

S P O N S O R S



C O - S P O N S O R S



Pakistan Insurance Institute

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International  
Insurance  
Conference  
Catastrophe Events  
A Challenge

Karachi - April 10~12, 2012



Pakistan Insurance Institute



## Introduction

To promote educational and knowledge sharing activities in the field of insurance, the Pakistan Insurance Institute (PII) was set up in 1951 by the insurance fraternity of Pakistan.

In 1953, PII got affiliation with the Chartered Insurance Institute (CII), London and since then the Institute has been conducting the CII examination in Pakistan.

In 2009, PII was affiliated with the University of Karachi to conduct a two-semester Postgraduate Diploma in Insurance offering specialization in various classes of insurance.

PII offers various certificate and diploma programs designed to enhance academic and professional skills appropriate for new entrants as well as the workforce already employed in the insurance industry and seeking continuous professional development.

Following the success of the International Insurance Conference on the topic of 'Political Violence' held in April 2010, PII with the support of the insurance industry is organizing the conference on the topic of 'Catastrophe Events – A Challenge' on April 10 ~ 12, 2012. Internationally renowned speakers have been invited to present their expert views covering climatic changes, social and political dimensions of catastrophe, actuarial aspects, underwriting and risk analysis, role of brokers following disasters, catastrophe pools, and the experiences of natural disaster in the Middle East, Sri Lanka and Pakistan.

The topic has been chosen due to its relevance to current times and highlights the challenges that the worldwide insurance industry faces today. The premise of the conference is to bring on one platform professionals from the local insurance fraternity, and foreign speakers and delegates to discuss the evolving role of insurance industry in the wake of multiple disasters in recent times.

**Date & Time:** Welcome Dinner - Tuesday, April 10, 2012 8:00 ~ 10:00 p.m.  
Conference Day 1 - Wednesday, April 11, 2012 8:00 a.m. ~ 5:00 p.m.  
Gala Dinner/Musical Evening - Wednesday, April 11, 2012 8:00 ~ 11:00 p.m.  
Conference Day 2 - Thursday, April 12, 2012 9:00 a.m. ~ 2:15 p.m.

**Venue:** Sheraton Karachi Hotel, Pakistan



Message from  
**Mr. Mohammad Asif Arif**  
Commissioner (Insurance)  
Securities and Exchange Commission of Pakistan

*Guest of Honour*

It is indeed a delightful privilege to witness another such international insurance conference in Pakistan with an august gathering to discuss the way forward for developing our industry. I feel that everyone has a part to play in the development of this field, particularly the subject of developing capacities for catastrophic insurance, which will help create a more stable and secure economic landscape in Pakistan.

It is a known fact that the insurance industry plays an important role in the financial system by providing indemnification of risks and also serves as a defense against unforeseen economic shocks. Although the size of Pakistan's insurance industry is relatively small, there reflects a tremendous scope for substantial development, if a right macro-level strategy is adopted. At the Securities and Exchange Commission of Pakistan (SECP), we see our role not only as a regulator but mainly as a facilitator; and we continue to take many important steps in order to translate our vision into reality.

From the regulatory point of view, there are a number of things that could be done to promote catastrophe insurance, without market intervention. The first is to increase public awareness. The recent floods in Pakistan, South Asia's tsunami, Katrina, earthquakes in Japan and Taiwan, the volcano eruption in Indonesia, typhoons in the Philippines, have heightened public awareness of the unpredictability and the serious damages that natural catastrophes can cause to our societies. The second thing is to encourage the supply of catastrophe insurance capacity in the market, with a need to promote development of innovative models and convincing the international insurers which control the supply of catastrophe insurance capacity. It is important to maintain a close dialogue with the stakeholders so that the industry is better informed and can make a more rational assessment of the risk exposure. And the third thing is to encourage an effective distribution network for catastrophe insurance.

The insurance industry in Pakistan can enhance its outreach and penetration in the market by leveraging state-of-the-art technology and accessing multiple distribution channels. Now is the time that insurance companies should become more customer-responsive and adopt a more conscious approach to integrate with the market demands. I am delighted to share that we are also working and supporting the initiatives of crop as well as livestock insurance schemes with the relevant stakeholders to help the industry in exploring the potential of contemporary business avenues. Similarly, it is exciting to see that few insurance companies are now realizing the importance of technology and bringing innovative products to be offered through innovative distribution channels.

