation only. Meet in Westin lobby at 09:30)	Investec Cape Town office (next to Westin Hotel)
13:00–18:30	Conference Registration	Westin Hotel Lobby
19:30–22:30	ICMIF and ICA Joint Boards' Dinner (By invitation only. Meet in Westin lobby at 19:00, arrive back at Westin hotel at 23:00)	La Colombe (External venue)

Tuesday, November 5, 2013

Time	Event	Venue
08:30–20:00	Conference Registration	Hotel Lobby
08:30–09:00	Allnations Shareholder Meeting	Seal/Robben Island room, Mezzanine Level, Westin Hotel
09:00–12:30	Allnations Board Meeting	Seal/Robben Island room, Westin Hotel
09:00–17:30	ICA CONFERENCE FINAL DAY	Cape Town International Convention Centre (opposite Westin Hotel)
09:00–17:00	Microinsurance Simulation	Bartholomew Diaz/Vasco da Gama room, Old Harbour Level (lower ground floor) Westin Hotel
18:30–23:00	Celebration of Cooperation Dinner (All Guests are required to bring passports)	Cape Town International Convention Centre (Halls 2 and 3) (opposite Westin Hotel)

Wednesday, November 6, 2013

Time	Event	Venue
07:00–09:30	Delegate and Accompanying Persons' Buffet Breakfast	Thirty 7 and Louis B (ground floor)
08:00–09:00	Conference Registration	Old Harbour Level (lower ground floor)
08:45–17:00	CONFERENCE DAY ONE	Ballroom in Old Harbour Level (lower ground floor)
09:45–16:15	Accompanying Persons' Tour (Meet in Westin lobby at 09:30, arrive back at Westin hotel at 16:15)	Table Mountain and City Tour (with lunch)
18:00–19:30	New and Potential Member Reception (By invitation only)	Executive Lounge, 19th Floor
Evening	Free evening	

Conference programme

All delegate registration, meetings (unless specified otherwise) and conference sessions will be held in the Westin Hotel, Cape Town.

Thursday, November 7, 2013

Time	Event	Venue
07:00–09:30	Delegate and Accompanying Persons' Buffet Breakfast	Thirty 7 and Louis B (ground floor)
09:00–17:00	CONFERENCE DAY TWO	Ballroom in Old Harbour Level (lower ground floor)
17:30–18:30	AOA Meeting (By invitation only)	Bartholomew Diaz/Vasco da Gama room, Old Harbour Level (lower ground floor) Westin Hotel
08:45–17:00	Accompanying Persons' Tour (Meet in Westin lobby at 08:30, arrive back at Westin hotel at 17:00)	Township and Winery Tour (with lunch)
19:15–22:45	AOA Dinner (By invitation only. Meet in Westin lobby at 19:15, arrive back at Westin hotel at 22:45)	Signal Restaurant, Cape Grace Hotel (External venue)
Evening	Free evening	

Friday, November 8, 2013

Time	Event	Venue
07:00–09:30	Delegate and Accompanying Persons' Buffet Breakfast	Thirty 7 and Louis B (ground floor)
09:00–17:00	CONFERENCE DAY THREE	Ballroom in Old Harbour Level (lower ground floor)
18:30–23:30	Host Dinner (Meet in Westin lobby at 18:30, arrive back at Westin hotel at 23:30)	Moyo Restaurant Spier Wine Estate

Saturday, November 9, 2013

Time	Event
	Organized activities—A choice of four tours:
08:15–16:30	Cape Point Tour (including lunch) (Meet in Westin lobby at 08:00, arrive back at Westin hotel at 16:30)
08:45–16:30	Winelands Day (including lunch) (Meet in Westin lobby at 08:30, arrive back at Westin hotel at 16:30)
08:45–12:30	Table Mountain and City Tour (Meet in Westin lobby at 08:30, arrive back at Westin hotel at 12:30)
08:15–13:00	Robben Island Tour (Meet in Westin lobby at 08:00, arrive back at Westin hotel at 13:00)

Conference Day One

Wednesday, November 6, 2013. Moderator: Shaun Tarbuck, ICMIF

"Leadership: Global perspectives for cooperatives and mutuals"

TIME	SESSION DETAILS	PAGE
08:45–10:30	SESSION ONE: OPENING CEREMONY AND KEYNOTE SPEECHES	
	Host's message Mike Jackson, PPS (South Africa)	5
	Chair's address John Balmforth, ICMIF	6
	The power of sport and lessons in leadership Francois Pienaar, Advent Sport Entertainment & Media Pty Ltd (South Africa)	6
	Waterworld Michael Power, Investec Asset Management (South Africa)	7
10:30–11:00	COFFEE	
11:00–12:30	SESSION TWO: LEADERSHIP: MANAGING KEY MARKET CHALLENGES	
	Chaired by Nigel Waite, Nigel Waite Consulting (UK)	8
	Key findings from a series of interviews with ICMIF members' CEOs Shaun Tarbuck, ICMIF	8
	Panel of ICMIF member executives Hilde Vernailen, P&V Group (Belgium)	9
	Dr Rafael Moliterno Neto, Unimed (Brazil)	9
	Denis Berthiaume, Desjardins Financial Security (Canada)	10
	Tan Suee Chieh, NTUC Enterprise (Singapore)	10
	Dean Graham, PartnerRe (Switzerland)	11
12:30–13:30	LUNCH	
13:30–15:00	SESSION THREE: TOPICAL BREAKOUT SESSIONS	
	PartnerRe: Turning capital needs into capital opportunities Dean Graham, PartnerRe (Switzerland)	12
	Christophe Renia, PartnerRe (Switzerland)	12
	Investec Asset Management: Frontier investing—the leading opportunities in markets which represent new horizons Kemal Ahmed, Investec Asset Management (South Africa)	13
	The UNEP FI Principles for Sustainable Insurance Initiative: Sustainability in insurance: maximising business value for you and your members Butch Bacani, The UNEP FI Principles for Sustainable Insurance Initiative	14
	Kathy Bardswick, The Co-operators (Canada)	14
15:00–15:30	COFFEE	
15:30–17:00	SESSION FOUR: HOW ICMIF MEMBERS CAN LEAD IN THE COOPERATIVE DECADE	
	Chaired by John Balmforth, ICMIF	15
	Presenting the Blueprint for a Cooperative Decade, one year on after its launch Dame Pauline Green, ICA	16
	ICMIF's contribution to the fulfilment of the Blueprint Shaun Tarbuck, ICMIF	17
	Panel of ICMIF member executives Kathy Bardswick, The Co-operators (Canada)	17
	Yoshinori Yokoi, Zenkyoren (Japan)	18
	Nelson Kuria, CIC Insurance Group (Kenya)	18
	Anders Sundström, Incoming ICMIF Chair (Sweden)	19
	<i>plus</i> Dame Pauline Green	

Conference Day One: Session One

Wednesday, November 6, 2013

Opening ceremony and keynote speeches



Moderator and session chair

Shaun Tarbuck

Chief Executive Officer, ICMIF

Shaun was appointed Chief Executive of ICMIF in 2005, 10 years after joining the organization. Shaun is a regular conference speaker on strategic issues affecting the mutual/cooperative insurance sector; has written a number of articles and been involved in several research projects about the value that mutuals/cooperatives bring to the insurance market. He is President of Allnations Inc, a US-based capital support vehicle for ICMIF's developing members.

He set up the UK mutual trade association, AMI, and was its Chief Executive from 2004 to 2009 when it merged to form AFM. He was a director of AMICE from 2008-2009 and was instrumental in bringing about the existence of AMICE through the merger of ACME and AISAM.

Shaun qualified as a chartered accountant in 1987 in Liverpool. He worked for Pricewaterhouse Coopers in Bermuda for three years to 1990, managing a department dealing with insurance, reinsurance, mutual funds and trusts in the US, Canada and UK. On returning to the UK in 1990 he then worked in corporate finance for Stoy Haywood chartered accountants before moving to Templeton Life Assurance as Finance Director in 1991. In 1993 he set up his own financial and consultancy practice, before joining ICMIF in March 1995 as Vice-President, Membership and Finance.

Shaun has four children and is a keen cyclist, golfer and tennis player as well as a qualified rugby coach and referee.



Host's address

Mike Jackson

Chief Executive Officer, PPS (South Africa)

Since taking on his position as Group CEO of PPS Insurance (South Africa) in 2003, Mike Jackson has made a significant contribution to the growth of the business. In 2012, the PPS Group celebrated another brilliant year, sharing ZAR 3 billion (USD 350 million) with members of the PPS inner circle.

In addition to his role as CEO, Mike was also the Chairman of the Life Offices' Association (LOA). His board membership has been extensive and includes representation as Chairman of the Insurance Industry Employers Association and Loadstone Multimanager. He served on the boards of Simeka, Ermitage UK, Hightree UK and Kagiso Trust. He further served on the Liberty Main Board, as the Executive Director of Insurance Operations, as well as the boards of Liberty Asset Management, Liberty Collective Investments and Liberty Healthcare, in his position as Managing Director of Charter Life, prior to joining PPS.

With more than 40 years of experience in business, primarily in the insurance, health care and asset management industries, Mike is an expert in the fields of Bank Assurance, Human Resource Management, Sales and Marketing, Management and Development as well as Strategy Formulation. This, together with a BA (Hons), MA (Industrial Psychology) and an Executive Leadership Programme, from the Manchester Business School, positions Mike well to bring optimal value and support to the company's top calibre graduate professional clientele.

Conference Day One: Session One

Wednesday, November 6, 2013

Opening ceremony and keynote speeches



Chair's address

John Balmforth

Chair, ICMIF

John is Chairman of ICMIF and its associated entity Allnations, positions he has held since 2009. He is also Deputy Chairman of ICMIF's Tokyo-based sub-association, the Asian and Oceania Association (AOA). In April 2012, he retired after sixteen years as Chief Executive and a Director of AMI Insurance, New Zealand, which at the time was a mutual company and the largest wholly-owned New Zealand fire and general insurer. AMI was recognised internationally as a leading provider of Customer Care and an award winning "Best Work Place".

John is a past President of the Insurance Council of New Zealand of which he was a Director for over sixteen years. He is also a former Chairman of the New Zealand Insurance and Savings Ombudsman Scheme. Prior to joining AMI, he had over 27 years' experience in the financial services industry in both Australia and New Zealand. His background includes retail and corporate lending, and merchant and investment banking.

John holds a Bachelor of Business Degree majoring in accounting and administration, is a Certified Practising Accountant (CPA), a Fellow of FINISIA (Financial Services Institute of Australia) and a Fellow of the New Zealand Institute of Management.



Keynote speech

Francois Pienaar

Chief Executive Officer

Advent Sport Entertainment & Media Pty Ltd and
Founding Chairman - Make A Difference Foundation
(MAD) (South Africa)

Francois Pienaar is a remarkable athlete, trained lawyer and an ambassador for multi-racial sports and civil rights. He captained his country South Africa, to Rugby World Cup victory in 1995. He has since held strategic leadership roles in both sporting and financial services organisations. Francois is involved in numerous charities and was the founder of the Make a Difference (MAD) charitable organisation when he returned to South Africa after a period of time in the UK.

Francois is an inspirational leader and is one of the few men on earth who can genuinely claim to have united South Africa behind a common cause.

Presentation summary:

The power of sport and lessons in leadership

'Sport has the power to change the world. It has the power to inspire. It has the power to unite people in a way that little else does. Sport can awaken hope where there was previously only despair.' Nelson Mandela. Taking inspiration from this quote Francois Pienaar, leader of civil rights, sport and financial services, promises to challenge conference delegates to think differently about their power to influence lasting change.

Conference Day One: Session One

Wednesday, November 6, 2013

Opening ceremony and keynote speeches



Keynote speech

Michael Power

Strategist, Investec Asset Management
(South Africa)

Michael joined Investec Asset Management as a strategist in December 2002, his current responsibilities include understanding how the shift in the centre of economic gravity from West to East is impacting on the world of investment and in particular how it is opening up new investment opportunities for Investec's global client base.

He began his career working in the Middle East department of Chase Manhattan Bank before joining Anglo American's corporate finance department in South Africa. Michael then worked in the London corporate finance department of NM Rothschild & Sons where his work had a strong natural resource emphasis. Having completed a 4x4 overland safari through Africa, Michael then worked for HSBC-Equator Bank in Kenya for four years. He returned to the UK to work at Baring Asset Management as a director in their emerging markets department, where he was head of Africa and the Middle East as well as heading the natural resources sector, and was also portfolio manager for the Pan African Simba Fund.

Michael graduated from the University of Cape Town with a PhD in economics. He also holds an MA in International Business and Law from the Fletcher School at Tufts and a BA in Politics, Philosophy and Economics from the University of Oxford.

Presentation summary:

Waterworld

Waterworld is the consequence of the massive injections of monetary liquidity – quantitative easing – that has been undertaken and continues to occur throughout the West and Japan. Dr Michael Power, Strategist at Investec Asset Management, will chart recent climactic changes and describe the new rules of the investment game that now operate. In particular he will outline capital's search for dry land, much of which is to be found in Emerging Markets. In Waterworld, fund managers must navigate their vessels of capital – their funds – through the high seas of risk whilst keeping that capital not just waterproof by preserving its value but, wherever possible adding to that value.

Conference Day One: Session Two

Wednesday, November 6, 2013

Leadership: Managing key market challenges



Session Chair

Nigel Waite

Chief Executive, Nigel Waite Consulting (UK)

Nigel Waite is CEO of Nigel Waite Consulting, a specialist financial services strategy and research consultancy. He spent over twenty years in commercial practice in marketing, sales, and general management, ten of which were at board level. He has been consulted widely by organisations in the public, private and third sectors globally and has appeared before Parliamentary Committees.

He is Honorary Professor of Marketing at Nottingham University Business School and is the author of many papers and publications including co-author of Financial Services Marketing: A International Guide to Principles and Practice. The second edition has recently been published and contains many case studies and examples of good practice featuring ICMIF members.



Shaun Tarbuck

Chief Executive Officer, ICMIF

Shaun was appointed Chief Executive of ICMIF in 2005, 10 years after joining the organization. Shaun is a regular conference speaker on strategic issues affecting the mutual/cooperative insurance sector; has written a number of articles and been involved in several research projects about the value that mutuals/cooperatives bring to the insurance market. He is President of Allnations Inc, a US-based capital support vehicle for ICMIF's developing members.

He set up the UK mutual trade association, AMI, and was its Chief Executive from 2004 to 2009 when it merged to form AFM. He was a director of AMICE from 2008-2009 and was instrumental in bringing about the existence of AMICE through the merger of ACME and AISAM.

Shaun qualified as a chartered accountant in 1987 in Liverpool. He worked for Pricewaterhouse Coopers in Bermuda for three years to 1990, managing a department dealing with insurance, reinsurance, mutual funds and trusts in the US, Canada and UK. On returning to the UK in 1990 he then worked in corporate finance for Stoy Haywood chartered accountants before moving to Templeton Life Assurance as Finance Director in 1991. In 1993 he set up his own financial and consultancy practice, before joining ICMIF in March 1995 as Vice-President, Membership and Finance.

Shaun has four children and is a keen cyclist, golfer and tennis player as well as a qualified rugby coach and referee.

Session topics

- Winning strategies for our sector
- Balancing financial constraints with customer needs
- Innovative responses to changing market dynamics
- Strategic positioning of mutual/cooperative insurers

Conference Day One: Session Two

Wednesday, November 6, 2013

Leadership: Managing key market challenges



Hilde Vernailen

Chair of the Management Committee,
P&V Group (Belgium)

Hilde Vernailen has been working in the financial services industry for more than twenty years and is a committed defender of the mutual/cooperative business model in insurance. She is a regular conference speaker on various subjects of insurance, mutual and cooperative business.

Hilde was appointed as CEO of P&V Insurance and VIVIUM in 2011 after twenty years in the P&V Group, first in the bank and later on in the insurance companies.

She is a member of the ICMIF Board and has succeeded Asmo Kalpala as President of AMICE (Association of Mutual Insurers and Insurance Cooperatives in Europe) in June this year. She is a member of the Board of Directors of Euresa Holding, an European Economic Interest Group for cooperation and collaboration among the European insurance companies belonging to the Social Economy, and President of the Board of Directors of Febecoop which promotes and defends the co-operative model at regional, federal, European and international level.

