



Winds of Change

Challenges & Opportunities
for the Insurance Industry
in Emerging Markets

Karachi, April 19~21, 2015



Pakistan Insurance Institute





خوش آمدید
السلام وعلیکم

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



On behalf of the organizing committee we welcome you to the International Conference on 'Challenges & Opportunities for the Insurance Industry in Emerging Markets' being held from 19 ~ 21 April, 2015 in Karachi, Pakistan.

At a time when growth is slowing down in the developed world, emerging countries are showing steady growth with increased wealth in the middle class, however penetration of insurance products and services has not yet reached the desired level. Following government support and ample opportunities particularly in micro insurance, with introduction of insurance products and services in rural areas the penetration is likely to see a rapid increase in the coming years.

Pakistan indeed represents a very vast market with a population of 190 million with 60% being under 30 years of age, a steadily rising per capita income, increasing use of internet and mobile phone; insurers offer a lucrative and challenging frontier for those players willing to transform their operational models to market their products.

Pakistan Insurance Institute believes that this subject needs to be addressed in a manner that all stakeholders are involved and this conference aims to bring together internationally renowned local and foreign speakers from Aon Benfield, Arig, Centegy Technologies, Ceylinco, Crescent Global, Dawood Group of Companies, EFU Life, Lockton, Munich Re, Marsh, Swiss Re, Tameer Bank and Trust Re. It is an ideal opportunity for delegates from insurance companies, broker firms, banks, microfinance institutions, technology companies, multi-national and national corporations besides loss adjusters to discuss and find ways and means to convert low insurance penetration in emerging countries into an opportunity.

The organizing committee has planned the gala dinner featuring cultural taste followed by a lively entertainment programme. Golf and shopping 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.

Hasanali Abdullah

Chairman
Pakistan Insurance Institute

Tahir Ahmed

Chairman
Conference Committee

PROGRAM

Sunday, April 19, 2015

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

Monday, April 20, 2015

08:15a.m.	Registration	
09:00a.m.	Recitation from Holy Quran	
09:05a.m.	National Anthem & Documentary	
09:20a.m.	Welcome Address	Mr. Hasanali Abdullah Chairman, Pakistan Insurance Institute
09:25a.m.	Address by Chief Guest	Mr. M. Zafar ul Haq Hijazi Chairman, Securities & Exchange Commission of Pakistan
09:35a.m.	Address by Guest of Honour	Mr. Hussain Dawood Chairman, Dawood Hercules Corporation Karachi
10:00a.m.	Keynote address	Mr. Nadeem Hussain Chief Executive Officer, Tameer Bank Pakistan

Working Session I

10:30a.m.	Political Violence	Mr. Andrew Bauckham Political Violence Underwriter Chaucer Syndicate Limited Lloyd's of London
		Ms. Ciara Appleford PV Practice Team Leader & Director, Crescent Global, UK

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

11:15a.m.	Making the Jump: How Pakistan can take advantage of Global Innovation	Mr. Andrew Rear Chief Executive, Africa, Asia Pacific, UK & Ireland, Munich Re
11:45a.m.	Renewable Energy	Mr. Kamal Tabaja Regional Director & Senior Underwriter, Marine & Energy Trust Re
12:15p.m.	Key Insurance Developments in Asian Markets	Mr. John Thorpe Managing Director, Production & Marketing Asia Aon Benfield Asia Pte Ltd Singapore
12:45p.m.	Panel Discussion (Q & A)	Mr. Mahmood Lotia (Moderator) Senior Deputy Managing Director, EFU General Insurance Ltd

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

Working Session II

02:15p.m.	Employee Benefits in Emerging Markets - Trends, Challenges and Opportunities	Mr. Elias Musa Mazzawi Region Lead, Employee Health & Benefits Marsh Middle East
02:45p.m.	The Growing Risk of Asian Natural Catastrophes	Mr. Apoorv Dabral Senior Consultant AIR Worldwide Singapore

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

03:30p.m.	Global Trends in Sales Growth and Customer Satisfaction	Mr. Imran Ali Chief Operating Officer Centegy Technologies Karachi
04:00p.m.	To be Advised	Mr. Marcel Papp Head of Retakaful, Swiss Re
04:30p.m.	Panel Discussion (Q & A)	Mr. Javed Ahmed (Moderator) Managing Director & Chief Executive, Jubilee Life Insurance Company Limited Karachi

Gala Dinner and Musical Evening 8.00p.m. to 11.00p.m.