The preceding year remained another challenging year for the industry with limited economic growth in the country; however, despite these challenges, the insurance industry in Pakistan has shown reasonable development during last few years. The industry needs to prepare itself to face the challenges of globalization and technology adaptation. The future landscape of the insurance industry in Pakistan awaits our commitment.

Finally, I would like to applaud the Pakistan Insurance Institute for arranging this conference, the stakeholders who are supporting this initiative, and the delegates who are attending and creating a forum to discuss the challenges and opportunities ahead for managing this important line of business. We at SECP are committed to partner with key stakeholders for the development of the insurance industry, to extend the insurance services and awareness to people around Pakistan.



Message from  
**Mr. Zafar Mahmood**  
Secretary Commerce

*Guest of Honour*

I am very pleased to learn that Pakistan Insurance Institute has made an effort to organize a conference on "Catastrophe Events – A Challenge". The world is witness to the fact that the occurrence of a catastrophe may lead to risk enhancement and risk perception, whereby increasing the demand for insurance. Given the extensive damage caused by major natural disasters, there is a requirement for creating awareness among the common man for protecting his assets through suitable insurance cover.

In Pakistan, the insurance density is relatively low as compared to other countries of the region. There is a need to create awareness among general public regarding the benefits of insurance and to make them understand that getting insured is a prudent way to recover from natural catastrophes. Be it the 2005 earthquake in the Northern parts of the country or the recent floods in the province of Sindh and Punjab, the scale of devastation could have been lowered down, had adequate insurance cover been provided to the people. Our insurance industry needs to come up with new products like crop insurance, animal insurance and 'takaful' for the benefit of population in the lower strata to enhance the spread of penetration.

Such a conference on catastrophes can play a very active role for an upward increase in the insurance penetration in the country and increase general awareness regarding insurance benefits. I am sure this conference will go a long way in achieving these objectives. I wish Pakistan Insurance Institute success in the coming days.



### Dr. Zafar Iqbal Qadir

Chairman  
National Disaster Management Authority

*Keynote Speaker*

Dr. Zafar Iqbal Qadir has recently joined as Chairman of the National Disaster Management Authority. He is leading the national team that is responsible for managing the whole spectrum of disaster and natural calamities in Pakistan such as relief, recovery, rehabilitation and reconstruction.

Dr. Qadir has a wide experience of project management, public administration, revenue administration and community development. He has been directly responsible for managing relief operations during his field deployment in the district administration. He has been pro-actively involved in philanthropic, pro-poor and humanitarian interventions in Balochistan, whereby he has successfully launched and nourished an NGO named "Taaleem Foundation", the single most significant social change agent in the tribal Balochistan.

He acquired the management, law and trade related skills at the University of Connecticut (USA), University of Manchester (UK), Asian Development Bank Institute (Philippines), International Trade Institute (Singapore), the ACWL - Advisory Centre for WTO Laws (Switzerland), and the ITC - International Trade Centre (Switzerland).

Dr. Qadir has a Ph.D. degree in Development Studies, and holds three Masters Degrees: Business Administration, Economics and Politics.



### Dr. Jens Mehlhorn

Head of Flood Group  
Swiss Reinsurance Company, Zurich

*Speaker's Topic: Climate Change*

Dr. Jens Mehlhorn joined Swiss Re in March 2000 as Flood Specialist. Since 2003, he manages Swiss Re's global flood team. His major responsibilities include the raising of internal and external awareness of the flood risk, the development of probabilistic flood underwriting tools as well as the support for flood risk underwriting. In the past few years, Dr. Mehlhorn has succeeded in two patent filed flood tool developments and was awarded with the Swiss Re Innovation Oscar for the development of the flood risk assessment tool for the Czech Republic.

Before joining Swiss Re, Dr. Mehlhorn coordinated the Post Graduate School of Natural Catastrophes at the University in Karlsruhe Germany and worked in New Zealand at the National Institute for Water and Atmospheric Science.

