

MULTAQA QATAR 2011

ADDRESSING THE PROSPECTS
AND CHALLENGES OF GROWTH,
COMPETITION AND REGULATION

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INTRODUCTION

DEAR COLLEAGUE

On behalf of the Qatar Financial Centre Authority ("QFCA") may I extend you a warm welcome and thank you for joining us for the 5th MultaQa Qatar conference.



It is a reflection of MultaQa's increasing importance that we have been able to attract so many senior (re)insurance industry and risk management professionals and stakeholders to what has become the region's leading independent platform for discussion around some of the most important trends in the regional and global insurance industry.

When we embarked on the MultaQa journey in 2007, our ambition was to create a (re)insurance 'rendezvous' in the Middle East, a unique forum to debate the major driving forces of the regional industry. We are delighted that, five years on, this has very much been achieved. Today, MultaQa provides a real and important platform for decision-makers to come together and shape the direction of the industry.

The past twelve months, since the last MultaQa in 2010, have been of great significance to the GCC region. With recovery in oil and gas prices and a strong pipeline of infrastructure projects worth over US\$ 1 trillion, the GCC region, and Qatar in particular, are back on the path to rapid growth. The crowning glory of this period for Qatar was the award of the right to host the FIFA World Cup 2022. This award is a testament to Qatar's commitment to developing all segments of the Qatari economy. It also testifies to the global recognition of Qatar's and the entire region's aspirations.

This year's conference program has been designed to focus on how best to move the regional industry towards its next phase of accelerated growth. Our comprehensive programme of presentations, and CEO and senior executive panel discussions will look at the dynamics of the global (re)insurance marketplace, specific opportunities offered by the GCC markets, the future of corporate risk management in the GCC region and the ingredients for a dynamic (re)insurance marketplace.

With the conference programme featuring discussions on a broad spectrum of strategic opportunities and challenges, and with preeminent local, regional and international speakers, we are sure that you will find it an authoritative source of information, as well as an opportunity to engage in the debates that are helping to shape the future of our industry.

Finally, we very much hope that you enjoy your stay in Doha and that you find this year's MultaQa a valuable experience. On behalf of the QFCA, may I offer you our thanks for playing your part in the development of a thriving insurance market here in Qatar.

I look forward to meeting you.

AKSHAY RANDEVA

DIRECTOR STRATEGIC DEVELOPMENT



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Global Reinsurance will be reporting live from MultaQa Qatar 2011. Look out for regular updates and exclusive photos at globalreinsurance.com



Meet the Global Reinsurance 'Editorial Team' at MultaQa Qatar



Ellen Bennett, Editor-in-chief
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Ben Dyson, Assistant editor
ben.dyson@globalreinsurance.com

The Global Reinsurance 'MultaQa Qatar' Conference Organising Team will also be attending

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INTRODUCTION

DEAR COLLEAGUE

As the eyes of the world turn upon the Middle East, Qatar today has an even greater opportunity than ever before to show both its might and its potential. Other countries in the region may be struggling with their past, but free from these challenges, Qatar is looking firmly to its future. As we know, a key part of that future is its developing role as a centre for reinsurance, captives and asset management.



That is why I am so thrilled to be here for our fifth annual MultaQa Qatar conference, as editor-in-chief of Global Reinsurance. Since 2007, we have been working with the QFC Authority to bring together la crème de la crème of the International and Middle Eastern insurance communities.

This year, we have surpassed even our own expectations and I can happily assure you that the coming days will be of great value and interest to all our delegates.

MultaQa Qatar is a place to meet new contacts, network with old ones, and take time out to think about the trends shaping the industry. But it is also a time to do business, and we hope that you can use the next few days to your material benefit.

I also hope to meet you during the conference. More than a year since its successful relaunch, Global Reinsurance remains at the heart of the reinsurance industry and I welcome the opportunity to listen to your feedback and answer your questions.

I would like to take this opportunity to thank all our speakers and sponsors, as well as you for attending. I hope you have an enjoyable and fruitful time with us at MultaQa Qatar.

ELLEN BENNETT

EDITOR-IN-CHIEF, GLOBAL REINSURANCE



PROGRAMME AT A GLANCE

SUNDAY 13TH MARCH

- 19.15 **Welcome Drinks Reception** on the Shisha Terrace at the Sharq Village and Spa
Hosted by the QFCA in association with Global Reinsurance and sponsored by Reed Specialist Recruitment