Tuesday, April 21, 2015

Working Session III

09:00a.m.	Personal lines	Mr. Mishal ALMana Managing Director, ALMana & Warren Consultancy Group, Bahrain
09:30a.m.	Micro insurance the Sri Lankan Perspective	Mr. Jagath Alwis Director (Technical), Ceylinco Insurance Plc Colombo, Sri Lanka
10:00a.m.	To be Advised	(Speaker) To be Advised Lockton

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

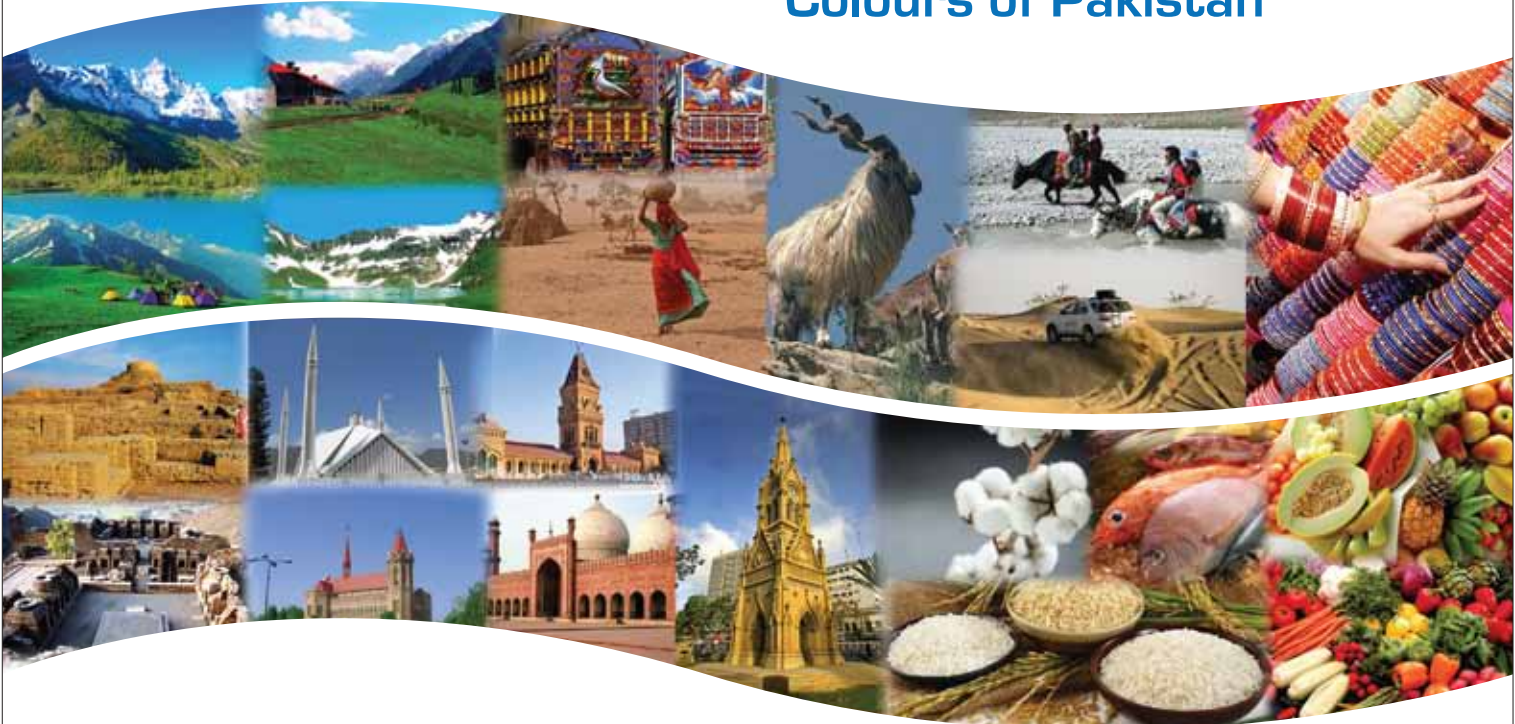
10:45a.m.	Political Risks and Trade Credit Insurance	Dr. Clive Aston Crescent Financial Risks, Canada
11:15a.m.	Development of an agency sales force - Challenges and Opportunities	Mr. Taher G Sachak Managing Director & Chief Executive, EFU Life Assurance Ltd
11:45a.m.	To be Advised	Mr. Vasilis Katsipis General Manager Market Development, A.M.Best - MENA, South & Central Asia
12:15p.m.	Panel Discussion (Q & A)	Mr. Nasar us Samad Gureshi (Moderator) Chief Executive & Managing Director, Alfalah Insurance Company Ltd

12:45p.m. - 12:50p.m. Vote of Thanks

12:50p.m. - 01:00p.m. Memento Presentation

01:00p.m. - 02:00p.m. Lunch

Colours of Pakistan



Pakistan has profound blend of landscape: from lush plains of the Punjab to the arid deserts of Tharparkar, alpine forests of Juniper, the Pothohar plateau to the Karakoram mountain range. The diversity is equally reflected in the wildlife of the country which is home to Persian leopard to sand cat, Chinkara gazelle to Corsac fox, Chakor bird to Alpine markhors, and Indus Valley toad to Rainbow trout. The diversity offers the thrill of mountaineering, white water rafting, desert jeep safaris to wild boar hunting and trout fishing.

Architecture in Pakistan has its beginning in the Indus civilization of the 3000 BC with Mohenjo Daro and Harrappa followed by Gandhara style of Buddhist as seen in its capital Taxila, the Islamic architecture with the arrival of the Moghuls with Badshahi Mosque and innumerable tombs of the Chaukhandi and Indo-European style of the British prominent being Mohatta Palace, Frere Hall and post Independence Faisal Mosque, Minar-e-Pakistan and the white marble Mausoleum of the father of the nation.