Dr. Mehlhorn has a Ph.D. in Hydrology from University of Freiburg, Germany



### Javed Jabbar

Vice-President, IUCN

*Speaker's Topic: Social and Political Dimensions of Catastrophe*

Mr. Javed Jabbar is known as an advertising and communications legend in Pakistan. He has varied interests that include mass media, national and international affairs, the environment, voluntary development work and social and cultural issues.

He was recently elected for a four-year period as one of the four global vice-presidents of IUCN, world's largest environmental organization. He is the founder of the Citizens' Media Commission of Pakistan, the South Asian Media Association and several research centres, think tanks and grass-roots development organizations including Baahn Beli and SPO (Strengthening Participatory Organization) that work in more than 2,000 villages in all the four provinces.

Mr. Jabbar is also a member of the longest-running (17 years) Pakistan-India Track-II Dialogue known as the Neemrana Initiative. He has served as Minister in three federal cabinets of Pakistan and as a Senator for a 6-year term. The ministries and portfolios he has headed include Information & Media Development, Petroleum & Natural Resources, Science & Technology, and National Affairs.

Mr. Jabbar has drafted several progressive laws and policies including the PEMRA law for private electronic media. Ten of his books have been published that comprise anthologies of his writing on various different subjects.

Mr. Jabbar was awarded a Gold Medal in 2008 by the Human Rights Society of Pakistan for his outstanding voluntary public service. He is the husband of Shabnam Jabbar, an independent entrepreneur, and father of the film-maker Mehreen Jabbar and Barrister Kamal K. Jabbar.



### Carlos Beltran

Regional Manager Property & Construction  
MENA & South Africa, ACE Insurance DIFC Ltd. UAE

*Speaker's Topic: Rising Awareness on NatCat - A Global Underwriter's View*

Mr. Carlos Beltran is the Regional Manager Property & Construction for MENA & South Africa, based in Dubai, UAE. Mr. Beltran has been with ACE for 10 years in the Latin American Region (Colombia, Puerto Rico and Miami) and MENA & South Africa Region (Bahrain and Dubai).

Mr. Beltran holds a B.Sc. Degree in Civil Engineering and has 14 years experience in Property, Energy and Technical Lines underwriting, catastrophe management and reinsurance. Prior to joining ACE, Mr. Beltran worked for Aon and Allianz in Bogota, Colombia.



## George Attard

Managing Director  
Analytics Aon Benfield Asia

*Speaker's Topic: Catastrophe Assessment and Management*

Mr. George Attard joined Aon Re in July 2008 and is based in Singapore. George has almost 20 years of experience in financial services including property & casualty (re)insurance, banking and finance, life (re)insurance and pensions in various roles including consulting, pricing & product actuarial, management and underwriting.

Mr. Attard brings a strong combination of commercial and technical skills. His experience includes:

- Five years with the Imagine Group in Sydney, as Senior Actuary and Underwriter where he was responsible for originating business in Asia-Pacific as well as structuring and pricing transactions globally for the Group, particularly in the North American and European markets.
- Two years with Centre Re as Director where he supported the underwriting team. In this role, he worked in deal focussed teams providing structuring and pricing advice on customised insurance, reinsurance, credit enhancement, structured finance and risk management programs.
- Two years with Gerling Global Life Reinsurance as Pricing and Product Actuary. Mr. Attard was involved in all aspects of actuarial work in a life reinsurance environment, with particular emphasis in the group risk area. In addition to managing a team of actuarial analysts, Mr. Attard was also responsible for developing and implementing more efficient and cost-effective procedures and systems.
- Nine years with Mercer Human Resource Consulting, as Consulting Actuary managing a portfolio of small to medium sized clients and providing direct consulting support on Mercer's key large clients. Mr. Attard also managed a team of actuarial analysts.

As Managing Director, Analytics, Mr. Attard is responsible for business development, coordination and provision of Aon Benfield's analytical capabilities, along with providing operational support for Aon Benfield Asia.

Mr. George Attard is a Bachelor of Economics, University of Western Australia and Fellow of the Institute of Actuaries of Australia



## Jagath Alwis

Director (Technical)  
Ceylinco Insurance Plc, Sri Lanka

*Speaker's Topic: Tsunami - Sri Lankan Experience*

Mr. Jagath Alwis is currently the Director (Technical) at Ceylinco Insurance Company, Sri Lanka.

