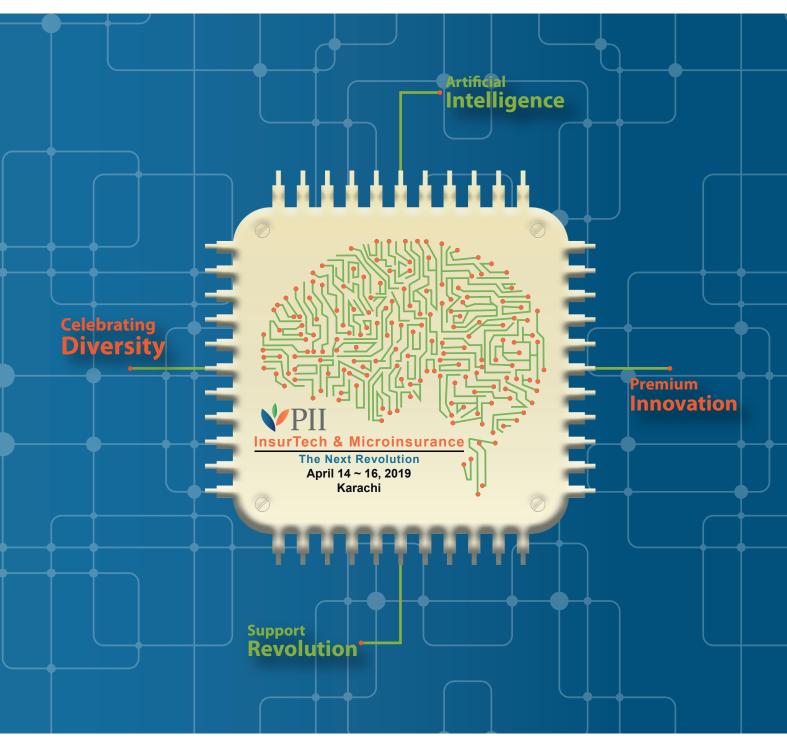
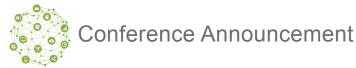


InsurTech & Microinsurance

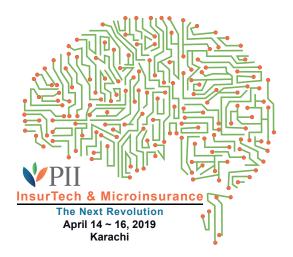
The Next Revolution

April 14 ~ 16, 2019 Karachi









PII brings together internationally renowned speakers and an opportunity to experience Pakistan's hospitality

On behalf of the organizing committee we welcome you to the International Conference on 'InsurTech & Microinsurance' being held from April $14 \sim 16$, 2019 in Karachi, Pakistan.

The Insurance industry is already facing and is likely to experience increasing disruption than most other sectors as tech innovations have greater impact on data analytics. Secondly, insurance is about selection and pricing of risks. The IoT, Wi-Fi mobility and big data will change the type of data insurers use, how they assess the risk, how they price the risk and how they deal with the customers. Microinsurance and its delivery depend on technology to fully realize the potential of social benefits it brings to the masses especially in a country like Pakistan. Thus, the topic of this Conference.

Pakistan Insurance Institute believes that this subject needs to be addressed with all stakeholders and this Conference aims to bring together renowned foreign and local speakers / moderators from Alfalah Insurance, Allianz Re, Aon, CHUBB, EFU Life, Guy Carpenter, Jubilee Life, Kashf Foundation, Milvik, Munich Re, Planet N, SCOR, Swiss Re and Trust Re. It is an ideal opportunity for delegates from insurance companies, broker firms, banks, microfinance institutions, national corporations and loss adjusters to discuss and find ways and means to understand the impact of technology advancement and expand the outreach towards increasing insurance penetration.

The organizing committee has planned a gala dinner featuring cultural taste followed by a lively entertainment programme. Golf and shopping trips are also planned for foreign delegates who prefer outdoor activities.

We look forward to hosting you and are committed to make your stay in Karachi comfortable and memorable.

Tahir Ahmed
Chairman
Pakistan Insurance Institute

Taher G. Sachak Chairman Conference Committee



Sunday April 14, 2019

08:00 p.m. Welcome Dinner Poolside, Movenpick

Monday April 15, 2019

08:15 a.m. Registration

09:00 a.m. Recitation from Holy Quran

09:05 a.m. National Anthem & Documentary

09:15 a.m. Welcome Address

09:30 a.m. Address by Guest of Honour

09:45 a.m. Address by Guest of Honour

10:00 a.m. Keynote Address Mr. Tahir Ahmed

Chairman, Pakistan Insurance Institute

Mr. Farrukh H. Sabzwari Chairman, Securities & Exchange Commission of Pakistan

Mr. Younus Dagha Secretary, Ministry of Commerce, Govt. of Pakistan

Mr. Nadeem Hussain Founder and Coach, Planet N Group of Companies

Working Session I

10:30 a.m. Evolving in a Dynamic Risk Ecosystem

Mr. Christoph Spichtig Chief Underwriting Officer, Treaty P & C, SCOR Reinsurance Asia Pacific

11:00 a.m. - 11:15 a.m. Tea Break

11:15 p.m. To be advised

Enterprise Risk Management -Cyber

Insurance - Chubb experience

12:15 p.m. Panel Discussion (Q & A)

02:45 p.m.

Mr. Olivier Steger

Regional Manager UAE & Pakistan, Swiss Re

Mr. Nikolay Dmitriev

Regional Director P & C, Eurasia & Africa, Chubb

Mr. Taher G. Sachak (Moderator) Managing Director & Chief Executive, EFU Life Assurance

01:00 p.m. - 02:15 p.m. Lunch & Prayer Break

Working Session II

Redefining Micro-Insurance 02:15 p.m.