Furthermore, she is a member of the Board and the Executive Committee of the Belgian insurance association (Assuralia), and several other organisations in Belgium and other European countries.



Dr Rafael Moliterno Neto

Executive President,
Unimed (Brazil)

Dr Rafael Moliterno Neto serves as Executive President of Seguros Unimed, which is among the largest providers in Brazil for health insurance (4th), life insurance (13th) and retirement (14th), serving over 6.1 million insureds.

Dr Moliterno has a medical degree from the Medical Science College of Santos with a specialty in Otolaryngology. In addition, he holds a post-graduate degree in business management and an MBA in Marketing Services from the Faculty of Economics and Administration at the University of São Paulo, as well as another MBA in insurance from Fundação Getúlio Vargas and Funenseg.

He has served as President of the Unimed Medical Association of Americana, his home city in São Paulo state, as well as President of Unimed Bandeirantes Federation of Cooperatives of São Paulo. He formerly was Director of International Relations at Unimed do Brasil, President of Unimed Technology and Development Director at Unimed Foundation.

Dr Moliterno is currently the Chair of ICMIF/Americas, after being elected in 2012.



Conference Day One: Session Two

Wednesday, November 6, 2013

Leadership: Managing key market challenges



Denis Berthiaume

President and Chief Operating Officer,
Desjardins Financial Security (Canada)

Denis Berthiaume has been President and Chief Operating Officer of Desjardins Financial Security since 2011. He is also serving as Senior Vice-President and General Manager, Wealth Management and Life and Health Insurance, of Desjardins Group. In this capacity, he is in charge of the activities of Desjardins Securities, Disnat and Desjardins Asset Management, all subsidiaries of Desjardins. Mr. Berthiaume is also Director of NorthWest & Ethical Investments L.P.

With his overall responsibilities, Denis Berthiaume heads an increasingly important activity sector, not only in Quebec, but also throughout the country. He is responsible for developing specialized savings and life and health insurance products, and supporting the integrated distribution of these products throughout the Desjardins caisses network and other complementary networks to increase Desjardins Group's market share.

Over his 25-year career, Mr. Berthiaume has held strategic roles that have given him the opportunity to work in most areas of life and health insurance and to specialized savings. He is a graduate of Laval University (BSc in actuarial studies), and is a Fellow of the Canadian Institute of Actuaries (F.C.I.A.) and of the Society of Actuaries (F.S.O.A.).association (Assuralia), and several other organisations in Belgium and other European countries.



Tan Suee Chieh

Group Chief Executive Officer,
NTUC Enterprise (Singapore)

In October 2013, Mr Tan Suee Chieh took up the appointment of Group CEO at NTUC Enterprise upon relinquishing his appointment as Chief Executive of NTUC Income, a position he had held since February 2007.

Prior to his appointment at NTUC Income, Mr Tan was President, Asia Pacific Region of the SHL Group Ltd, a British human resources consultancy firm and a world leader in objective assessment and psychometric instruments. From 1981 to 2001, he was with the Prudential PLC and held several senior positions including being the Company Actuary of Prudential Malaysia, Chief Executive of Prudential Singapore and Managing Director, Established Markets of Prudential Corporation Asia.

Mr Tan has a first class honours degree from the London School of Economics and a Masters in Organizational Psychology at the Columbia University in New York. He is a Fellow of the Royal Statistical Society and Institute of Actuaries, and was a Past President of the Life Insurance Association of Singapore as well as the Actuarial Society of Malaysia.

Mr Tan's recent awards include the "Outstanding CEO of the Year" award from the Singapore Business Awards (2013), "Friend of Labour" award from the NTUC May Day Awards (2013), the Ruth Wong Award from the Singapore Children's Society Awards (2013) and the "Lifetime Achievement Award" by the Institute of Advertising Singapore (2012).

Conference Day One: Session Two

Wednesday, November 6, 2013

Leadership: Managing key market challenges



Dean Graham

Head of Life, PartnerRe (Switzerland)

Mr Graham is responsible for the growth and profitability of PartnerRe's world-wide Life operations. PartnerRe offers risk reinsurance, financing and structured solutions for individual and group life risks as well as risk transfer solutions for longevity risk. With 20 years' experience in the Life insurance and reinsurance industry, he joined PartnerRe in June 2008, with responsibility initially for business development and was subsequently appointed to lead the business in 2010.

Prior to joining PartnerRe, Mr Graham held various senior positions with Old Mutual, the largest insurer in South Africa. He holds a degree in Mathematical Statistics from the University of the Witwatersrand in Johannesburg, South Africa, and is a Fellow of the Institute and Faculty of Actuaries.



Choose to attend one topical breakout session
Conference Day One: Session Three
Wednesday, November 6, 2013
Topical breakout sessions: PartnerRe

PartnerRe



OPTION ONE



Dean Graham

Head of Life, PartnerRe (Switzerland)

Mr Graham is responsible for the growth and profitability of PartnerRe's world-wide Life operations. PartnerRe offers risk reinsurance, financing and structured solutions for individual and group life risks as well as risk transfer solutions for longevity risk. With 20 years' experience in the Life insurance and reinsurance industry, he joined PartnerRe in June 2008, with responsibility initially for business development and was subsequently appointed to lead the business in 2010.

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Christophe Renia

Head of Mature Markets P&C
PartnerRe (Switzerland)

Mr Renia leads our P&C teams in providing solutions for property, liability, motor and personal accident portfolios in mature markets. Mr Renia first joined PartnerRe with the acquisition of Paris Re in 2009 as Head of Credit & Surety. Prior to that, he focused on underwriting various property and casualty classes in the Americas with AXA Re and Paris Re.

Mr Renia holds a Master's degree in International Finance and Marketing from Paris-Dauphine University.

Presentation summary:

Turning capital needs into capital opportunities

In an ever-more challenging financial and business environment, can mutuals continue to rely on traditional forms of raising and managing capital? Find out how life and non-life reinsurance can provide alternative means for financing new business streams, quickly replenishing lost capital after a major loss and improving your capital position in anticipation of growth opportunities or important regulatory changes.



Choose to attend one topical breakout session
Conference Day One: Session Three
Wednesday, November 6, 2013
Topical breakout sessions:
Investec Asset Management

Out of the Ordinary



OPTION TWO



Kemal Ahmed

Portfolio Manager, Investec Asset Management

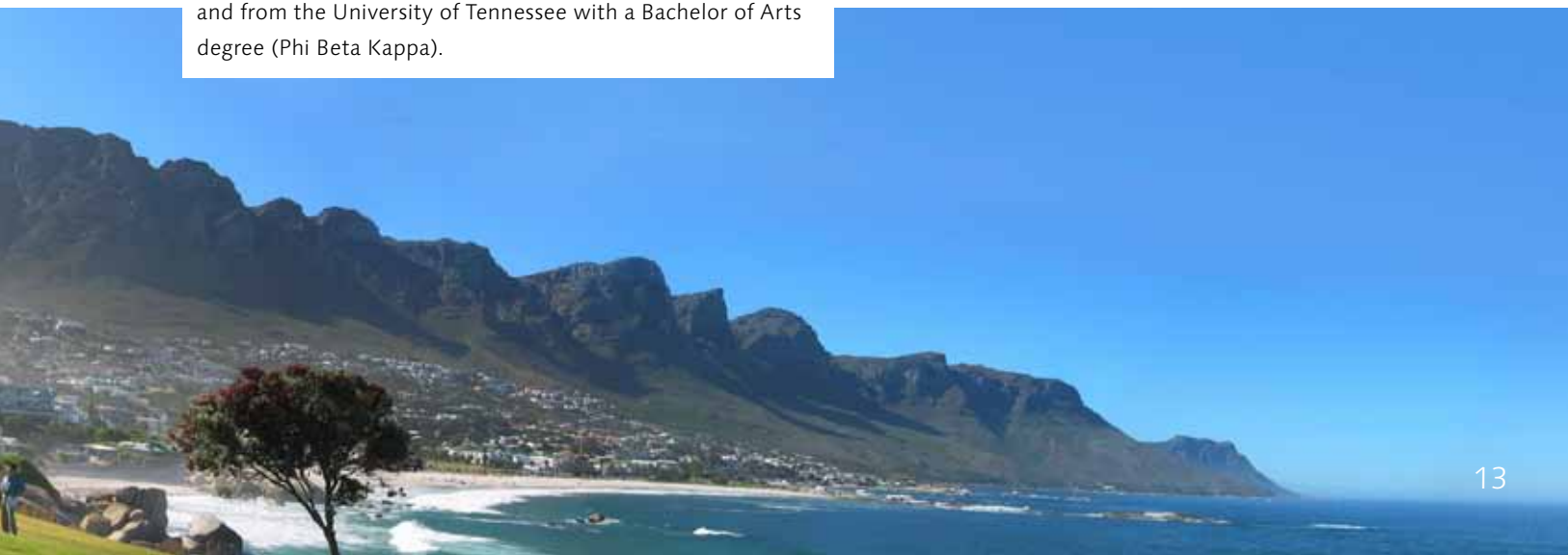
Kemal is a Portfolio Manager in Investec Asset Management's Frontier & Emerging Market Equities team. He has extensive investment experience in emerging and frontier markets. Kemal founded Old Square Capital in 2006, a New York-based asset manager that managed multi-manager portfolios using "best of breed" local asset managers in the emerging and frontier markets on behalf of signature, institutional clients.

Prior to establishing Old Square Capital, Kemal was a Managing Director with the Brown University Investment Office responsible for public equities, Head of Equities for Calvert Asset Management; and a senior investment officer with the World Bank's Treasury - as part of an investment team responsible for approximately US\$60 billion in assets. He served five years in the IFC's Capital Markets as an investment officer and started his career as an international banker with a predecessor of Bank of America in emerging markets trade finance. Kemal graduated from Johns Hopkins University with a Master of Arts degree (with distinction) and from the University of Tennessee with a Bachelor of Arts degree (Phi Beta Kappa).

Presentation summary:

Frontier investing – the leading opportunities in markets which represent new horizons

Emerging and frontier markets around the world have become an established component of many institutional investment plans. However, there is a growing recognition by institutional investors that markets outside those currently dominating traditional emerging market benchmarks, which we call 'Horizon Markets', may provide compelling opportunities to investors. Kemal Ahmed explains how investors can capture these opportunities.



Choose to attend one topical breakout session

Conference Day One: Session Three

Wednesday, November 6, 2013

Topical breakout sessions:

Principles for Sustainable Insurance Initiative

OPTION THREE



Butch Bacani

Programme Leader

The UNEP FI Principles for Sustainable Insurance Initiative

Butch Bacani is the Programme Leader of the UN's Principles for Sustainable Insurance (PSI) Initiative, the largest collaboration between the UN and the insurance industry. Endorsed by the UN Secretary-General, the PSI represent a global framework to address environmental, social and governance risks and opportunities. The PSI were developed by the Geneva-based UN Environment Programme Finance Initiative (UNEP FI).

Butch led the six-year global process to develop the PSI, which were launched at the 2012 UN Conference on Sustainable Development. From 2006 to 2010, he led UNEP FI's insurance and investment programmes, including its activities with the Principles for Responsible Investment Initiative launched in 2006 by the UN Secretary-General.

Presentation summary:

Sustainability in insurance: maximising business value for you and your members

In this breakout session Butch Bacani, PSI programme leader, will look at the progress of the PSI work to date and identify the benefits of the programme. Kathy Bardswick, The Co-operators, will explore how The Co-operators has placed sustainability at the heart of its strategy, leadership lessons at an organizational level as well as industry influences, creating value for the organization, its people and society.



Kathy Bardswick

President and Chief Executive Officer

The Co-operators (Canada)

Kathy began her career with The Co-operators in 1978. Prior to her appointment as President and Chief Executive Officer of The Co-operators Group on March 1, 2002, Kathy served as Chief Operating Officer of The Sovereign General and L'Union Canadienne. From 1998-2002, she was in charge of operations for these companies and their subsidiaries under the umbrella of The Co-operators Group Limited.

A graduate of McMaster University's M.B.A. program, Kathy also holds a Bachelor of Science degree in Mathematics from the University of Manitoba.

Kathy is a member of the Canadian Council of Chief Executives. She is Chairperson of the Institute for Catastrophic Loss Reduction. Equally active in the co-operative sector, Kathy served as Chair of ICMIF, and is now a member of the ICMIF Executive Committee. She is also a board member of the International Co-operative Alliance (ICA).

Kathy is a board member of Addenda Capital Inc. She has provided leadership to The Conference Board of Canada as a member of the board and executive committee. Kathy also served as Vice-Chair of the University of Guelph's Board of Governors.

Conference Day One: Session Four

Wednesday, November 6, 2013

How ICMIF members can lead in the *Cooperative Decade*



Session Chair John Balmforth

Chair, ICMIF

John is Chairman of ICMIF and its associated entity Allnations, positions he has held since 2009. He is also Deputy Chairman of ICMIF's Tokyo-based sub-association, the Asian and Oceania Association (AOA). In April 2012, he retired after sixteen years as Chief Executive and a Director of AMI Insurance, New Zealand, which at the time was a mutual company and the largest wholly-owned New Zealand fire and general insurer. AMI was recognised internationally as a leading provider of Customer Care and an award winning "Best Work Place".

John is a past President of the Insurance Council of New Zealand of which he was a Director for over sixteen years. He is also a former Chairman of the New Zealand Insurance and Savings Ombudsman Scheme. Prior to joining AMI, he had over 27 years' experience in the financial services industry in both Australia and New Zealand. His background includes retail and corporate lending, and merchant and investment banking. John holds a Bachelor of Business Degree majoring in accounting and administration, is a Certified Practising Accountant (CPA), a Fellow of FINISIA (Financial Services Institute of Australia) and a Fellow of the New Zealand Institute of Management.

Session topics

- Participation
- Sustainability
- Identity
- Supportive legal framework
- Capital

Conference Day One: Session Four

Wednesday, November 6, 2013

How ICMIF members can lead in the *Cooperative Decade*



Keynote speech

Dame Pauline Green

President, International Co-operative Alliance (ICA)

Dame Pauline Green was elected the first woman President of the International Co-operative Alliance in November 2009. Pauline Green has been a committed cooperator from her time as a local leader in the Woodcraft Folk. She was Assistant Parliamentary Secretary of the Co-operative Union between 1984 to 1989, Co-operative Member of the European Parliament from 1989 to 2000, President of the Co-operative Congress 1997; a member of the Co-operative Commission in 2000; and Chief Executive of Co-operatives UK, from 2000 to end of 2009. Pauline was elected as President of the ICA on an agenda of change. After eight years on the ICA Board she argued that it was the time to make the ICA fit for purpose in a global market and specifically to focus on three key elements – offer the opportunity for business synergies for co-ops around the world; enhance representation in global institutions; and develop a centre of excellence for global co-operative knowledge and information. With the election of a new Board and the appointment of a new senior manager, that work is underway, and the International Year of Co-operatives in 2012 is the first opportunity to make something different happen! Pauline Green's personal ambition is to achieve recognition for the cooperative model of business within the global institutions so that the movement can continue to grow and expand in the coming decades.

Presentation summary:

Presenting the *Blueprint for a Co-operative Decade*, one year on after its launch

A *Blueprint for a Co-operative Decade* was launched at the International Co-operative Alliance's (ICA) General Assembly in 2012, during Co-operatives United in Manchester, UK, which marked the movement's culmination of the International Year of Co-operatives. Dame Pauline Green, President of the ICA, presents an update of the *Blueprint*, one year after its launch, and challenges ICMIF on its part in the "2020 Challenge", which aims for cooperatives to be the fastest growing form of enterprise by 2020.



Conference Day One: Session Four

Wednesday, November 6, 2013

How ICMIF members can lead in the *Cooperative Decade*



Shaun Tarbuck

Chief Executive Officer, ICMIF

Shaun was appointed Chief Executive of ICMIF in 2005, 10 years after joining the organization. Shaun is a regular conference speaker on strategic issues affecting the mutual/cooperative insurance sector; has written a number of articles and been involved in several research projects about the value that mutuals/cooperatives bring to the insurance market. He is President of Allnations Inc, a US-based capital support vehicle for ICMIF's developing members.