Mr. Alwis joined Ceylinco Insurance Company in March 1988 as the Reinsurance Manager and also served in the capacity of Chief Manager (Technical) and Deputy General Manager (Technical) before being appointed to the Board as the Director (Technical).

Presently he is also serving as the Chairman of CEG Education Holdings which is the largest group of private education institutions in Sri Lanka. In addition, he is also the former President of the Insurance Association of Sri Lanka (IASL) and the Vice President of the Ceylon Society for Prevention of Accidents (CesPA).

Mr. Alwis has presented papers at many international insurance/reinsurance conferences/seminars and is a regular contributor to the international insurance/reinsurance press.

Mr. Alwis joined the National Insurance Corporation in 1982. He became an Associate Member of the Chartered Insurance Institute, London (ACII) in 1985 and a Fellow Member (FCII) in 1990. He is also a Fellow Member of the Indian Insurance Institute (FIII) and a Member of the Institute of Directors, UK. He is a Chartered Insurer by profession.

Mr. Alwis graduated as a Bachelor of Science (B.Sc.) with major in Mathematics and Physics.



## David North

Director Risk Management Division  
Crescent Global Group, Bahrain

*Speaker's Topic: A Practical Approach to Insurance Risk Engineering*

Mr. David North is a Director of the Kingdom of Bahrain based Global Risk Associates and represents the company which provides independent and unbiased Property All Risks Insurance Survey (Risk Management and Control), Loss Adjusting, Loss Assessing, Engineering and Marine related services.

In addition, Mr. North is a Senior Consultant for Paragon Risk Engineering who provides risk engineering services to the insurance industry on a worldwide basis from their service hubs in the USA, UK and Singapore.

Global Risk Associates has international experience, including past and existing operations throughout the Middle East and the Indian sub continent by commissions from individual companies, local and international insurers, re-insurers and insurance intermediaries. Past and current Risk Engineering activities of the company include working in countries such as Bahrain, Egypt, Iraq, Jordan, Kuwait, Lebanon, Oman, Pakistan, Qatar, Saudi Arabia, Seychelles, and UAE.

Prior to being associated with Global Risk Associates, Mr. North was the Managing Director of an independent UK-based survey bureau reporting directly to the Lloyds of London and London Company Market with respect to high and problematical industrial and commercial insurance risks.



## Samee ul Hasan

Chief Executive Officer  
Akhtar & Hasan (Pvt) Ltd.

*Speaker's Topic: Actuarial Aspects*

Mr. Samee ul Hasan trained as actuary in London, and sat exams of UK Institute of Actuaries. He was awarded Sir Joseph Burn Prize in 1962 on completion of Fellowship exams.

Mr. Hasan joined Habib Insurance, Karachi in 1962. He became Fellow of UK Chartered Insurance Institute in 1965, and Fellow "with distinction" of US Life Offices Management Association Institute in 1967. He served as Board Member of State Life Insurance Corporation of Pakistan from 1972 to 1989, and as Chairman and Chief Executive from 2000 to 2003. He was Chairman of Alpha Insurance Company Ltd. in 1972, and again from 2000 to 2003. He co-founded Akhtar & Hasan in 1975.



### Bruce Garrett

Managing Director  
Marsh's Energy Practice

*Speaker's Topic: The Role of a Global Broker when Natural Disasters Occur*

Based in London, Mr. Bruce Garrett is a Senior Managing Director of Marsh's Energy Practice with responsibility for a number of clients with activities across the spectrum of energy operations in the Middle East, Africa, and Central & Eastern Asia including Pakistan.

Mr. Garrett has more than 35 years experience as an insurance broker, having specialised in the energy sector for the past 25 years. He has held a variety of management and client-facing account handling roles throughout his varied career, including periods of employment in France and Singapore. Mr. Garrett joined Marsh's Global Energy Practice in 1998.

Mr. Garrett is a dedicated advocate for the needs of Pakistan's insureds, insurers and reinsurers and will deliver paper on behalf of Mr. David Pigot, Chairman Marsh Global Claims Practice.

Mr. Garrett is a Fellow of the Chartered Insurance Institute and holds an Honours Degree from Durham University in French Language and Literature.