The country exports rice, cotton, fish, fruits (especially oranges and mangoes), and vegetables. It is Asia's largest camel market, second-largest apricot and third-largest cotton, onion and milk market in the world. It is also endowed with significant mineral resources with promising area for prospecting / exploration for mineral deposits.

By 2014 the Pakistan's stock market KSE benchmark-100 index increased by 6800 points in the year ended on 31st December 2014 and closed at 32131 points against 25261 points as on December 31st 2013.

Pakistan, with its diverse culture, people and landscape attracts millions of tourists to the country, which has doubled in the last decade.

GENERAL INFORMATION

ATTIRE

Events

Welcome Dinner
Conference Sessions
Gala Dinner/Musical Evening

Attire

Business
Business
Formal

PASSPORT & VISA

Visitors to Pakistan must hold a valid passport or travel document with a minimum validity of six months beyond the intended visiting period.

LETTER OF INVITATION

To facilitate VISA application, the applicant may make a request in writing for a letter of invitation to attend the Conference from our Secretariat Office.

CLIMATE

Karachi weather is moderate with mild sea breeze blowing through the day especially in the evening. In April, temperature ranges from Min 30°C (86°F) to Max 40°C (104°F).

CURRENCY

The currency of Pakistan is 'Rupee' denoted commonly as Rs. or PKR. The approx. conversion rate of a Pak Rupee to a US Dollar is USD 1 = PKR 101.60

Foreign currency can be converted to PKR (Pakistan Rupee) through various money exchange companies located in Karachi.

ELECTRICITY VOLTAGE

The electricity supply in Karachi is 220 - 240 AC Volts.

CREDIT CARDS

Major credit cards (i.e. Master and Visa) are accepted in Karachi. Hotels and large departmental stores also accept these cards. Local currency can be obtained from ATMs (subject to the services offered by your bank).

REGISTRATION FORM

PERSONAL DETAILS

Name (Mr/Mrs/Ms) _____
(as per passport)

Company /Organization _____

Designation / Position _____

Address _____

City _____ Zip Code _____ Country _____

Telephone _____ Mobile _____ Email _____

Passport No. _____ Expiry Date _____ Issued at _____

Nationality _____ Invitation for Visa required Yes No

Name of the Accompanying Person (Mr/Mrs/Ms) _____
(as per passport)

Passport No. _____ Expiry Date _____ Issued at _____

REGISTRATION FEE

Category Local Delegate (PKR 8,000) Foreign Delegate (US\$ 500)

MODE OF PAYMENT

Local delegates: crossed cheque / bank draft in favour of PAKISTAN INSURANCE INSTITUTE

Foreign delegates: crossed cheque / bank draft in favour of PAKISTAN INSURANCE INSTITUTE or cash upon arrival

HOTEL ROOM RESERVATION & FLIGHT INFORMATION

Hotel Room*	Type Room	Room Rate# (USD* *)	Hotel Booking
		##Single Bed ##Double/2 Bed	
Movenpick Karachi (Conference Venue) www.movenpick-hotel.com/Karachi	Classic Deluxe Executive	USD 100 <input type="checkbox"/> USD 125 <input type="checkbox"/> USD 120 <input type="checkbox"/> USD 145 <input type="checkbox"/> USD 140 <input type="checkbox"/> USD 165 <input type="checkbox"/>	Check in Date: _____ Check out Date: _____ <input type="checkbox"/> Smoking Room <input type="checkbox"/> Non-Smoking Room
Karachi Marriott Hotel www.marriott.com.khpk	Deluxe Executive	USD 115 <input type="checkbox"/> USD 130 <input type="checkbox"/> USD 140 <input type="checkbox"/> USD 155 <input type="checkbox"/>	Flight Details ^
Avari Towers www.avari.com	Standard Executive Suite	USD 90 <input type="checkbox"/> USD 110 <input type="checkbox"/> USD 189 <input type="checkbox"/> USD 209 <input type="checkbox"/> USD 269 <input type="checkbox"/> USD 289 <input type="checkbox"/>	Arrival: Date: _____ Time: _____ Flight No: _____ Departure: Date: _____ Time: _____ Flight No: _____ Airport Transfer: <input type="checkbox"/> One-Way <input type="checkbox"/> Two-Way <input type="checkbox"/> Not Required

Hotel reservation charges/cancellations as per hotel policy

* Complimentary Breakfast
Room rates exclude taxes

Room rates are subject to change
^ Complimentary Pick & Drop between Airport & Hotel

** indicative Exchange rate USD1 = PKR 100/-

Register by returning the completed form to the Secretariat via email, fax or through courier latest by March 15, 2015. For hotel reservation, please fax the same form directly to the hotel selected.

Signature

Delegate Fee: Local : Rs 8,000
Foreign: US\$ 500

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Email: customer.service@pii.com.pk
www.pii.com.pk

S P O N S O R S



ace insurance



J.B. BODA Group



nstitute

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