He set up the UK mutual trade association, AMI, and was its Chief Executive from 2004 to 2009 when it merged to form AFM. He was a director of AMICE from 2008-2009 and was instrumental in bringing about the existence of AMICE through the merger of ACME and AISAM.

Shaun qualified as a chartered accountant in 1987 in Liverpool. He worked for Pricewaterhouse Coopers in Bermuda for three years to 1990, managing a department dealing with insurance, reinsurance, mutual funds and trusts in the US, Canada and UK. On returning to the UK in 1990 he then worked in corporate finance for Stoy Haywood chartered accountants before moving to Templeton Life Assurance as Finance Director in 1991. In 1993 he set up his own financial and consultancy practice, before joining ICMIF in March 1995 as Vice-President, Membership and Finance.

Shaun has four children and is a keen cyclist, golfer and tennis player as well as a qualified rugby coach and referee.



Kathy Bardswick

President and Chief Executive Officer
The Co-operators (Canada)

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Conference Day One: Session Four

Wednesday, November 6, 2013

How ICMIF members can lead in the *Cooperative Decade*



Yoshinori Yokoi

President of the Board of Directors,
Zenrosai (Japan)

Mr Yokoi joined Zenkyoren in April 1971, after graduating from Chuo University (Economics Department). He was appointed General Manager of Sales Promotion Management Department and Accounting Department. He was appointed Managing Director in July 2002, and Senior Managing Director in July 2008. Two years later, he was appointed President in July 2010.



Nelson Kuria

Chief Executive Officer,
CIC Insurance Group (Kenya)

Mr Kuria is an economist with 34 years' experience in development finance and insurance. He joined The Co-operative Insurance Company of Kenya, now CIC Insurance Group, in 1998, and became CEO in 2001 and Group CEO in 2011.

He is credited with leading the transformation of CIC from a small company to the second largest insurance company out of 46 companies in Kenya and the leading co-operative insurer in Africa. Mr. Kuria is now leading the development of CIC Insurance Group to the next level in terms of regional expansion in East and Central Africa.

He has been honoured with two awards by the President of Kenya for his contribution in the development of the co-operative movement in Kenya; the Order of the Grand Warrior (OGW) in 2005, and the Moran of the Burning Spear (MBS) in 2011. In 2012, Mr. Kuria was honoured with the Life Time Achievement Award for his role in the development of the insurance industry in Kenya.

He is past Chairman of the Association of Kenya Insurers (AKI) and is currently a member of many boards including ICMIF and Takaful Insurance of Africa (TIA), Kenya. He is currently the Chair of the Microinsurance Working Group of the African Insurance Organization (AIO).



Conference Day One: Session Four

Wednesday, November 6, 2013

How ICMIF members can lead in the *Cooperative Decade*



Anders Sundström

Incoming ICMIF Chair (Sweden)

Anders Sundström serves as Chair of the Board of Directors of the Swedish Cooperative Union and Chair of the Board of Directors of Swedbank. Mr. Sundström served as President and Chief Executive Officer of Folksam General and Folksam Life from 2004 to September 2013.

Mr Sundström served as Minister for Employment from 1994 to 1996, Minister for Enterprise and Energy from 1996 to 1998, and Minister for Social Affairs in 1998. From 1998 to 2002 he served as Chief Executive Officer of Sparbanken Nord (the Savings bank Nord) and from 2002 to 2004 he served as Chair of the Board of Directors of Sparbanken Nord. He served as a Member of Parliament from 2002 to 2004.

Mr Sundström holds a BA Degree (Soc. Sci.) from Umeå University.



Conference Day Two

Thursday, November 7, 2013. Moderator: Faye Lageu, ICMIF

"Cooperatives and mutuals building for the future"

TIME	SESSION DETAILS	PAGE
9:00–10:30	SESSION ONE: GROWTH STRATEGIES FOR COOPERATIVES/MUTUALS	
	Chaired by Gérard Andreck, MACIF (France)	21
	The global mutual Geoff Parkinson, Sunderland Marine (UK)	22
	Cooperating together beyond borders Alberto Grimaldi, La Segunda (Argentina) and Carlos Benítez, Aseguradora Tajy (Paraguay)	22/23
	Extending the outreach of an affinity-based cooperative Brad Hewitt, Thrivent Financial (USA)	23
10:30–11:00	COFFEE	
11:00–12:30	SESSION TWO: RESPONDING TO EXTERNAL CHALLENGES THROUGH PARTNERSHIPS	
	Chaired by Hilde Vernaillen, P&V Group (Belgium)	24
	Harmonie Mutuelles: a new way of starting up to support solidarity Luc Roger, Harmonie Mutuelles (France)	25
	Alliances to build Pablo Mongelos García, Seguros Lagun Aro (Spain)	25
12:30–13:30	LUNCH	
13:30–15:00	SESSION THREE: TOPICAL BREAKOUT SESSIONS	
	A.M. Best: Benchmarking the mutual insurance sector around the globe: performance, solvency, ERM and more Nick Charteris-Black, A.M. Best (UK)	26
	Clyde & Co: Legal structures for cooperation between insurers –specific benefits and issues for mutual and cooperative insurers Peter Hodgins, Clyde & Co (United Arab Emirates) Andy Tromans, Clyde & Co (UK)	27
	Willis Re: Enhancing member services and risk management through data visualisations Robin Swindell, Willis Re (UK) Juan England PhD, Willis Re Analytics (UK)	28
15:30–15:30	COFFEE	
15:30–17:00	SESSION FOUR: VALUES-BASED ORGANIZATIONS FOR CUSTOMER VALUE	
	Chaired by Nigel Waite, Nigel Waite Consulting (UK)	29
	Dispute resolution and consumer recourse: Part of service excellence Jennifer Preiss, Ombudsman for Long-term Insurance (South Africa)	29
	Service excellence – re-loaded Tan Suee Chieh, NTUC Enterprise (Singapore)	30
	Putting member relations at the heart of MAIF's strategy Roger Belot, MAIF (France)	30

Conference Day Two: Session One

Thursday, November 7, 2013

Growth strategies for cooperatives/mutuals



Moderator

Faye Lageu

Vice-President, Shared Intelligence,
ICMIF

Faye joined ICMIF in 1995 and today holds overall responsibility for the Federation's Shared Intelligence activities which include strategic research and publications, statistical market research, member networks and their associated seminars and conferences.

She holds an Executive MBA with specialisations in risk and insurance, corporate governance and corporate social responsibility (CSR), from Nottingham University Business School.

She has a keen interest in the strategic and economic aspects of sustainability and CSR, and is a regular conference speaker on the topic. Faye is also a member of the UNEP-FI (United Nations' Environment Program – Finance Initiative) Principles for Sustainable Insurance team; she authored the 2009 ICMIF report, Sustainability for Mutual and Cooperative Insurers; and coordinates the ICMIF Sustainability leaders' forum, a platform for ICMIF members to share best practice and promote the mutual/cooperative sector's sustainability leadership.

She is an Associate of the Chartered Insurance Institute (UK) and also holds an honours degree in modern languages (French and Italian) from the University of Salford, UK.

She spends most of her free time travelling around the UK with her partner, dance shoes, camera and hiking boots.



Session Chair

Gérard Andreck

President of the Board of Directors,
MACIF (France)

A geologist by training, Gérard Andreck joined MACIF in 1969 and was promoted to management level in 1982. In 1987, when MACIF was regionalised, he became head of the most important region: Ile-de-France (Paris). In June 1997, he became Director General of MACIF, second in command to the President, Jean Simonnet. At the General Meeting of 18 June 2006, Gérard Andreck was elected President of the MACIF Group.

As the architect of the modernization of MACIF, he was responsible for the motor insurance mutual expanding into a true insurance group offering diverse services, while respecting the values of their Mutuality Project: mutuality and solidarity.

Very involved in the social economy, Gérard Andreck was President of the Centre des Jeunes Dirigeants de l'Economie Sociale (CJDES – Centre of Young Leaders of the Social Economy) from 1991 to 1993. From 2009 to 2011, he chaired the CEGES (Council of enterprise, employers and groups of the Social Economy). On 28 October 2010, he was appointed as a member of the conseil économique, social et environnemental (CESE – Economic, Social and Environmental Council).

On 28 June 2011, he was re-elected Chairman of GEMA (Groupement des entreprises mutuelles d'assurance) for a further three year term, a position he has held since July 2008. On 5 July 2011, he also became President of the Association française de l'assurance (AFA – French Insurance Association), having served as Vice-President since 2008.

He is married with three children. He is a Knight of the French Legion of Honour.

Conference Day Two: Session One

Thursday, November 7, 2013

Growth strategies for cooperatives/mutuals



Geoff Parkinson

Chief Executive Officer,
Sunderland Marine Mutual Insurance Company Ltd
(UK)

In 1972 Geoff commenced his career at Sunderland Marine as a junior claims assistant. When Geoff joined the company it was very different to the Sunderland Marine you see now – he was one of a four-strong team when he started with the company and it has now developed and grown, employing over 100 staff worldwide. Geoff progressed from being junior claims assistant to claims manager, then progressed to overseas development manager.

In 1993, he was appointed as an executive director of the company, at which time he was also appointed deputy managing director of the management company, Salvus Bain. In 1996 Geoff was appointed Chief Executive – the role he continues in today.



Alberto José Grimaldi

Executive Director, La Segunda (Argentina)

Mr Alberto José Grimaldi is the Executive Director of La Segunda Cooperativa Limitada de Seguros Generales in Argentina. He also serves as the Vice-President of La Segunda's associated companies for Workers' Compensation, Personal Insurance and Pension business – La Segunda Aseguradora del Riesgo del Trabajo (ART), La Segunda Personas Sociedad Anónima and La Segunda Seguros de Retiro Sociedad Anónima.

Mr Grimaldi serves as Vice-President of the Aseguradores del Interior de la República Argentina – ADIRA (National Insurers of the Argentinian Republic), and is a member of the Board of Directors of SURCO Compañía Cooperativas de Seguros in Uruguay.

Session topics

- Diversification and expansion – risks and rewards
- Extending the outreach of affinity-based business
- Success for mutual/cooperative offerings across borders
- Lessons for the future

Conference Day Two: Session One

Thursday, November 7, 2013

Growth strategies for cooperatives/mutuals



Carlos Benítez

Executive President, Aseguradora Tajy (Paraguay)

Mr Carlos Benítez has 12 years' experience as a cooperative leader having served as the Executive President of Aseguradora Tajy since 2001. He is a former banking employee, with more than 20 years' experience at the Banco Nacional de Fomento (BNF) in Paraguay.

Mr Benítez is a Member of the Supervisory Board and the Board of Directors of Cooperativa Medalla Milagrosa Ltda. He is also a Member of the Board of Caja Mutual de Cooperativistas del Paraguay (and a member of the Investment Committee), and is a current member of the Executive Committee of the Asociación Paraguaya de Compañías de Seguros (Paraguayan Association of Insurance Companies).

He has a B.A. in Business Administration from the Universidad Nacional de Asunción (UNA) and a Diploma in Insurance and Reinsurance from the Universidad Tecnológica Intercontinental (UTIC). He participates in various courses, seminars, workshops and training events in Paraguay and internationally, as a participant, exhibitor and speaker.



Brad L. Hewitt

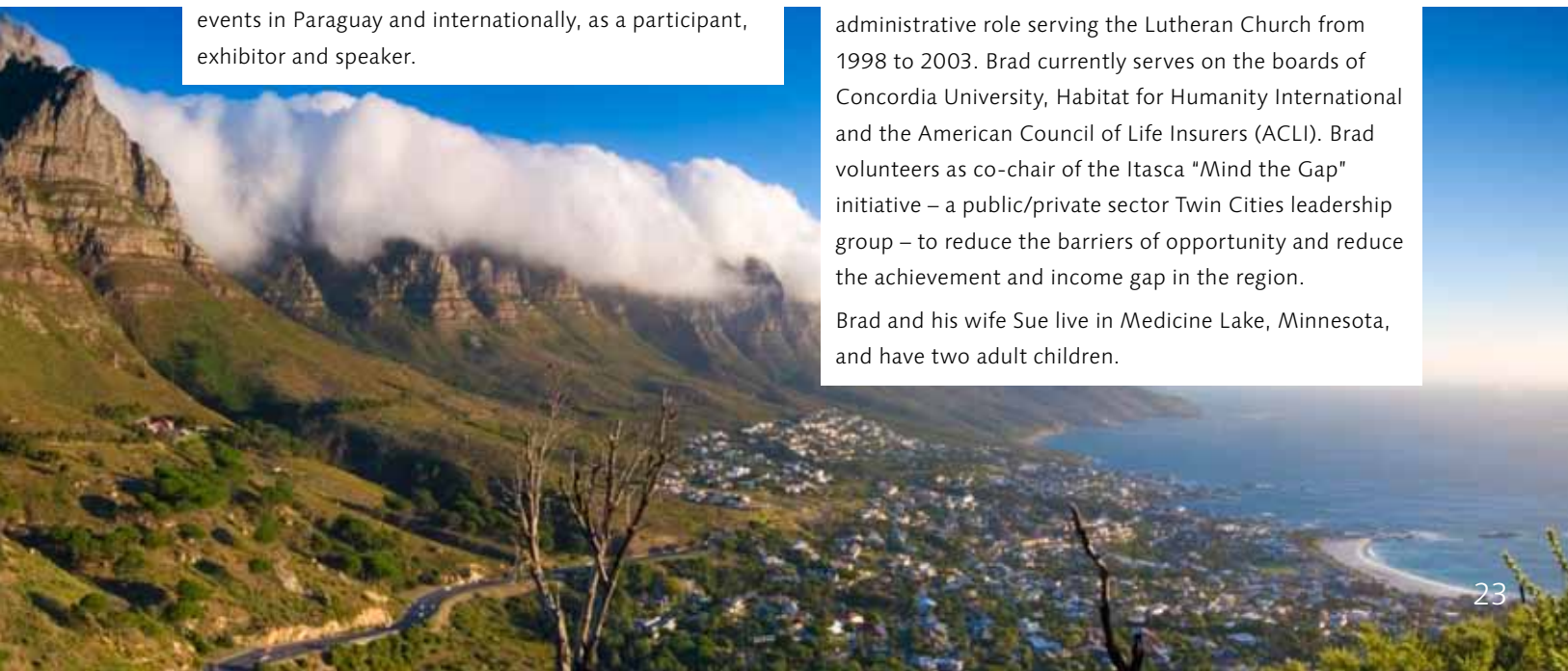
President and Chief Executive Officer,
Thrivent Financial (USA)

Brad Hewitt has the honour to serve a Fortune 500 fraternal society as the President and Chief Executive Officer. Thrivent Financial has a mission to help Christians to be wise with money and to inspire generosity. Thrivent Financial is one of the 10 largest mutual insurance companies in the U.S. The organization currently has more than USD 85 billion dollars of assets under management.

Brad joined the organization in 2003. In 2008, he was promoted to Chief Operating Officer (COO). He was named President and CEO in February 2010. He began his career in 1982 with Minnesota Mutual Life in the Actuarial Services, then joined UnitedHealth Group (UHG) in 1986 and served in a variety of roles ending with being CEO of Diversified Pharmaceutical Services when it was sold.

After a successful business career, Brad felt called to an administrative role serving the Lutheran Church from 1998 to 2003. Brad currently serves on the boards of Concordia University, Habitat for Humanity International and the American Council of Life Insurers (ACLI). Brad volunteers as co-chair of the Itasca "Mind the Gap" initiative – a public/private sector Twin Cities leadership group – to reduce the barriers of opportunity and reduce the achievement and income gap in the region.

Brad and his wife Sue live in Medicine Lake, Minnesota, and have two adult children.



Conference Day Two: Session Two

Thursday, November 7, 2013

Responding to external challenges through partnerships



Session chair

Hilde Vernailen

Chair of the Management Committee,
P&V Group (Belgium)

Hilde Vernailen has been working in the financial services industry for more than twenty years and is a committed defender of the mutual/cooperative business model in insurance. She is a regular conference speaker on various subjects of insurance, mutual and cooperative business.