### Dewi James

Consulting Actuary  
United Insurance Brokers, United Kingdom

*Speaker's Topic: Contingent Business Interruption - Recent Lessons Learnt*

Mr. Dewi James is a qualified UK actuary. He is the founder of a specialist non-life actuarial and management consultancy - James, Brennan & Associates Limited (JBA), and is the Consultant Actuary of United Insurance Brokers.

Mr. James commenced actuarial work as an insurance supervisor with the UK Government Actuary's Department and has since worked as a senior actuary in the Lloyd's market, with Ernst and Young and as chief actuary of certain subsidiaries of the Zurich Insurance Group prior to establishing JBA in 2001.

His range of work in the non-life insurance sector is extremely varied, including:

- Modeling capital requirements for insurance and reinsurance companies (in Europe this is to a large extent driven by the new risk-based regulatory capital regime "Solvency II").
- Assisting with establishing new insurance entities.
- Negotiations with regulators, particularly in relation to capital requirements.
- Design and optimization of risk transfer structures.
- Development of pricing / rating / reserving solutions for clients.
- Extensive work with reinsurance brokers in data analysis and interpretation.
- Restructuring support and expert witness to the High Courts.
- Actuarial certification of technical provisions both at Lloyd's and in respect of certain US trust fund requirements.

Mr. James has extensive overseas experience, working with clients in South America (construction project risk models and others), South East Asia (various projects including the establishment of a software company specializing in earthquake catastrophe modeling), and Middle East (various projects including the development of catastrophe modeling tools).



### Dr. Rashmin Gunsekara

Lead Analyst, Senior Catastrophe Risk Analyst  
Willis Re, UAE

*Speaker's Topic: Natural Catastrophe Risk Analysis in Pakistan*

Dr. Rashmin is a Senior Catastrophe Risk Analyst at Willis Re, UK with over ten years combined experience within both the Reinsurance industry and academia. He has particular expertise in natural disaster damage and risk assessment. He is currently responsible for catastrophe risk analysis of territories in Middle East and North Africa, post disaster event response and Analytics approach to national government insurance schemes. He also has project experience of catastrophe modelling in Eastern Europe, South and Southeast Asia. He also works closely with the Willis Research Network (WRN) and Product Development team, coordinating the Exposure, Vulnerability and Geo-visualisation stream of WRN.

Dr. Rashmin has also worked with the US Geological Survey and with different UN agencies such as UN Development Program (UNDP), UN-International Strategy for Disaster Reduction (UN-ISDR) and UN-Space based Information for Disaster and Emergency Response (UN-SPIDER). He holds a M.Phil Degree in Geographic Information Systems and Remote Sensing (University of Cambridge, UK) and PhD in Earthquake Seismology (University of Durham, UK). His expertise also extends to volcanic risk, landslides and tsunami modelling.



### Tahir Ahmed

Managing Director & Chief Executive Officer  
Jubilee General Insurance Company Limited

*Speaker's Topic: Pakistan: In the Eye of the Storm*

Mr. Tahir Ahmed, Managing Director & Chief Executive Officer Jubilee General Insurance Company Limited (formerly New Jubilee Insurance) is a Metallurgical Engineer by profession. He holds MBA Degree from IBA, Karachi and is also an Associate of Chartered Insurance Institute (ACII) from London.

Mr. Ahmed has been associated with the insurance industry for the last 32 years. He has spent almost 25 years with Adamjee Insurance where he obtained extensive experience in all areas of general insurance business, including Engineering, Marine Hull & Machinery, Energy Risks and Aviation. As General Manager (Operations) of Karachi Zone in Adamjee he oversaw the growth from 25 to 46 branches and premium from less than quarter billion to almost 3 billion rupees.

Mr. Ahmed joined Jubilee General Insurance in August 2004 and since then the company has positioned itself as provider of innovative insurance solutions including specialized lines e.g. engineering projects insurances, products for financial institutions like Banker's Blanket, Bank Lockers, Computer Crime and Directors & Officers Liability, and many other unusual miscellaneous insurances including terrorism insurance. As the 3rd largest insurance company, Jubilee is currently growing at almost twice the rate of market in general.

Mr. Ahmed is a Council Member of Pakistan Insurance Institute (PII) and was the Chairman of the Insurance Association of Pakistan (IAP) during 2006-2007 and 2009-2010.