> Mainstreaming Micro-Health Insurance: Lessons from Kashf Foundation

Mr. Kamal Tabaja

Group Chief Operating Officer, Trust Re

Ms. Roshaneh Zafar

Founder & Managing Director, Kashf Foundation

03:15 p.m. - 03:30 p.m. Tea Break

Allianz: Experiences of a 128-year-old global insurer 03:30 p.m.

in a world of young techies and fast changing risks

04:00 p.m. Innovation, Agility, Resilience

04:30 p.m. Panel Discussion (Q & A)

Mr. Amer Ahmed

Mr. George Attard Chief Executive Officer, Asia Reinsurance Solutions, Aon

Mr. Javed Ahmed (Moderator) Managing Director & Chief Executive Officer Jubilee Life Insurance Company

8:00 p.m. - 11:00 p.m. Gala Dinner and Musical Evening

Tuesday April 16, 2019

Working Session III

09:30 a.m. Fostering innovation in Microinsurance -

the role of Insurtech and Big Data

Mr. Nicholas Van Der Nest

Regional Head - Product Innovation, Asia Pacific, Middle East & Africa Munich Re

10:00 a.m. To be advised

Mr. John Thorpe Senior Vice President, Asia Pacific,

Guy Carpenter & Co. Ltd

10:30 a.m. - 10:45 a.m. Tea Break

10:45 a.m. To be advised

Milvik Pakistan

11:15 a.m. To be advised

To be advised

11:45 a.m. Panel Discussion (Q & A)

Mr. Nasar us Samad Qureshi (Moderator) Managing Director & Chief Executive Officer Alfalah Insurance Company

12:30 p.m. Vote of Thanks **Memento Presentation** 12:40 p.m. Lunch



InsurTech & Microinsurance

The Next Revolution

REGISTRATION FORM

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HOTEL ROOM RESERVATION & FLIGHT INFORMATION		
Room Type	Room Rate# (USD**)	Hotel Booking
Classic Deluxe Executive	##Single Bed ##Double/2 Bed USD 135 USD 160 USD 185 USD 180 USD 185 USD 190 USD 185 USD 190 USD 215	Check in Date: Check out Date: Smoking Room Non-Smoking Room
Dalues	USD 190 USD 215 USD 200 USD 215 USD 200 USD	Flight Details ^
Deluxe Executive	USD 230 USD 255	Date:
	M RESERVATION Room Type Classic Deluxe Executive	Room Type Room Rate# (USD**)

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Pakistan is a land of opportunity and abundant resources with a rich and vibrant culture dating back to some of the oldest civilizations of Indus Valley and Mohenjo-Daro.

Emerging from many years of the war on terror, it is now on a stable path to progress, with economic growth of 5.8% and improved investor confidence.

Pakistan has been listed among the next 11 countries that along with the BRICS countries (Brazil, Russia, India, China and South Africa) have a high potential of becoming among the world's largest economies in the 21st century.

Pakistan has one of the fastest growing e-commerce markets in the world. Growth is being accelerated by major investments in power, construction, technology and digital infrastructure, oil and gas, transport, finance and business sectors as well as 'Pakistan's Arts and Crafts' and 'Pakistan's Exports,' namely textile, rice, fruits, vegetables, leather and sports goods. China-Pakistan Economic Corridor (CPEC) is an example of massive investments coming into Pakistan, which is fully poised to revolutionize regional and international trade, making Pakistan the hub of trade for south and central Asia as well as the Gulf States. The impact of the project can be seen in the lives of Pakistani people, as reflected in an improved human development index.

In the last five years, Pakistan's literacy rate has grown by 250%, the largest increase in any country to date. We have a population of over 200 million people with more than 70% below 35 years which is a huge and growing youth market in the region with untapped potential.

Pakistan's strategic location is one of its major strengths. To capitalize on this it has constructed the world's largest warm-water deep-sea port situated in the Arabian Sea at Gwadar, which is expected to give a major boost to Pakistan's economy. Pakistan offers some of the most attractive business, trade and investment opportunities in the region and this is evident from the growing interest by international investors.

The global map is being altered at a much faster rate than anticipated due to the disruption created by digital infrastructure, artificial intelligence, the Internet of Things, and blockchain. Further digital and technological disruption is now set to improve living conditions and enhance economic empowerment. Pakistan's total number of active internet users based on active user data and active use of internet-powered mobile services was recorded at 44.61 million till Jan 2019. Internet users as a percentage of the total population stand at 22% and the total number of active mobile internet users at 43.4 million.

In a Mobile App competition recently held at the World Government Summit in Dubai, Pakistan Citizen's Portal was listed as the second best Government Mobile App in the world. The instant App was designed and developed free of cost by the team from Khyber Pukhtunkhwa.

Pakistan is also well known for its unspoilt natural beauty and stunning landscapes in the Northern areas. It has 5 of the world's 14 highest mountains taller than 8000 meters including K2 and Nanga Parbat. The Karakoram Highway, connecting China and Pakistan, is the highest paved international road in the world. The world's highest polo ground is in Shandur Top, Chitral region at a height of 3700 meters. The Thar desert is among the world's largest sub-tropical deserts.

This winter a sports and skiing gala was held in Malam Jabba which saw participation from over 30 international and national players putting Pakistan firmly on the map for international tourism and promoting local ski talent among the youth.

According to a poll organized by the Institute of European Business Administration, Pakistanis have been ranked the "fourth most intelligent people" across the globe from amongst 125 countries. A 2018 United Nations report on happiness revealed that Pakistanis are the happiest amongst all their neighboring countries, a testament to our resilience and optimism as a nation.

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