Hilde was appointed as CEO of P&V Insurance and VIVIUM in 2011 after twenty years in the P&V Group, first in the bank and later on in the insurance companies.

She is a member of the ICMIF Board and has succeeded Asmo Kalpala as President of AMICE (Association of Mutual Insurers and Insurance Cooperatives in Europe) in June this year. She is a member of the Board of Directors of Euresa Holding, an European Economic Interest Group for cooperation and collaboration among the European insurance companies belonging to the Social Economy, and President of the Board of Directors of Febecoop which promotes and defends the cooperative model at regional, federal, European and international level.

Furthermore, she is a member of the Board and the Executive Committee of the Belgian insurance association (Assuralia), and several other organizations in Belgium and other European countries.

Session topics

- Turning challenges into market opportunities
- New approaches to achieving growth
- Creating partnerships for entering new markets
- Maximising innovative thinking



Conference Day Two: Session Two

Thursday, November 7, 2013

Responding to external challenges through partnerships



Luc Roger

Director of European and International Studies,
Harmonie Mutuelles (France)

Having started his career as a professor of marketing in higher education, Luc Roger was recruited by a mutual economic interest grouping, Mutouest, and was in charge of development.

After this, he became Marketing Director for the provident arm of Mutualité Française. In 2008, he joined Harmonie Mutuelles, the largest French health mutual group, as Director of European and International Studies. He was involved in the creation of the first European Cooperative Society in 2010, to provide social protection, working with Harmonie Mutuelles and Cesare Pozzo, the largest Italian health mutual.

Luc now manages this cooperative society, Fondo Salute, whose aim is to develop economic activities for its members in health and long-term care in Italy, but also in other European countries.



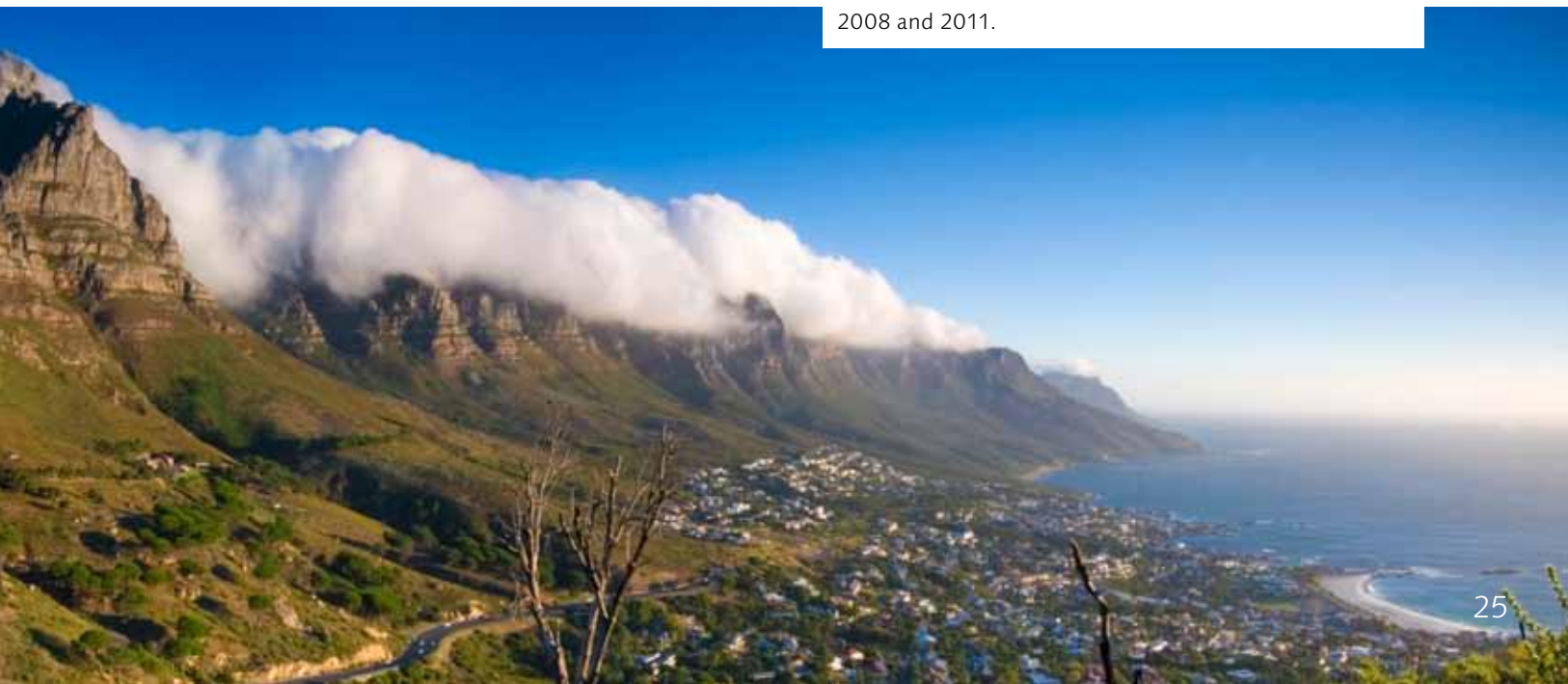
Pablo Mongelos García

Managing Director, Seguros Lagun Aro (Spain)

Pablo Mongelos García serves as the Managing Director of Seguros Lagun Aro, a position he has held since January 2007. He previously worked for Lagun Aro's parent company - The Mondragón Cooperative Corporation (MCC) - where he was most recently the Managing Director of the Promotion Centre in Mondragón, Spain.

He started his career at Fagor Electrical Appliances in 1988 as an Export Manager, where he was in charge of the company's UK subsidiary. In 1990, he took charge of five more subsidiary companies in Greece, the Nordics, Central and Eastern Europe, before being promoted to Export Director in 1992. He became Managing Director in February 2000, a position he held until 2006.

Pablo graduated with B.A. in Business Administration from the Deusto Business School, Donostia-San Sebastian (ESTE) in 1988. He has also completed Ontological Business Coaching by Newfield Institute in 2008 and 2011.



Choose to attend one topical breakout session

Conference Day Two: Session Three

Thursday, November 7, 2013

Topical breakout sessions: A.M. Best



OPTION ONE



Nick Charteris-Black

Managing Director,
Market Development – EMEA,
A.M. Best

Nick Charteris-Black joined A.M. Best in February 2008 and is responsible for A.M. Best's commercial interests in the EMEA region (Europe, the Middle East, and Africa) including business development and client management.

Nick also has management responsibility for A.M. Best's new representative office in Dubai (DIFC) and the development of A.M. Best's Information Services business in EMEA. Nick also serves on the boards of A.M. Best's London based subsidiaries.

Prior to joining A.M. Best, Nick was Head of Capital & Broker Relationships at Lloyd's, responsible for strategic relationship management with Lloyd's major capital providers and leading international broking firms.

Nick has previously worked for both a large international broker and (re)insurer in a variety of senior roles as part of a career in the sector exceeding twenty five years.

Nick is a Fellow of the Chartered Insurance Institute, a Chartered Insurance Practitioner, a MBA graduate of Cass Business School and holds a degree in law & politics.

Presentation summary:

Benchmarking the mutual insurance sector around the globe: performance, solvency, ERM and more

How does the mutual sector around the world compare across region and with the stock-held insurance company sector? Benchmarking has never been more important for senior management in today's competitive environment.

A.M. Best maintains an extensive financial database of more than 15,000 insurance companies globally, both mutual and stock. By interrogating the data sets, using a number of key metrics, the session will discuss a variety of benchmarks including performance, solvency and the use of reinsurance.

A.M. Best will also briefly discuss how these key indicators feed into the rating process and examine enterprise risk management (ERM) trends for mutuals following a recent ICMIF member study. There will be plenty of opportunity for questions and answers relating to the above topics.

Choose to attend one topical breakout session

Conference Day Two: Session Three

Thursday, November 7, 2013

Topical breakout sessions: Clyde & Co

CLYDE&CO

OPTION TWO



Peter Hodgins

Partner, Clyde & Co (UAE)

Peter is a partner in Clyde & Co's Middle East Financial Services Group with a specific focus on Insurance, Islamic insurance (Takaful) and Islamic Finance.

An English qualified lawyer, Peter has over 11 years' experience in insurance and reinsurance working for insurers, brokers and third party administrators in the Lloyd's, London and international company market.

Peter is a specialist in Islamic Insurance (Takaful) and routinely advises Takaful operators on the establishment and day-to-day regulation of their operations, compliance (including Sharia compliance) and product development. He has extensive experience in the development of new insurance and reinsurance products, including Sharia compliant products.

He has advised many insurers in relation to their operations across the GCC and has particular expertise in relation to the insurance laws of the UAE (including the Dubai International Financial Centre) and the Kingdom of Saudi Arabia.



Andy Tromans

Partner, Clyde & Co (UK)

Andy is a partner in Clyde & Co's corporate insurance group. He advises on a broad range of company law matters, mergers and acquisitions, joint ventures and outsourcings, specialising in work for insurance companies and other financial institutions.

His practice includes advising on policy wordings, FSA and EU regulatory matters, capital raisings and the establishment of new insurance vehicles. He has particular expertise in the life insurance market.

Andy joined Clyde & Co in 2009 having had more than 10 years' experience advising corporate insurance and financial institution clients.

Presentation summary:

Legal structures for cooperation between insurers – specific benefits and issues for mutual and cooperative insurers

In order to expand and enhance the scope of their offerings, mutuals often seek to partner with other organisations that have complementary resources and expertise. This session will consider the potential for cooperation with other mutual organisations and include an examination of the typical structures that can be used to achieve it, together with a discussion on the potential benefits and issues that arise. A number of international examples will be given, including how international mutuals can use cooperation to facilitate Takaful insurance products.

Choose to attend one topical breakout session

Conference Day Two: Session Three

Thursday, November 7, 2013

Topical breakout sessions (Willis Re)

Willis Re

OPTION THREE



Robin Swindell

Executive Vice President & Regional Director,
Willis Re

Robin works in the London office as part of the Willis Re North America team. His responsibilities include developing bespoke reinsurance solutions and providing a full range of transactional services for some of the group's largest purchasing clients. Since joining Willis in 1989, and spending over 10 years working on Japanese accounts, Robin has continuously been involved in Japanese and Global treaty reinsurance placements for Property Casualty and Specialty lines for Market Pools, P&C companies, as well as Mutual Insurers.

Presentation summary:

Enhancing member services and risk management through data visualisation

Recent technological developments in geospatial analysis are empowering insurers to serve their customers and manage their risks better than ever before, supporting competitive advantage on two fronts. Willis Re are at the forefront and their presentation will provide an overview of recent developments in the field, with fully interactive examples of how it can benefit insurers and their customers. This will include a discussion on why this is important for mutuals, as well as a live demonstration. Amongst the areas that will be highlighted are opportunities such as rapid event response, portfolio management, scenario testing, market share analysis and targeted growth.



Juan England PhD

Managing Director, Willis Re Analytics

Juan joined Willis Re in 2006 as a catastrophe risk analyst. In 2008 he was promoted to Divisional Director leading catastrophe modeling for Latin America and the Caribbean. In 2010 he was promoted to Executive Director.

Shortly after that he became Deputy Managing Director of Willis Re International and Specialty catastrophe modeling team, responsible for the management of a team of over 50 people and the operational and value-added delivery of cat modeling to Willis Re's non-US domicile clients and prospects. In 2012 he assumed the position of Managing Director and co-head of Analytics for Willis Re. Juan has developed and implemented innovative initiatives for evaluation and interpretation of catastrophe models with particular emphasis in earthquake models. He has significant experience in the use of catastrophe models RMS, EQECAT and AIR, and its applicability to portfolio management, portfolio optimization, underwriting, and pricing of reinsurance contracts.

Juan has a PhD in Structural Vulnerability from Bristol University, UK, and a BSc in Civil Engineering with emphasis on earthquake hazard from the University of Los Andes in Bogota, Colombia.

Conference Day Two: Session Four

Thursday, November 7, 2013

Values-based organizations for customer value



Session chair

Nigel Waite

Chief Executive, Nigel Waite Consulting (UK)

Nigel Waite is CEO of Nigel Waite Consulting, a specialist financial services strategy and research consultancy. He spent over 20 years in commercial practice in marketing, sales, and general management, 10 of which were at Board level. He has been consulted widely by organisations in the public, private and third sectors globally and has appeared before Parliamentary Committees.

He is Honorary Professor of Marketing at Nottingham University Business School and is the author of many papers and publications including co-author of *Financial Services Marketing: A International Guide to Principles and Practice*. The second edition has recently been published and contains many case studies and examples of good practice featuring ICMIF members.



Jennifer Preiss

Deputy Ombudsman,
Ombudsman for Long-term Insurance
(South Africa)

Jennifer Preiss is the Deputy Ombudsman of the Ombudsman for Long-term Insurance.

She worked in the insurance industry from 1984 to 1998. During this period she worked in the legal department, dealing with employee benefits, individual life insurance and corporate legal matters.

In 1998 she joined the Ombudsman for Life Assurance and in 2001 she was appointed Deputy Ombudsman.

Jennifer is the Chair of INFO which is the International Network of Financial Services Ombudsman Schemes.

Jennifer has a B.A. LLB. Degree and Post Graduate Diploma in Tax Law.

Session topics

- Mutual/cooperative approaches that underpin service excellence
- Values-based strategies that bind customers to companies
- Standing out from the competition

Conference Day Two: Session Four

Thursday, November 7, 2013

Values-based organizations for customer value



Tan Suee Chieh

Group Chief Executive Officer,
NTUC Enterprise (Singapore)

In October 2013, Mr Tan Suee Chieh took up the appointment of Group CEO at NTUC Enterprise upon relinquishing his appointment as Chief Executive of NTUC Income, a position he had held since February 2007.

Prior to his appointment at NTUC Income, Mr Tan was President, Asia Pacific Region of the SHL Group Ltd, a British human resources consultancy firm and a world leader in objective assessment and psychometric instruments. From 1981 to 2001, he was with the Prudential PLC and held several senior positions including being the Company Actuary of Prudential Malaysia, Chief Executive of Prudential Singapore and Managing Director, Established Markets of Prudential Corporation Asia.

Mr Tan has a first class honours degree from the London School of Economics and a Masters in Organizational Psychology at the Columbia University in New York. He is a Fellow of the Royal Statistical Society and Institute of Actuaries, and was a Past President of the Life Insurance Association of Singapore as well as the Actuarial Society of Malaysia.

Mr Tan's recent awards include the "Outstanding CEO of the Year" award from the Singapore Business Awards (2013), "Friend of Labour" award from the NTUC May Day Awards (2013), the Ruth Wong Award from the Singapore Children's Society Awards (2013) and the "Lifetime Achievement Award" by the Institute of Advertising Singapore (2012).



Roger Belot

President and Chief Executive Officer,
MAIF (France)

Since 1996, after a career as a primary school teacher, Roger Belot has been the President and Chief Executive Officer of MAIF, the preferred insurer for the French teaching profession, in which he has been involved since as early as 1973.

He was elected Board member of MAIF in 1984, and as President and Chief Executive Officer in 1996.

He is Chairman of EURESA Holding, which manages and controls the investments that it holds in European insurance companies of the social economy.

ICMIF would like to thank its Supporting Members for their continued support

ICMIF is grateful to its Supporting Members for their ongoing collaboration with the Federation.

The Supporting Members are carefully selected suppliers to the insurance industry who acknowledge the unique nature of ICMIF member organisations. Working together in partnership with the Federation and its members this exclusive group of professionals support and promote the mutual and cooperative sector.

All the Supporting Members will be participating in the ICMIF 2013 Conference in Cape Town. They will be facilitating breakout sessions in addition to being available throughout the event for discussions, advice and meetings with ICMIF members.