### André Huber

Country Director  
Swiss Cooperation, Pakistan Office

*Speaker's Topic: From Disaster Relief to Sustainable Development*

Mr. André Huber is the Country Director Swiss Cooperation, Pakistan Office since July 2010. He joined SDC in 1999 and worked in various positions in Colombia, Afghanistan and Democratic Republic of Congo. Mr. Huber has vast experience in relief, recovery and reconstruction operations in the aftermath of several natural disasters such as Tsunami in Banda Aceh Indonesia (2004), Floods in Haiti (2004) and Hurricane Mitch in Central America.



### Kunal Jadhav

Catastrophe Modeling Analyst  
Mitsui Sumitomo Reinsurance Company, Malaysia

*Speaker's Topic: Catastrophic Risk - A Flood Perspective*

Mr. Kunal Jadhav holds Bachelors of Civil Engineering and Masters of Science Degrees. Mr. Jadhav has expertise in the use of hydrological and hydraulic modeling tools, mapping softwares and risk management tools.

After completion of his Masters Degree, Mr. Jadhav worked for five and a half years with RMS India, where he was involved in risk assessment projects related to natural disasters. He has worked on statistical analysis of rainfall, flood and drought hazard modeling, flood mitigation options, exposure & vulnerability assessment, and loss estimation, specifically related to floods.

In January 2011, Mr. Jadhav joined MS Frontier Re's Catastrophe modeling hub in Singapore as Catastrophe Modeling Analyst, where he has demonstrated his modeling expertise in the Re-insurance Sector in earthquake, flood, and windstorm models across the globe.



### Serge Said Asmar

Deputy Director - Middle East, Turkey & Iran  
ARIG, Bahrain

*Speaker's Topic: Coping with the recent trend of devastating challenges and NatCat perils in the Middle East & Gulf Region*

Mr. Serge Said Asmar is currently working as Deputy Director - Middle East, Turkey & Iran, ARIG. In 2001, he started his career in the Re-insurance field with XL Re Canada and Cologne Re Beirut. In 2006, he joined ARIG Bahrain to setup a special pricing unit, and in 2011 he was assigned to head the treaty business in the Middle East, Turkey, Iran, and the CIS & CEE countries.

Mr. Asmar completed his Bachelor of Science Degree from the Lebanese American University in 1998. In 2006, he graduated as Chartered Insurance Professional from the Insurance Institute of Canada, and in 2010 he received Canadian Risk Management designation from the University of Toronto (Member of the Global Risk Management Institute in New York).



### Scott Ryrie

Vice Chairman & Managing Director  
Guy Carpenter - Asia Pacific Region

Mr. Scott Ryrie, as the Vice Chairman & Managing Director of Guy Carpenter's Asia Pacific Region, is responsible for certain key accounts and new business development across the region by providing additional support to the business leaders in each territory. In addition, he acts as Regional Catastrophe Leader and works with GC Analytics® to enhance Guy Carpenter's value proposition to clients in the region.

Mr. Ryrie brings 35 years of industry experience to Guy Carpenter across the Asia and Pacific regions. Prior to joining Guy Carpenter, he served as CEO of Allianz Re Asia Pacific. Previously, Mr. Ryrie also held various positions with XL Re, Aon Re and Munich Re.

## Programme

### Tuesday, April 10, 2012

08:00-10:00 p.m. Welcome Dinner Poolside, Sheraton Karachi Hotel

### Wednesday, April 11, 2012

08:15 a.m. Registration  
 09:00 a.m. Recitation from the Holy Quran  
 09:10 a.m. National Anthem  
 09:25 a.m. Welcome Address Mrs. Rukhsana Saleem  
 Chairperson, Pakistan Insurance Institute  
 09:40 a.m. Keynote Address Dr. Zafar Iqbal Qadir  
 Chairman, National Disaster Management Authority  
 Pakistan

### Working Session I

#### COPING WITH CHANGE

A sudden surge in natural disasters in recent times, with climatic changes a major cause of these catastrophes, demands a more proactive and vibrant approach to deal with such situations to bring life back to normalcy

10:00 a.m. Climate Change Dr. Jens Mehlhorn  
 Head of Flood Group  
 Swiss Reinsurance Company, Switzerland  
 10:45 a.m. Social and Political Dimensions of Catastrophe Mr. Javed Jabbar  
 Vice President  
 IUCN, Pakistan  
 11:15 a.m. Tea Break

### Working Session II

#### PREPARE

High level of preparedness among the general public including the spread of more awareness about catastrophic management can help to lessen the disastrous effects of a calamity.