Out of the Ordinary



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Conference Day Three

Friday, November 8, 2013. Moderator: Liz Green, ICMIF

"Influence: Creating an environment for future successes"

TIME	SESSION DETAILS	PAGE
9:00–10:30	KEY REGULATORY AND LEGAL TRENDS	
	Chaired by Nick Charteris-Black, A.M. Best (UK)	33
	Market conduct regulation in a sophisticated emerging market Leanne Jackson, Financial Services Board (FSB) (South Africa)	34
	Panel of ICMIF member executives Georgina Díaz Sánchez, Sociedad de Seguros de Vida del Magisterio Nacional - SSVMN (Costa Rica)	34
	Marcel Kahn, ROAM (France)	35
	Dawood Taylor, Prudential Corporation Asia (Saudi Arabia)	35
	Charles Chamness, NAMIC (USA)	36
	<i>plus</i> Leanne Jackson	
	A call to action for ICMIF members to contribute to the development of favourable regulatory/legal environments for our sector Catherine Hock, ICMIF	36
10:30–11:00	COFFEE	
11:00–12:30	STRENGTHENING THE MUTUAL AND COOPERATIVE SECTOR OF TOMORROW	
	Chaired by Sabbir Patel, ICMIF	37
	Introductory remarks Sabbir Patel, ICMIF	
	Exploring new frontiers: the potential of microinsurance investments Jeremy Leach, Bankable Frontier Associates (South Africa)	38
	Opportunities and challenges for the development of cooperative insurance in Guatemala Boris Quiroa Pinto, COLUMNNA (Guatemala)	38
12:30–13:30	LUNCH	
13:30–15:00	ICMIF LEADING THE WAY FOR OUR SECTOR: CEO GAME-CHANGERS	
	Chaired by John Balmforth, ICMIF	39
	The future strategy of ICMIF Shaun Tarbuck, ICMIF	39
	How to boost our sector's reputation: Key insights from ICMIF's unique global research Liz Green, ICMIF	40
	Panel of ICMIF member executives Alfredo González Moledo, AACMS (Argentina)	40
	Denis Berthiaume, Desjardins Financial Security (Canada)	41
	Mike Jackson, PPS (South Africa)	41
	Salah El Din Musa Mohamed Sulieman, Shiekan Insurance (Sudan)	42
	Anders Sundström, Incoming ICMIF Chair (Sweden)	42
15:00–15:30	COFFEE	
15:30–16:30	ANNUAL GENERAL MEETING <ul style="list-style-type: none"> • Chief Executive and Committee reports • Formal business, including accounts, board nominations and acknowledgments. • 2015 Conference announcement • Chair's concluding remarks 	

Conference Day Three: Session One

Friday, November 8, 2013

Key regulatory and legal trends



Moderator

Liz Green

Senior Vice-President, Communications (ICMIF)

Liz Green joined ICMIF as Senior Vice-President, Communications in 2012. She has 17 years of experience in UK financial services and was previously Head of Corporate Affairs for Royal Liver Group (UK) where she headed an award-winning team, working with numerous stakeholders to successfully transform member and employee engagement.

Liz is responsible for ICMIF's Communications, Marketing and IT teams and also leads a 60-strong Communications Leaders Forum (CLF), selected from ICMIF's member organizations. The CLF is charged with collaborating to enhance and protect the reputation of the world's cooperative and mutual insurers.

A certified Master Neuro Linguistic Programming (NLP) coach and in her spare time Liz enjoys cycling and spending time with her husband Richard and children Daniel (11) and Charlotte (7).



Session chair

Nick Charteris-Black

Managing Director,
Market Development – EMEA,
A.M. Best (UK)

Nick Charteris-Black joined A.M. Best in February 2008 and is responsible for A.M. Best's commercial interests in the EMEA region (Europe, the Middle East, and Africa) including business development and client management.

Nick also has management responsibility for A.M. Best's new representative office in Dubai (DIFC) and the development of A.M. Best's Information Services business in EMEA. Nick also serves on the boards of A.M. Best's London based subsidiaries.

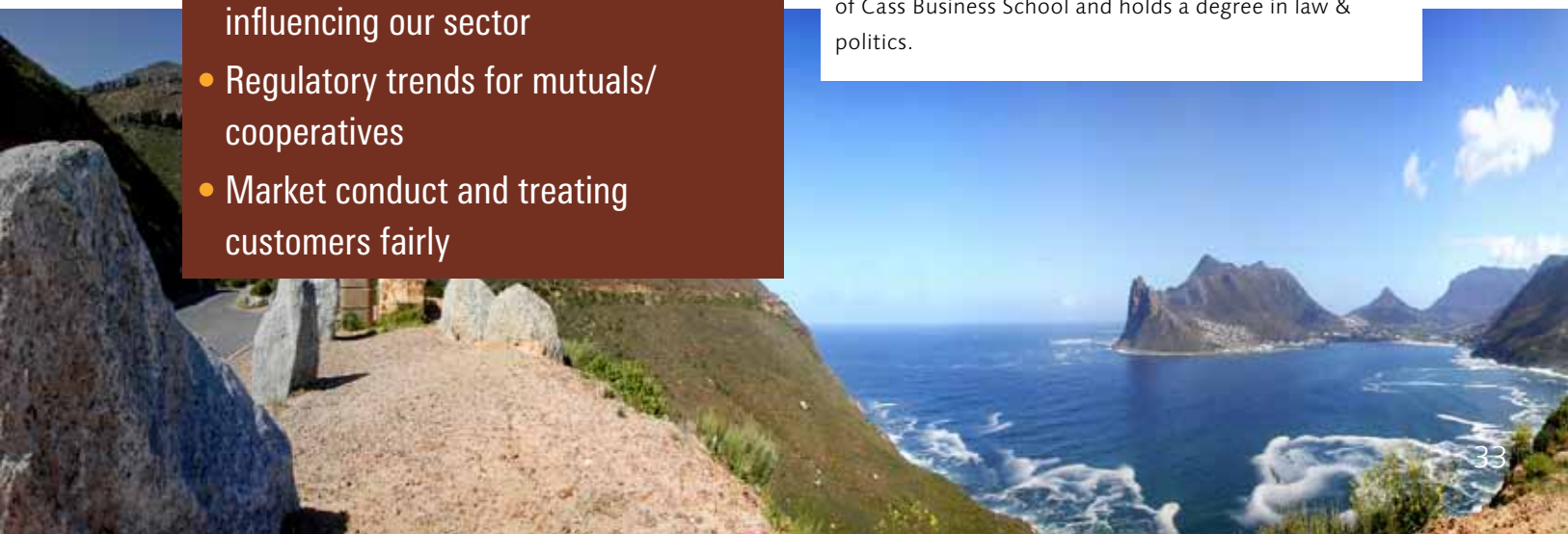
Prior to joining A.M. Best, Nick was Head of Capital & Broker Relationships at Lloyd's, responsible for strategic relationship management with Lloyd's major capital providers and leading international broking firms.

Nick has previously worked for both a large international broker and (re)insurer in a variety of senior roles as part of a career in the sector exceeding twenty five years.

Nick is a Fellow of the Chartered Insurance Institute, a Chartered Insurance Practitioner, a MBA graduate of Cass Business School and holds a degree in law & politics.

Session topics

- Evolutions in the legal environment influencing our sector
- Regulatory trends for mutuals/cooperatives
- Market conduct and treating customers fairly



Conference Day Three: Session One

Friday, November 8, 2013

Key regulatory and legal trends



Leanne Jackson

Head of Treating Customers Fairly,
Financial Services Board (FSB) (South Africa)

Leanne Jackson is Head of Treating Customers Fairly (TCF) at South Africa's Financial Services Board (FSB), and is responsible for co-ordinating the development and implementation of the TCF initiative in the South African financial services industry. She is also tasked with co-ordinating the design of the FSB's conduct of business supervisory framework, as South Africa moves to a Twin Peaks regulatory structure.

Prior to her current position, Leanne held the post of Executive: Legal & Regulatory Affairs for one of South Africa's largest financial services groups. Leanne has been extensively involved throughout her career in representing financial services industry associations, and now the regulator, in the shaping of a wide range of financial services regulatory initiatives, including legislation affecting South African insurance and investment providers, pension funds and financial advisers and intermediaries.

She is also the current Vice-Chair of the Market Conduct Sub-committee of the International Association of Insurance Supervisors (IAIS).



Georgina Díaz Sánchez

General Administrator
Sociedad de Seguros de Vida del Magisterio Nacional
(SSVMN) (Costa Rica)

Georgina Díaz Sánchez has led Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN) as General Administrator since 2000. She has more than 16 years' experience in the insurance industry, starting work at SSVMN as an assistant in the audit department and then held the position of Lead Auditor for 4 years.

Prior to her career in insurance, Georgina worked for over 12 years as Audit Manager at Deloitte & Touche. She has a degree in Business Administration from the University of Costa Rica and is a Certified Public Accountant. She is also a member of the Board of Directors of the Corporación de SERVICIOS Múltiples del Magisterio Nacional (the National Union of Teachers) and ICMIF/Americas, and is an active member of the Institute of Chartered Accountants of Costa Rica.

In her spare time, Georgina volunteers for non-governmental organisations that help people with disabilities and nature conservation projects.

Georgina is married with two children.

Conference Day Three: Session One

Friday, November 8, 2013

Key regulatory and legal trends



Marcel Kahn

President, ROAM and
Chief Executive Officer, MACSF (France)

Marcel Kahn is the President of Réunion des Organismes d'Assurance Mutuelle (ROAM) and Chief Executive of the MACSF Group. He also serves as a Vice-President of AMICE and the Fédération Française des Sociétés d'Assurance Mutuelles (FFSAM), and is on the board of directors of the Fédération Française des Sociétés d'Assurances (FFSA).

Marcel is a graduate of the École supérieure des sciences économiques et commerciales (ESSEC), a chartered accountant and actuary, and a former auditor of l'Institut des Hautes Etudes de la Défense Nationale (IHEDN).

He held various management positions within the AXA Group between 1988 and 2000. From 2001 to 2003 he was CEO of PartnerRe France and CFO of PartnerRe Global. In 2004, he joined the reinsurance group Scor as CFO and member of the Group Executive Committee. He joined MACSF in 2008 as Chief Executive of the insurance division and Deputy Group CEO, before being appointed Group CEO in 2011.

Marcel Kahn was appointed the President of ROAM in March 2013.



Dawood Taylor

Senior Regional Executive-Takaful,
Prudential Corporation Asia (Saudi Arabia)

Dawood Taylor was appointed Senior Regional Executive-Takaful, Middle East for Prudential Corporation Asia in November 2008. In this capacity, Dawood is responsible for developing Life Takaful throughout the region.

During the previous ten years, Dawood was General Manager of the Bank Aljazira Takaful Ta'awuni operation and has been at the forefront of Islamic Life Insurance development in Saudi Arabia and the Middle East throughout this period. He and his team developed the Takaful Ta'awuni programme, a hugely successful Islamic Life Insurance and Savings Program for Bank Aljazira. He conceived and developed the initial Wakalah based Takaful Ta'awuni concept that is now the Islamic contract model of choice for most new Takaful operators.

Dawood is a member of the Islamic Financial Services Board (IFSB) Takaful Governance and Takaful Solvency Committees and is also a member of the ICMIF Intelligence Committee. He has also recently been appointed to the new IFSB Working Group on Risk Management in Takaful Undertakings. He speaks frequently at conferences worldwide and has published a number of articles, both locally and internationally. He also co-authored a chapter on "Risk Management in Takaful" for an IFSB sponsored book on Takaful. He has also been invited to advise on Takaful to the UK Treasury. Dawood is married to Nabila, a Saudi national and has five children. He has lived and worked in Saudi Arabia since 1974.

Conference Day Three: Session One

Friday, November 8, 2013

Key regulatory and legal trends



Charles Chamness

President and Chief Executive Officer,
National Association of Mutual Insurance Companies
(NAMIC) (USA)

Chuck Chamness serves as President and Chief Executive Officer of the National Association of Mutual Insurance Companies (NAMIC), a 1,400-member-company property/casualty insurance trade association in the USA.

Mr Chamness was named to his current position in 2003, joining NAMIC in 1995 as Vice-President of Public Affairs. As CEO, he has helped position NAMIC as the largest U.S. property/casualty insurance trade association, focusing on leadership in advocacy, public policy, public affairs, and member services.

He worked for 10 years in Washington, D.C., serving in the first Bush administration as deputy assistant secretary of public affairs, as well as a press secretary on Capitol Hill and in other public- and private-sector positions.

Mr Chamness also serves as chairman of the board of NAMICO, a professional liability insurance company owned by the association and its members. He is chairman of the St. Baldrick's Foundation, an insurance-industry-founded organisation that funds childhood cancer research grants. He has served as a member of the board of the Insurance Institute for Highway Safety since 2004 and is a member of the U.S. Chamber of Commerce Association Committee of 100 and the Indiana University Foundation Board of Associates.

Mr Chamness holds a B.A. from Indiana University, Bloomington, and lives in Indianapolis with his wife, Briget, and their four children.



Catherine Hock

Vice-President, International Relations,
ICMIF

Catherine Hock joined ICMIF as Vice-President, International Relations in early 2013 after five years with AMICE, the European association as Deputy Director General. Prior to that, she was with ACME, ICMIF's European regional association.

She has over ten years of experience in financial services and started lobbying the EU institutions in 2000 while working for the Belgian Ministry for Foreign Affairs before and during Belgium's Presidency of the European Council. Her involvement in foreign affairs started in 1988 when she joined the United Nations working in New York, Vienna and Angola. She spent two years as a member of the UN Angola Verification Mission (UNAVEM II), a peacekeeping mission deployed to Angola to oversee the first electoral process in the country's history.

During her few months with ICMIF, Catherine has initiated or deepened relationships with EIOPA, the EU institutions, the Organisation for Economic Co-operation and Development (OECD), the World Bank and the International Association of Insurance Supervisors (IAIS). The intention is to have ICMIF play a leading role in the key debates for the global mutual and cooperative sector.

She holds a Masters of Arts degree in linguistics from Liège University, Belgium and lives in Brussels, Belgium, with her husband Miguel and their 19-year old twins, Isabel and Rebecca. She sings in a choir and practices yoga.

Conference Day Three: Session Two

Friday, November 8, 2013

Strengthening the mutual and cooperative sector of tomorrow



Session chair

Sabbir Patel

Senior Vice-President and
Chief Financial Officer, ICMIF

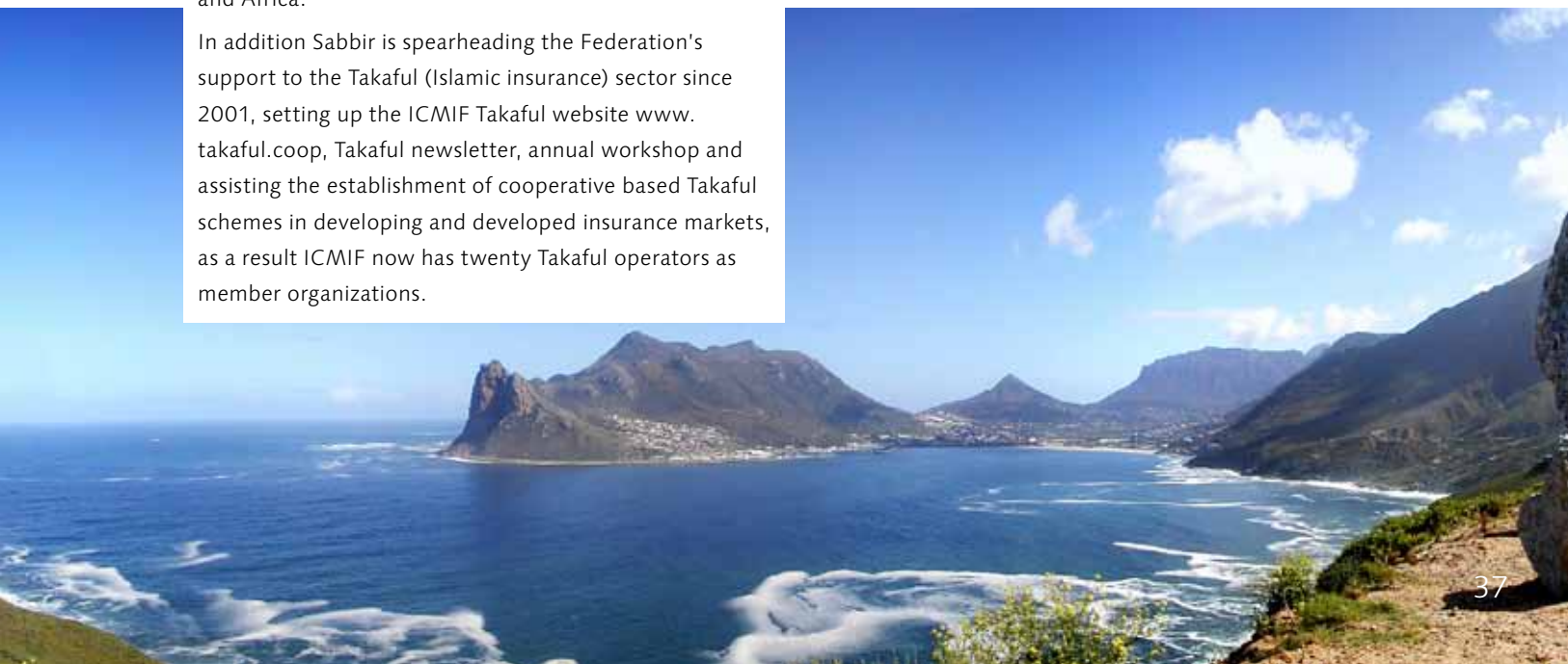
Sabbir joined ICMIF in 1996 and qualified as a chartered certified account (FCCA) in 2001. In 2002 he completed his Masters degree at the Institute of Development and Policy Management (IDPM) and holds a CII Diploma. As well as the finance department he is responsible for the ICMIF Development function (www.microinsurance.coop) and works closely with new/emerging member organizations providing technical assistance, regular newsletters, and annual microinsurance workshop. More recently he has overseen the development of the ICMIF Microinsurance Simulation which is now being run in workshops across various countries.

As Managing Director of Allnations Inc he has overseen the restructuring of the organization since 2004 and has provided capital support to members in Latin America and Africa.

In addition Sabbir is spearheading the Federation's support to the Takaful (Islamic insurance) sector since 2001, setting up the ICMIF Takaful website www.takaful.coop, Takaful newsletter, annual workshop and assisting the establishment of cooperative based Takaful schemes in developing and developed insurance markets, as a result ICMIF now has twenty Takaful operators as member organizations.

Session topics

- What are the needs of ICMIF members in emerging countries?
- How can ICMIF members get engaged in developing mutual and cooperative insurance in these countries?



Conference Day Three: Session Two

Friday, November 8, 2013

Strengthening the mutual and cooperative sector of tomorrow



Jeremy Leach

Director, Bankable Frontier Associates

Jeremy is Director and Head of Insurance at Bankable Frontier Associates (BFA), a global consulting company focused on driving meaningful change in financial services for the low income market. Previously he held positions of Divisional Director and Head: Microinsurance at the Hollard Insurance Group and Executive Director at FinMark Trust.

Originally an accountant, having trained and worked with Deloitte, Ernst & Young and Bankers Trust Australia, he refocused on financial inclusion. Completing postgraduate studies in international development he joined UK's Department for International Development (DFID), focusing on private sector policy development in developing countries, before joining FinMark Trust.

Jeremy is a Fellow of the Association of Chartered Certified Accountants (FCCA) and has an MSc in International Development (Bath, UK). He is a member and adviser to The Centre for Financial Regulation and Inclusion (Cenfri), an external examiner for the Centre for Inclusive Banking in Africa, a member of the IAIS Microinsurance Network Joint Working Group on microinsurance, and has served on the South African Short Term Insurance Advisory Committee.



Boris Quiroa

General Manager, COLUMNA (Guatemala)

Boris Quiroa Pinto has a graduate degree in Public Accounting and Auditing from the Universidad Mariano Gálvez in Guatemala, and has a Masters degree in Financial Management. He began working for Columna, Compañía de Seguros in 1995 (aged 18) as Assistant Manager of Finance and Administration. In 2002, he became Marketing Director, and then was appointed General Accountant in 2005. He was promoted to Chief Financial and Administration Officer in 2008, and finally, was appointed as General Manager in September 2009, a position he currently holds.

Boris is a member of the Board of Directors of ICMIF/ Américas and of LARG (Latin American Reinsurance Group). He is also a member of the Board of the Asociación Guatemalteca de Instituciones de Seguros (AGIS - Guatemalan Association of Insurance Institutions) and is currently a professor at the Universidad Panamericana in Guatemala.

Conference Day Three: Session Three

Friday, November 8, 2013

ICMIF leading the way for our success: CEO game-changers



Session Chair
John Balmforth
Chair, ICMIF

John is Chairman of ICMIF and its associated entity Allnations, positions he has held since 2009. He is also Deputy Chairman of ICMIF's Tokyo-based sub-association, the Asian and Oceania Association (AOA). In April 2012, he retired after sixteen years as Chief Executive and a Director of AMI Insurance, New Zealand, which at the time was a mutual company and the largest wholly-owned New Zealand fire and general insurer. AMI was recognised internationally as a leading provider of Customer Care and an award winning "Best Work Place".

John is a past President of the Insurance Council of New Zealand of which he was a Director for over sixteen years. He is also a former Chairman of the New Zealand Insurance and Savings Ombudsman Scheme. Prior to joining AMI, he had over 27 years' experience in the financial services industry in both Australia and New Zealand. His background includes retail and corporate lending, and merchant and investment banking.

John holds a Bachelor of Business Degree majoring in accounting and administration, is a Certified Practising Accountant (CPA), a Fellow of FINISIA (Financial Services Institute of Australia) and a Fellow of the New Zealand Institute of Management.



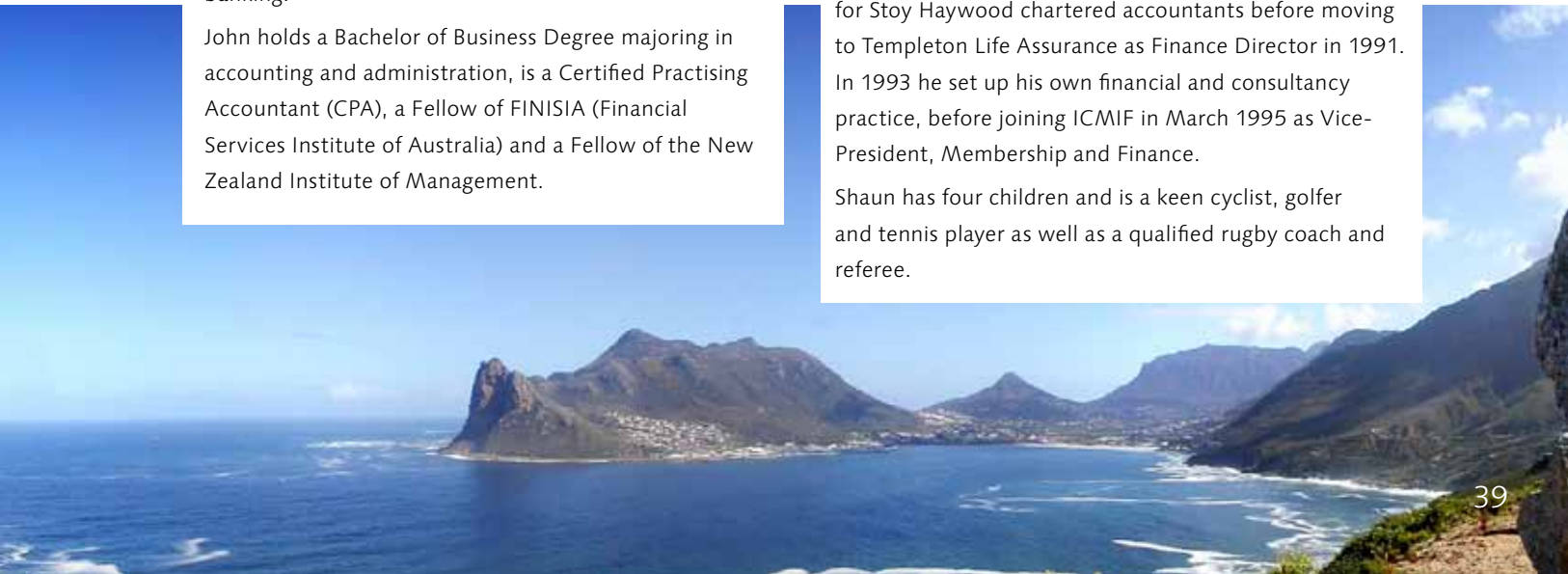
Shaun Tarbuck
Chief Executive Officer, ICMIF

Shaun was appointed Chief Executive of ICMIF in 2005, 10 years after joining the organization. Shaun is a regular conference speaker on strategic issues affecting the mutual/cooperative insurance sector; has written a number of articles and been involved in several research projects about the value that mutuals/cooperatives bring to the insurance market. He is President of Allnations Inc, a US-based capital support vehicle for ICMIF's developing members.

He set up the UK mutual trade association, AMI, and was its Chief Executive from 2004 to 2009 when it merged to form AFM. He was a director of AMICE from 2008-2009 and was instrumental in bringing about the existence of AMICE through the merger of ACME and AISAM.

Shaun qualified as a chartered accountant in 1987 in Liverpool. He worked for Pricewaterhouse Coopers in Bermuda for three years to 1990, managing a department dealing with insurance, reinsurance, mutual funds and trusts in the US, Canada and UK. On returning to the UK in 1990 he then worked in corporate finance for Stoy Haywood chartered accountants before moving to Templeton Life Assurance as Finance Director in 1991. In 1993 he set up his own financial and consultancy practice, before joining ICMIF in March 1995 as Vice-President, Membership and Finance.

Shaun has four children and is a keen cyclist, golfer and tennis player as well as a qualified rugby coach and referee.



Conference Day Three: Session Three

Friday, November 8, 2013

ICMIF leading the way for our success: CEO game-changers



Liz Green

Senior Vice-President, Communications (ICMIF)

Liz Green joined ICMIF as Senior Vice-President, Communications in 2012. She has 17 years of experience in UK financial services and was previously Head of Corporate Affairs for Royal Liver Group (UK) where she headed an award-winning team, working with numerous stakeholders to successfully transform member and employee engagement.

During her term as Deputy Chair of Communications for the UK Association of Mutual Insurers (AMI) she led the development of the UK mutual sector's CSR programme, 'Fun to Save', which focused on financial education in primary schools.

Liz is responsible for ICMIF's Communications, Marketing and IT teams and also leads a 60-strong Communications Leaders Forum (CLF), selected from ICMIF's member organizations. The CLF is charged with collaborating to enhance and protect the reputation of the world's cooperative and mutual insurers.



Alfredo González Moledo

Chairman, AACMS (Argentina)

Mr Alfredo González Moledo began his career in insurance in 1955. In 1972, he joined the Asociación Argentina de Cooperativas y Mutualidades de Seguros (AACMS – Argentinian Association of Cooperative and Mutual Insurers) as General Manager until April 2013, when he became Chairman, a position he holds today.

He is an associate professor of civil liability and reinsurance, and an advisory member of the Instituto Nacional de Reaseguros (INDER – National Institute of Reinsurance) and the Superintendencia de Seguros de la Nación (National Insurance Regulatory Authority). He is also an insurance tribunal arbitrator and Vice-president of the Confederación Cooperativa de la República Argentina (COOPERAR). Mr González Moledo serves as a director of AACMS, FCS, OSSEG, FIDEC, and is a member of the Board of Directors of ICMIF and ICMIF/Americas. He has founded many new companies throughout his career, including ASOCIART ART (workers' compensation), PREVISOL (a pension fund administrator), and ASEGURADORES SOLIDARIOS (a pension insurer).

He is the founder and Chairman of STOP LOSS BUREAU DE REASEGUROS SA (a reinsurance brokerage and exchange) and FINALOSS SA y REASEGURADORES ARGENTINOS SA (a reinsurance company). He has lectured on insurance and reinsurance in the Latin American region, and as a project coordinator for ICMIF, he has co-founded new entities in the region.

In recognition of his career, Mr González Moledo was recently appointed as Honorary Chairman of the Federación Argentina de Cooperativas de Seguros Ltda. (FACS – Argentinian Federation of Cooperative Insurance).

Session topics

- ICMIF added-value services for developing leadership and managing reputation
- Emerging challenges for mutuals/cooperatives
- Raising standards and promoting best practice
- Post-conference: what next?

Conference Day Three: Session Three

Friday, November 8, 2013

ICMIF leading the way for our success: CEO game-changers



Denis Berthiaume

**President and Chief Operating Officer,
Desjardins Financial Security (Canada)**

Denis Berthiaume has been President and Chief Operating Officer of Desjardins Financial Security since 2011. He is also serving as Senior Vice-President and General Manager, Wealth Management and Life and Health Insurance, of Desjardins Group. In this capacity, he is in charge of the activities of Desjardins Securities, Disnat and Desjardins Asset Management, all subsidiaries of Desjardins. Mr. Berthiaume is also Director of NorthWest & Ethical Investments L.P.

With his overall responsibilities, Denis Berthiaume heads an increasingly important activity sector, not only in Quebec, but also throughout the country. He is responsible for developing specialized savings and life and health insurance products, and supporting the integrated distribution of these products throughout the Desjardins caisses network and other complementary networks to increase Desjardins Group's market share.

Over his 25-year career, Mr. Berthiaume has held strategic roles that have given him the opportunity to work in most areas of life and health insurance and to specialized savings. He is a graduate of Laval University (BSc in actuarial studies), and is a Fellow of the Canadian Institute of Actuaries (F.C.I.A.) and of the Society of Actuaries (F.S.O.A.) association (Assuralia), and several other organisations in Belgium and other European countries.



Mike Jackson

Chief Executive Officer, PPS (South Africa)

Since taking on his position as Group CEO of PPS Insurance (South Africa) in 2003, Mike Jackson has made a significant contribution to the growth of the business. In 2012, the PPS Group celebrated another brilliant year, sharing ZAR 3 billion (USD 350 million) with members of the PPS inner circle.

In addition to his role as CEO, Mike was also the Chairman of the Life Offices' Association (LOA). His board membership has been extensive and includes representation as Chairman of the Insurance Industry Employers Association and Loadstone Multimanager. He served on the boards of Simeka, Ermitage UK, Hightree UK and Kagiso Trust. He further served on the Liberty Main Board, as the Executive Director of Insurance Operations, as well as the boards of Liberty Asset Management, Liberty Collective Investments and Liberty Healthcare, in his position as Managing Director of Charter Life, prior to joining PPS.

With more than 40 years of experience in business, primarily in the insurance, health care and asset management industries, Mike is an expert in the fields of Bank Assurance, Human Resource Management, Sales and Marketing, Management and Development as well as Strategy Formulation. This, together with a BA (Hons), MA (Industrial Psychology) and an Executive Leadership Programme, from the Manchester Business School, positions Mike well to bring optimal value and support to the company's top calibre graduate professional clientele.

Conference Day Three: Session Three

Friday, November 8, 2013

ICMIF leading the way for our success: CEO game-changers



Salah El Din Musa Mohamed Sulieman

Managing Director,

Shiekan Insurance & Reinsurance Co (Sudan)

Salah El Din Musa Mohamed Sulieman is the Managing Director of Shiekan Insurance & Reinsurance Co (Sudan).

He is a professional qualified insurer with a B.Sc. (Honours) degree from the Faculty of Economic and Social Studies, University of Khartoum, Sudan, and a Diploma in Insurance Studies and Insurance Management from University of Nottingham and The City University, UK.

After graduation, Mr Salah Musa worked as a Teaching Assistant at the Faculty of Economics and Rural Development at the University of Gazeera. He started his insurance career in Sudan and occupied senior managerial posts in a number of reputable insurance and reinsurance companies in Sudan, Yemen, Sultanate of Oman and Qatar. He gained a wealth of experience in insurance and reinsurance and he is devoted to the promotion of the Takaful Industry and contributed in the establishment of a number of Takaful companies in a number of countries.

Mr Salah Musa is currently the Vice-Chairman of The International Federation of Takaful & Islamic Insurance Companies (IFTI), a Member of the Executive Committee of The Association of Sudanese Insurance & Reinsurance Companies (ASIRC), and the Chair of the ICMIF Takaful Network.