11:30 a.m. Rising Awareness on NatCat A Global Underwriter's View Mr. Carlos Beltran  
 Regional Manager Property & Construction  
 MENA & South Africa  
 ACE Insurance DIFC Ltd. UAE  
 12:00 noon Catastrophe Assessment and Management Mr. George Attard  
 Managing Director, Analytics  
 Aon Benfield Asia, Singapore  
 12:30 p.m. Panel Discussion (Q&A)  
 01:00 p.m. Lunch & Prayer Break

### Working Session III

#### SHARE

The sharing of experiences and views in the aftermath of a disaster can be valuable in determining the approach needed when a tragedy strikes and disturbs the routines of life.

02:00 p.m. Tsunami - Sri Lankan Experience Mr. Jagath Alwis  
 Director (Technical)  
 Ceylinco Insurance Plc, Sri Lanka  
 02:30 p.m. A Practical Approach to Insurance Risk Engineering Mr. David North  
 Director Risk Management Division  
 Crescent Global Group, Bahrain  
 03:00 p.m. Tea Break

## Programme

### Working Session IV

#### SUSTAIN

In the event of an unforeseen situation, the foremost requirement is to ensure the continuity of life for the survivors by helping them to overcome their personal and material losses to the maximum extent possible.

03:15 p.m. Actuarial Aspects Mr. Samee ul Hasan  
 Chief Executive Officer  
 Akhtar & Hasan (Pvt) Ltd., Pakistan  
 03:45 p.m. The Role of a Global Broker when Natural Disasters Occur Mr. Bruce Garrett  
 Managing Director - Energy Practice  
 Marsh, UK  
 04:15-05:00 p.m. Panel Discussion (Q&A)

08:00-11:00 p.m. Gala Dinner & Musical Evening Grand Ballroom, Sheraton Karachi Hotel

### Thursday, April 12, 2012

### Working Session V

#### REINFORCE

The disaster recovery and rehabilitation system needs to be improved and strengthened for better management of resources to help the affected businesses and individuals quickly recover from their losses.

09:15 a.m. Contingent Business Interruption - Recent Lessons Learnt Mr. Dewi James  
 Consulting Actuary  
 United Insurance Brokers, UK  
 09:45 a.m. Natural Catastrophe Risk Analysis in Pakistan Dr. Rashmin Gunasekara,  
 Lead Analyst, Senior Catastrophe Risk Analyst  
 Willis Re, UAE  
 10:15 a.m. Pakistan: In the Eye of the Storm Mr. Tahir Ahmed  
 Managing Director & Chief Executive Officer  
 Jubilee General Insurance Company Limited, Pakistan  
 From Disaster Relief to Sustainable Development Mr. André Huber  
 Country Director  
 Swiss Cooperation, Pakistan Office  
 10:45 a.m. Tea Break

### Working Session VI

#### RESOLVE

Steadfast commitment besides sincere and concerted efforts by crucial organs of the support system are the essential prerequisites to lessen the human sufferings arising from successive tragedies.

11:00 a.m. Catastrophic Risk - A Flood Perspective Mr. Kunal Narayan Jadhav  
 Catastrophe Modeling Analyst  
 Mitsui Sumitomo Reinsurance Company, Malaysia  
 11:30 a.m. Coping with the recent trend of devastating challenges and NatCat perils in the Middle East & Gulf Region Mr. Serge Said Asmar  
 Deputy Director - Middle East, Turkey & Iran  
 ARIG, Bahrain  
 12:00 noon Mr. Scott Ryrrie  
 Vice Chairman & Managing Director  
 Guy Carpenter - Asia Pacific Region  
 12:20 p.m. Panel Discussion (Q&A)  
 12:50 p.m. Vote of Thanks Ms. Farzana Siddiq  
 Executive Director, Pakistan Insurance Institute  
 12:55 p.m. Memento Presentation  
 01:15 - 02:15 p.m. Lunch

02:30 p.m. onwards Golf at Arabian Sea Country Club for Foreign Delegates (Optional)