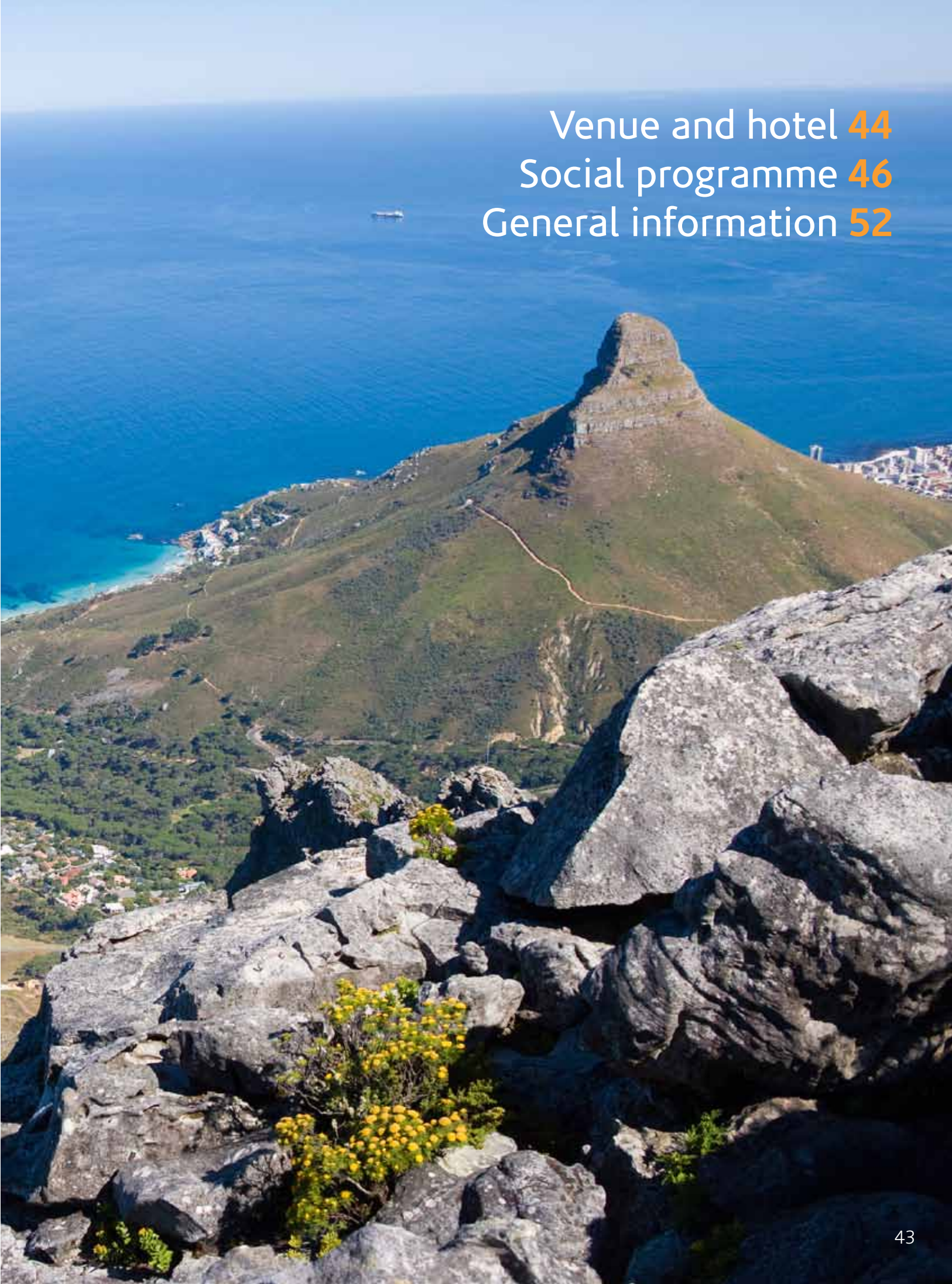
Anders Sundström

Incoming ICMIF Chair (Sweden)

Anders Sundström serves as Chair of the Board of Directors of the Swedish Cooperative Union and Chair of the Board of Directors of Swedbank. Mr. Sundström served as President and Chief Executive Officer of Folksam General and Folksam Life from 2004 to September 2013.

Mr Sundström served as Minister for Employment from 1994 to 1996, Minister for Enterprise and Energy from 1996 to 1998, and Minister for Social Affairs in 1998. From 1998 to 2002 he served as Chief Executive Officer of Sparbanken Nord (the Savings bank Nord) and from 2002 to 2004 he served as Chair of the Board of Directors of Sparbanken Nord. He served as a Member of Parliament from 2002 to 2004.

Mr Sundström holds a BA Degree (Soc. Sci.) from Umeå University.



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Venue and hotel

Conference hotel

Our conference hotel is the Westin Cape Town; one of the Starwood group of hotels. The hotel is located in the business area of Cape Town with stunning views of Table Mountain, Lions Head and Table Bay; it is also adjacent to the Cape Town International Convention Centre (CTICC) and a five minute drive from the V&A Waterfront area of Cape Town. The hotel features a panoramic restaurant, the "Arabella Spa", state-of-the-art gym and an infinity pool on the 19th floor offering stunning views of the city.

Conference venue

The Conference and pre-conference meetings will take place on the Old Harbour Level of the hotel situated on the lower ground floor. Conference registration will take place in the hotel lobby on Monday 4 November from 13:00 to 18:30 and on Tuesday 5 November from 08:30 to 20:00.

Please note that the ICMIF Conference will start at 08:45 (not 09:00 as previously advised) on Wednesday 6 November 2013. Please be prompt.

Westin Cape Town

Convention Square

Lower Long Street

Cape Town

South Africa

Tel: +27 214 129 999

Fax: +27 865 677 721

<http://www.westincapetown.com>



Venue and hotel

Hotel accommodation and facilities

ICMIF has negotiated a very competitive rate at the Westin Cape Town and breakfast and internet use are included in the rate. The hotel also offers residents complimentary access to their 24 hour gym, infinity pool and spa.

There is a choice of restaurants in the hotel including the Westin Executive Club Restaurant with panoramic views, the brasserie style restaurant Thirty7 with its exclusive Sushi at the Grand sushi bar. Bars and lounges include Louis B and Raleigh's Cigar Bar.

The guest rooms are all very well equipped with flat screen TV, tea and coffee making facilities, high speed internet, safe deposit boxes, hair-dryer, in-room entertainment and mini bar. A limited number of suites are available including a Junior Suite which features a bedroom, separate living area and access to the hotel's Executive club. There is also an Executive Suite which includes the same features as a Junior Suite but also enjoys corner windows with exceptional views.

Throughout your stay, buffet breakfast will be served in the Thirty7 and Louis B restaurant areas from 06:30.

Check-in time at the hotel is from 15:00 and check-out time is before 12:00. Early check-in and late check-out may be possible, subject to availability.

Room categories offered are:

Single	Double
<i>Deluxe Room</i> ZAR 1,940 (GBP140)*	ZAR 2,150 (GBP155)
<i>Junior Suite</i> ZAR 3,340 (GBP 240)	ZAR 3,340 (GBP 240)
<i>Executive Suite</i> ZAR 3,640 (GBP 260)	ZAR 3,640 (GBP 260)

*prices quoted in GBP are based on December 2012 conversion rate

All room rates include breakfast, internet, taxes, service charge and local tourism levy. Prices are per room per night.



Social programme

Organized tours and events

For visitors who will be accompanying conference delegates ICMIF has arranged an interesting range of sightseeing tours and events. Where events take in lunchtime a lunch will be provided. Details of the accompanying persons' tours can be found below.

Also listed below are the details of the organized group tours which are open to all delegates and their Accompanying persons. These will take place on Saturday, November 9, 2013

Pick up point for all the tours will be the hotel lobby of the Westin Cape Town Hotel.

Wednesday, November 6, 2013

Accompanying persons' tour

Table Mountain and City Tour (including lunch)

(Meet in Westin lobby at 09:30, arrive back at Westin hotel at 16:15)

The tour includes an ascent of Table Mountain by funicular, a tour of Company Gardens, a visit to Green Market Square and a drive through Bo-Kaap (Malay Quarter).

First stop will be the base of Table Mountain from where we will board the famous rotating Table Mountain Cableway to reach the summit of Cape Town's iconic landmark. The mountain rises 1,086 metres above the bay with a flat summit measuring nearly 3km from end to end. It is home to approximately 1,470 species of plants; many of which are only found here.

The exhilarating ascent of Cape Town's Table Mountain is a must for any visitor and provides breathtaking views of the city and its beaches. The panorama stretches from Table Bay to False Bay and around the mountain to the Hout Bay Valley.

The Company's Garden is the next stop on our tour and is the remaining half of a fresh produce garden which was planted in the 1650s by the region's first European settlers. There will also be the chance to see the famous kilometre-long Government Avenue which runs through the Company's Garden and the squirrels which can be seen there were introduced by Cecil John Rhodes from North America. The tour continues to Bo-Kaap area of Cape Town, previously called "Malay Quarter", which was used to house the many slaves brought in mainly from Java in the 17th and 18th centuries and still retains much of its original character. You will also visit Green Market Square which houses one of Cape Town's oldest markets





and is set on a cobbled square between Short and Long Market Streets.

After a break for lunch at the Harbour House Restaurant in the Victoria and Alfred Waterfront, there will be time to explore the many interesting shops and places of interest in this vibrant area.

Thursday, November 7, 2013

***Accompanying persons' tour
Township and Winery Tour (including lunch)***
(Meet in Westin lobby at 08:30,
arrive back at Westin hotel at 17:00)

The tour includes a visit to a Shebeen (tavern) in a local Township, followed by wine tasting, lunch and a tour of the Grande Provence Heritage Wine Estate.

A visit to one of the many townships surrounding the city is an experience that will open your eyes to the way in which the largest portion of Cape Town's population is living. Despite difficult circumstances and poor living conditions, you will experience the vibrancy and spirit of the South African people. This tour is completely interactive and encompasses the history and traditions of the lives and development of the disadvantaged communities in Cape Town. Highlights will include visits to a Shebeen (tavern), interaction with locals and township entrepreneurs.

We will then explore the Franschhoek Valley, the self-styled culinary capital of South Africa with a French influence that dates back to its settlement by Huguenot

refugees in the late 17th century. We will visit the Grande Provence Heritage Wine Estate, with a 300 year history of wine production. The estate is home to Grande Provence's award-winning wines and its passionate winemaking team. Surrounded by majestic mountains with slopes dressed in vines, there is no better way to taste wine than in the very vineyard that produced it. After the tasting, a delicious lunch will be enjoyed in the restaurant.



Social programme

Saturday, November 9, 2013

Delegates' and accompanying persons' tours

After the conference has ended, this free day offers delegates and their accompanying persons the opportunity to enjoy the delights that Cape Town has to offer. We are offering the choice of full day and half day trips to allow greater flexibility. If delegates need assistance with organizing additional tours, please contact Yvonne Hautenne (yvonne@icmif.org).

We will be charging a non-refundable nominal amount of GBP 30 for taking part in the organized group tours, which is purely to guarantee attendance and to prevent absence without notice. The balance of the cost will be kindly paid by our hosts, PPS. Please indicate on the registration form which tour you would prefer to attend. Tickets for these tours will be issued at the registration desk at the conference.

Tour one: ***Cape Point Tour (full day including lunch)*** **(Meet in Westin lobby at 08:00, arrive back at Westin hotel at 16:30)**

This tour includes a coastal drive around the Atlantic Seaboard including Clifton and Camps Bay, Chapman's Peak, Cape Point (including funicular) and Cape of Good Hope Nature Reserve. We will then continue to Simon's Town for lunch followed by a visit to Boulders Beach Penguin Colony.

This exciting tour follows the Atlantic Seaboard passing the prestigious suburbs and beaches of Clifton and Camps Bay and on to Chapman's Peak, one of the world's most spectacular scenic drives. We will then arrive at Cape Point within the Cape of Good Hope Nature Reserve where two marine ecosystems and oceans are traditionally said to meet.

At Cape Point, we will take the funicular to the top to feel the extent of the fury of the wild ocean beneath as the sharp point of the Peninsula rises majestically out of the tumultuous crashing waves with its lighthouse perched above. Here, at the very tip of Africa where one of the biggest sea cliffs in the world juts into a stormy sea, you will experience both drama and tranquillity. Small coves and soft white beaches offer perfect spots to watch indigenous wildlife such as antelopes, ostrich, zebra and many more.

The tour continues to Simon's Town where we will take lunch in the Black Marlin Restaurant with an extensive seafood menu and award-winning wine list.

After lunch we continue to Boulders Beach Penguin Colony, home to a growing colony of the vulnerable African Penguins. Wooden walkways allow visitors to view the penguins in their natural habitat. We will return to the hotel at 16:30.





Tour two:

Winelands Day (full day including lunch)

(Meet in Westin lobby at 08:30, arrive back at Westin hotel at 16:30)

This tour includes a visit to the town of Stellenbosch including its village green, church and the Village Museum. We will then visit the Vergelegen Wine Estate for a wine tasting followed by lunch.

The documented history of Stellenbosch dates back to 1679 when this name was given to a small island on the Eerste River by Simon van der Stel, the then Governor of the Cape. Today visitors will experience the culture, tradition and true romance of Stellenbosch by strolling through the old town centre and also exploring other surrounding towns in the region. The tour will include visits to "Die Braak", the village green, once used for military parades and festivals; the "Moederkerk" (church) built in the Neo-Gothic architectural style; the "Oom Samies se Winkel" which is a small traditional shop which sells everything from chewing tobacco, musical spittoons, biltong, sweets, spices and leather goods; and the Stellenbosch Village Museum and its collection of historic houses from a number of eras; all meticulously restored and furnished in period style.

We will depart for Vergelegen Wine Estate with its world renowned handcrafted wines, history spanning over 300 years, heritage and exquisite gardens. Here we will enjoy a wine tasting of the estate's superb wines followed by a walk through this magnificent estate and lunch at the Stables Restaurant.

Tour three:

Table Mountain and City Tour (Half day tour)

(Meet in Westin lobby at 08:30, arrive back at Westin hotel at 12:30)

The tour includes an ascent of Table Mountain by funicular, a tour of Company Gardens, a visit to Green Market Square and a drive through Bo-Kaap (Malay Quarter).

First stop will be the base of Table Mountain from where we will board the famous rotating Table Mountain Cableway to reach the summit of Cape Town's iconic landmark. The mountain rises 1,086 metres above the bay with a flat summit measuring nearly 3km from end to end. It is home to approximately 1,470 species of plants; many of which are only found here.

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Social programme

Cape Town, previously called "Malay Quarter", which was used to house the many slaves brought in mainly from Java in the 17th and 18th centuries and still retains much of its original character. You will also visit Green Market Square which houses one of Cape Town's oldest markets and is set on a cobbled square between Short and Long Market Streets.

Tour Four:

Robben Island Tour (Half day tour)

(Meet in Westin lobby at 08:00, arrive back at Westin hotel at 13:00)

Our ferry to Robben Island departs from the V&A Waterfront. On arrival we will embark on a fully guided tour of South Africa's famous World Heritage Site, Robben Island, where you will not only walk in the footsteps of Nelson Mandela, but will also tour the island's rich fauna and flora treasures, visit the lime quarry and observe the village where former prison wardens lived. For nearly 400 years, Robben Island, 12 kilometres from Cape Town, was a place of banishment, exile, isolation and imprisonment. It was here that rulers

sent those they regarded as political troublemakers, social outcasts and the unwanted of society.

During the apartheid years, Robben Island became internationally known for its institutional brutality. The duty of those who ran the island and its prison was to isolate opponents of apartheid and to crush their morale. Those imprisoned on the island succeeded on a psychological and political level in turning a prison "hell-hole" into a symbol of freedom and personal liberation.

The ferry ride to Robben Island gives spectacular views from the water of Cape Town and Table Mountain. The tour will return to the V&A Waterfront at approximately 12:30 when delegates can either stay at the V&A Waterfront or there will be transport from the V&A back to the hotel, arriving at approximately 13:00.



Social programme

Evening social events

Monday, November 4, 2013

ICMIF and ICA Joint Boards' Dinner *(by invitation only)*

La Colombe Restaurant, Constantia
(Meet in Westin lobby at 19:00, arrive back at Westin hotel at 23:00)

This dinner for ICMIF Board and Committee members and members of the ICA Board and their accompanying persons, will be held at La Colombe which is located in Constantia Uitsig, one of eight wine farms in the Constantia Valley which is just 20 minutes from Cape Town.

Invitees to this dinner will receive invitations via email from ICMIF.

Tuesday, November 5, 2013

Celebration of Cooperation Dinner **ICMIF and ICA Joint Dinner**

Cape Town International Convention Centre (CTICC)
Halls 2 and 3 (directly opposite the Westin Hotel lobby) 18:30 to 23:00

The ICMIF Welcome Reception will be held jointly with the ICA Farewell Dinner to allow delegates from both federations to meet, exchange ideas and celebrate together. The evening will include a flavour of the exciting local culture featuring local African food and exciting entertainment.

Please note that there will be security measures in place at the Cape Town International Convention Centre (CTICC) as people arrive for the Celebration of Cooperation Dinner. This is due to African ministers attending the event. All delegates and any accompanying persons **MUST** take and show their passport to enter the

Convention Centre. Any delegates and accompanying persons who have not already completed the online security form (previously issued by email) will have to complete a security form upon arrival at the Convention Centre. Please note that this is at the request of the State Security Agency of the South African Government.

Friday, November 8, 2013

Host Dinner – Moyo Stellenbosch **Restaurant, Spier Wine Estate**

(Meet in Westin lobby at 18:30, arrive back at Westin hotel at 23:30, earlier return transportation will be available)

Kindly hosted by PPS and Investec Asset Management, our farewell dinner will be held just outside Cape Town, in the heart of the winelands and surrounded by the magnificent mountains, at the Moyo Stellenbosch restaurant. In a magical setting amidst ancient oaks and the colonial splendour of the historic Spier Wine Estate, Moyo offers a unique dining experience that is elegantly African.

We will experience an evening of traditional African fare with a unique bouquet of live entertainment in a mystical African setting. We will enjoy cuisine from an African kitchen brought to our tables by magnificently adorned servers. Our hearts and minds will be captured by the live extravaganza of African entertainers around our tables. To fully enjoy this vibrant evening, please ensure that you dress casually and in particular please wear flat shoes or sandals.



General information

Cape Town

Modern visitors would agree with Sir Francis Drake's testament to the Cape region as "the fairest Cape in the whole circumference of the earth". Cape Town, sandwiched between the imperious heights of Table Mountain and the blue depths of the Atlantic, has a sensational setting. With its Mediterranean climate, the city is a haven for outdoor enthusiasts, offering hiking opportunities along the spine of Cape Peninsula, local wildlife, lush winelands to explore and pristine beaches on which to relax. For visitors who are inclined towards cultural pursuits, Cape Town has a vibrant Afro-fusion cultural scene, a rich sense of history and eye-catching colonial architecture.

South Africa's most celebrated geographical landmark, Table Mountain, dominates the Cape Town skyline from almost every direction. This remarkably flat sandstone plateau (hence the name) usually basks in golden African sunlight yet sometimes it is swathed in the cloudy shroud locals refer to as the "tablecloth". It is believed to be the world's most frequently climbed massif. That said, most people reach the top using the cableway that first opened in 1929 and has since taken over 18 million passengers to the summit. The main attraction of the summit is the fantastic views, which capture Cape Town and the spectacular Peninsula in their full glory.

South Africa is the eighth largest producer of wine worldwide; producing 3% of total production. The first vines were planted in 1652 and the first wine produced in 1655. The main wine areas in the Cape Town region include Stellenbosch, Franschhoek and Paarl.

Airport

Cape Town International Airport is approximately 13 miles (20km) east of the city centre and is South Africa's second-largest airport and one of the busiest airports in Africa.

The airport has domestic and international terminals, connected by a central terminal. Several international airlines offer direct flights to Cape Town. All of South Africa's airlines fly to Cape Town, with the route between Cape Town and Johannesburg being particularly well served.

Transportation to the hotel

For the first time, ICMIF and PPS are pleased to offer all delegates transportation to the conference hotel, Westin Cape Town, from Cape Town International Airport.

Upon arrival at the airport, please look out for representatives with ICMIF signage who will guide you to the waiting areas for transportation to the Westin Hotel. In the event of delays, lost luggage or any other emergency, please inform the transportation representatives:

Debbie De Villiers

Mobile: +2782 412 7783

Email: Debbie@terra-nova.co.za

Cat Johnson

Mobile: +2774 104 5749

Terra Nova Office - Local Support

Landline: +2721 448 9965

Or ICMIF staff:

Esther@icmif.org

However, if you do not wish to take advantage of this transportation, taxis are freely available and the journey takes around 30 minutes and would cost approximately GBP 40. Information on departure transfers will be given to you prior or during conference registration.

General information

Conference fees

The conference fee includes all conference papers, conference lunches, dinners and airport transportation. The fee for accompanying persons includes all conference dinners and accompanying persons' social tours taking place on 6 and 7 November. Prices below are in GBP.

Fee type	GBP
Member:	1,250
Non-member:	1,750
Subsidised member*:	500
Accompanying person:	500
Organized group tours (Saturday 9 November):	30
ICA Conference delegate Day (Tuesday 5 November):	200

*This rate is available to member organizations from developing countries where the member organization has gross premium income of less than USD 5 million

**This rate is only for any ICMIF delegates who wish to attend the final day of the ICA Conference

Cancellation policy

Any cancellations received after Monday 30 September 2013 are subject to the conference fee being paid in full.

Conference registration upon arrival in Cape Town

There will be an ICMIF registration desk located in the lobby of the Westin Cape Town Hotel. The desk will be open for registration on Monday 4 November from 13:00 to 18:30 and Tuesday 5 November from 08:30 to 20:00.

Upon arrival at the hotel, you will need to register to receive your delegate pack. Late arrivals will be able to pick up their pack on Wednesday 6 November (Conference Day One) from the ICMIF Help Desk which will be located near to the conference room in the lower ground floor of the Westin Cape Town Hotel. Tickets for the Saturday organized group tours will also be available from the registration desk.

Languages

At the conference simultaneous interpretation will be offered in English, French, Spanish and Japanese.

South Africa has 11 official languages: Afrikaans, English, isiNedbele, isiXhosa, isiZulu, Sepedi, Sesotho, Setswana, siSwati, Tshivenda and Xitsonga. The most widely spoken language in the Cape Town area is Afrikaans, followed by isiXhosa (pronounced "corsa") and English. English, however, is sufficient for almost all practical purposes when in Cape Town and surrounding areas.

Conference proceedings

The speeches and PowerPoint presentations will be posted on the ICMIF Conference web site soon after the event comes to a close.

Currency

South Africa's currency is the Rand (ZAR or R). Major credit cards are widely accepted but please note that American Express is less widely used in South Africa and may not always be accepted.

Rand can be purchased at most banks or other foreign exchange facilities (known locally as FOREX). Hotels also offer exchange facilities but the rates are usually poor compared with banks. Photographic identification (usually your passport) is required when exchanging money.

Climate

Cape Town enjoys a Mediterranean-style climate and is never "out of season"; it has a particularly good, long summer from November to March when you can experience 11 hours of sunshine every day. The average summer temperature in Cape Town is 24.3°C. We would, however, advise delegates and their accompanying persons to bring an umbrella and warm jacket as even in the summer months the temperature can fluctuate from warm to mild, due to strong winds.

General information

Visa information

Your passport should not be due to expire within six months of your intended date of departure from South Africa. It must contain at least two unused pages for immigration stamps. Visas are not required by nationals of EU countries, USA, Canada, Australia and New Zealand, who are granted a free three month temporary visitor permit upon arrival. Citizens from most other countries will require a visa.

If you require a letter of invitation from ICMIF to support your visa application, please indicate on your conference registration form, or as soon as practicable after you make your registration to attend the conference. Please note that ICMIF are unable to issue a letter of invitation until your conference registration has been received and processed.

Free evenings and the local cuisine

Cape Town has a cosmopolitan range of restaurants, cafés, bars and vibrant nightlife at the nearby V&A (Victoria & Alfred) Waterfront. Sandwiched between the sparkling waters of the Atlantic Ocean and the majestic contours of Table Mountain, the V&A Waterfront is emblematic of Cape Town's resurgence in the post-apartheid era, and is integral to the modern-day city. The V&A complex opened in 1992 and has played an important role in reversing the economic decline that had gripped the historic docklands since the 1960s. Also a functional harbour to this day, the V&A Waterfront is ranked as South Africa's most-visited tourist attraction, with a huge choice of places to eat, hundreds of shops, numerous sights and several leisure activities. A list of recommended restaurants will be supplied in the delegate pack in Cape Town.

There is a complimentary shuttle bus from the Westin Cape Town Hotel to the V&A Waterfront which runs every 30 minutes. A schedule is available from the hotel front desk.

Shopping

The main department stores are located in the V&A Waterfront mall. Other shopping areas include Long Street for craft and second-hand shops; Greenmarket Square for flea markets and ethnically inspired clothing; and Cape Quarter which specializes in crafts and jewellery. Locally sourced diamonds are widely available at local jewellery shops. Non-resident foreign passport holders on a visit to South Africa can claim a VAT refund of 14% on all purchases over ZAR 250 intended for export. This is best done before leaving; it involves presenting all invoices to VAT refund offices at Cape Town International Airport or at Tambo International Airport (Johannesburg).

Local transport

Taxis in the city are inexpensive by international standards at approximately ZAR 10 per km. It is usually best to pre-book a taxi rather than hailing one in the street. There is a complimentary shuttle bus from the Westin Cape Town Hotel to the V&A Waterfront which runs every 30 minutes.

Another way to travel is by water taxi each of which has capacity for up to 20 people. The cost is ZAR 50 per person from the Westin Cape Town Hotel to the V&A Waterfront (the journey goes via the One and Only Hotel).

Local time

The time in Cape Town during the conference is two hours ahead of Greenwich Mean Time (GMT).

Health

Travel insurance is highly recommended as there is no public health service in Cape Town; which means that all medical bills of uninsured travellers will have to be paid for themselves. The standard of private healthcare facilities is very high and is relatively cheap compared to Europe and USA. The Cape Town area is serviced by several hospitals that broadly conform to Western standards. Pharmacies can be found easily throughout

General information

the city. Vaccinations are not usually required for travel to Cape Town, although you should get polio or tetanus boosters if these have expired. Anybody travelling via a yellow fever area may be asked to show a vaccination certificate at immigration.

Malaria is present in South Africa but it is restricted to the northern and eastern border areas. There is no need to take anti-malaria drugs when travelling to Cape Town city centre as this area is entirely malaria-free.

Safety and security

As with most major cities throughout the world, please exercise caution when walking around on your own. Visitors are recommended to travel with a companion and consult hotel staff before visiting certain areas. It is advised to avoid carrying large sums of cash and having cameras loose. Do not leave your belongings unattended and in general take the advice from hotel staff about where to go after dark.

Due to the low cost of public transport, it is always advisable to take a taxi in the evenings; no matter how short the distance you are travelling.

Dress code

The dress code for all Conference sessions is smart business attire. For the full day tours we would advise comfortable shoes and a raincoat/warm jacket for possible showers and decreases in temperature. The dress code for the Welcome Reception (the "Celebration of Cooperation Dinner") is smart casual (ties not required). For the Host (Farewell) Dinner, please dress casually (shorts/light-weight trousers/jeans for gentlemen and sun dresses and flat shoes or sandals for ladies). Please note – ladies please do not wear high heeled shoes at the Host (Farewell) Dinner as the ground will be uneven.

Green issues

To avoid excessive printing of brochures/literature, delegates who register for the conference will be encouraged to access information about the event primarily via the ICMIF Conference web site.

The ICMIF Conference bags have been produced in a local township and are made from existing non bio-degradable material used for billboard banners which are only used for a short time. These are called re-load bags and are an effective eco-friendly initiative as well as being colourful and unique. If any delegates do not want to take their bags home, we would ask them to kindly hand them to any ICMIF staff member at the end of the Conference so that the bags can be re-used to keep the "green" cycle going.

The Westin Cape Town is committed to promoting and leading the way in environmental sustainability and full details are included in its green policy: <http://www.westincapetown.com/en/green-policy>

Electricity

Electricity in South Africa runs on 220/230 volts (a link to the British colonial past). The hotel bedrooms do have plug sockets which accept a British-style plug with three round pins. If you are travelling from a country that uses two pin plugs or square shaped three pin plugs you will require an adaptor.

Tipping

This is largely discretionary, however, it is standard practice to tip waiters and bar staff 10%-15% depending upon the quality of service. It is advised to give cash rather than adding the tip on to the final bill and then paying by card. Additionally it is customary to tip hotel porters ZAR 2-5 per bag.

Drinking water

Unless you are specifically told otherwise, the tap water in Cape Town is safe to drink. Bottled water is widely available though if you prefer.

Making a difference at Cape Town





ICMIF has named the Make a Difference (MAD) Charity its official 2013 Conference charity. In doing so we have not only secured the international rugby legend, leadership expert and MAD Charity founder, Francois Pienaar as our keynote speaker, we have also pledged to help raise money and awareness about the charity.

MAD was the brainchild of **Francois Pienaar** who passionately believes in the future of South Africa – and the endless potential it holds. In 2003 he and a group of friends set up the charity to create educational opportunities for academically talented South African young people from less privileged backgrounds and to also promote literacy and environmental awareness in young students throughout South Africa. To learn more about MAD visit www.madcharity.org

ICMIF has pledged USD 5000 to send a MAD student on our popular and industry leading Advanced Management Course and a further USD 5000 to help sponsor a student for a year. We will also hold a silent auction at the Conference to raise funds.

There are many other ways to support MAD charity. We have created a bespoke website www.icmif.org/capetown/madcharity to help members explore the options and donate money.

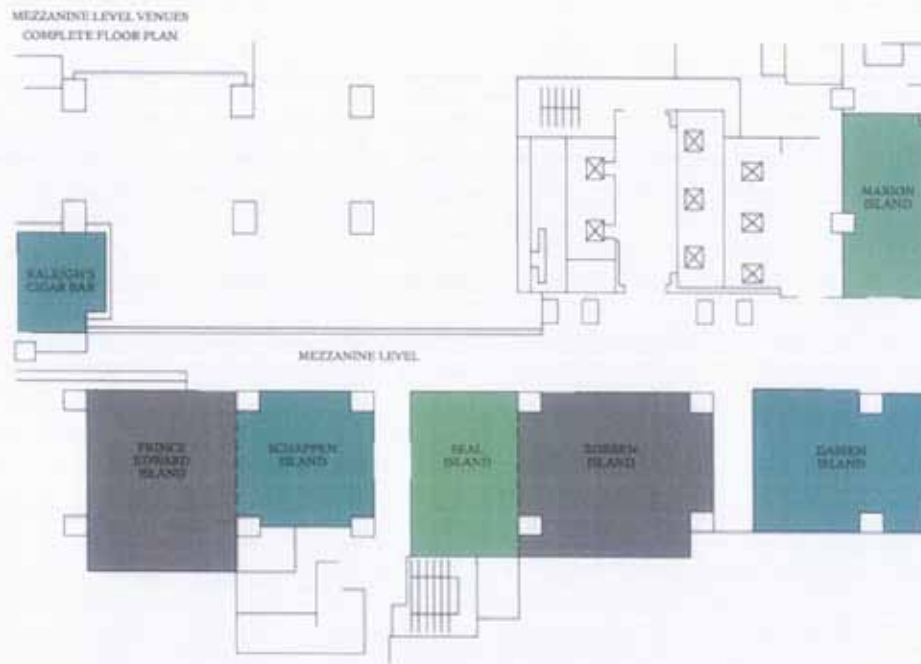
Members can finalize details about their pledges before, during or after the Conference. Please take the time to visit the MAD Charity exhibition stand at the Conference where you will learn more about their work and arrange donations via credit card or invoice.

Thank you for your cooperation and support.

Westin hotel meeting rooms

Mezzanine Level Venues

Complete Floor Plan



Old Harbour Level Venues

Complete Floor Plan