MONDAY 14TH MARCH

- 08.00 **Registration, coffee and networking at the Business Bazaar** – Dress Code: Business attire
- 08.40 **Welcome**
William Sanders, Publisher, Global Reinsurance
- 08.45 **Chairman's Opening Remarks**
Dr. Kai-Uwe Schanz, Chairman & Principal Partner, Dr. Schanz, Alms & Company
- 08.50 **Economic and insurance industry fundamentals of the GCC**
His Excellency Yousef Hussain Kamal, Minister of Finance and Economy of the State of Qatar
- 09.10 **Key strategic opportunities and challenges in global (re)insurance**
Graham White, Deputy Chairman, Lloyd's of London
- 09.40 **Qatar's credentials as a financial services hub**
Abdulrahman Ahmed Al-Shaibi, Managing Director and Board Member of the QFCA
- 10.00 **How the IIS is responding to the growing importance of emerging insurance markets such as the GCC region**
Michael J. Morrissey, President and CEO, International Insurance Society
- 10.20 **Coffee and networking at the Business Bazaar**
- 10.50 **Dealing with the challenges of the global reinsurance marketplace**
Panel chairman: Dr. Kai-Uwe Schanz, Chairman & Principal Partner, Dr Schanz Alms & Company
Panellists: Hans Joachim Guenther, Chief Underwriting Officer Europe & Asia, Endurance
Juergen Gerhardt, CEO, Echo Re
Manfred W. Seitz, MD Berkshire Hathaway Group Reinsurance Division International
Salvatore Orlando, Head of Southern Europe, MENA, Africa & Latin America, Partner Re
- 11.50 **How do global trends impact on GCC insurance and reinsurance markets?**
Panel chairman: Charlie Cantlay, Chairman, Aon Benfield Re
Panellists: Andreas Pollmann, Client Management Executive – Divisional Unit MENA, Munich Re
Bruno Bertucci, General Manager & SEO, Generali Middle East Regional Office
Ian Sangster, Acting CEO, Q-Re
Gail Norstrom, Chief Risk Officer, Gulf Re
- 13.00 **Complimentary Lunch at the Business Bazaar** sponsored by Qatarlyst
- 14.15 **Qatar 'Case Study' Clinics**
Delegates may choose one 60 minute session
- Talent and Lifestyle Issues**
Hosts: Mark Greenwood, Regional Director – MENA Region, Chartered Insurance Institute (CII)
Susan Lansing, Corporate Development Director, Qatar Finance and Business Academy
- Takaful: Understanding Islamic insurance**
Host: Osama Abdeen, CEO Abu Dhabi National Takaful Co.
- Insurance regulation in the GCC**
Host: Michael Ryan, Deputy Chief Executive Officer, QFCRA
- 15.30 **Reinsurance Roundtable** (Closed session for invited guests)
- 15.30 **Excursions**
Dhow Cruise and Qatar Railway Project Visit
- 19.30 **Cocktail Reception and Gala Dinner**
Al Dana Island at the Sharq Village and Spa

PROGRAMME AT A GLANCE

TUESDAY 15TH MARCH

| | |
|-------|--|
| 08.50 | Chairman's Recap Dr. Kai-Uwe Schanz, Chairman and Principal Partner, Dr. Schanz, Alms & Company |
| 09.00 | Qatar 2022 and the dramatic growth of insurable assets in Qatar Ali Bin Abdulatif Al Misnad, Honorary Treasurer, Qatar Chamber of Commerce & Industry |
| 09.30 | Risk management responses to corporate needs Panel Chairman: Stephen May, CEO, Kane Panelists: James Portelli, Executive Vice President – Head of Strategy & Planning, Oman Insurance Rahat Latif, Enterprise Risk Management Lead – Corporate Planning, Qatar Gas Ronny Vellekoop, Senior Executive Officer and Office Manager, Marsh |
| 10.20 | Coffee and networking at the Business Bazaar |
| 10.50 | An economic outlook: The GCC in the global economy Dr Gerard Lyons, Chief Economist and Group Head of Global Research, Standard Chartered Bank |
| 11.20 | Regulatory prospects in the GCC and Qatar Michael Ryan, Deputy Chief Executive Officer, Qatar Financial Centre Regulatory Authority |
| 11.50 | The ingredients of a dynamic (re)insurance marketplace – how can we make it happen? Panel Chairman: Yassir Albaharna, Chief Executive Officer, Arig Panelists: Heather Goodhew, MD – Head of Asia and Middle East – Head of Property Facultative, Aspen Re James Sutherland, CEO and Board Member, Qatarlyst Mark Randall, Director, RFIB Middle East Peter Koerner, Chief Operating Officer, ACR ReTakaful Wayne Jones, Partner, Clyde & Co. |
| 13.00 | Chairman's summary and closing remarks |
| 13.10 | Complimentary Lunch at the Business Bazaar sponsored by Qatarlyst |
| 15.00 | Complimentary Doha excursions Souk Waqif Fanar Museum of Islamic Art |

Please visit the  stand at the Business Bazaar to book your place:

Qatar Case Study Clinic of your choice
Dhow Cruise [30 places available]
Qatar Railway Project site visit [limited to 20 places]
Multaq Qatar 2011 Golf Tournament [limited to 20 places]
Doha Tour – Souk Watif, Fanar and Museum of Islamic Art

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Jane Wicks, Jane Wicks Consultancy Limited
Dr Kai-Uwe Schanz, Chairman and Principal Partner, Dr. Schanz, Alms & Company

SOCIAL PROGRAMME

SUNDAY 13TH MARCH

Welcome Drinks Reception

| Time | Place | Dress Code |
|-------|---|--------------|
| 19.15 | Shisha Terrace at the Sharq Village and Spa | Smart/casual |

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MONDAY 14TH MARCH

Qatar Integrated Railway Project

| Time | Place | Dress Code |
|-------------|--------------------------------------|------------|
| 15.30–18.00 | Meet at the Global Reinsurance stand | Casual |

In an attempt to improve rail network in the capital Doha, a multi billion dollar project will be launched in the state of Qatar. Qatar government-owned real estate investment company, Qatari Diar, has signed a memorandum of understanding (MoU) with German-based Deutsche Bahn to kick-off a multi-billion dollar national railway project.

The MoU involves developing a conceptual design for integrating Qatar's various planned railways into a comprehensive and consolidated national railway system. The project will also include a passenger and freight railway linking Qatar and Bahrain.

This exclusive tour, which includes a presentation as well as a guided exhibition, will provide you with the opportunity to experience what's in store for Qatar in the future.



Dhow Cruise

| Time | Place | Dress Code |
|-------------|--------------------------------------|------------|
| 15.30–18.00 | Meet at the Global Reinsurance stand | Casual |

Transfer from the Sharq Hotel to the Traditional Dhow Harbour for a pleasant and relaxing cruise. A combination of culture and history, the Dhow cruise takes you aboard a wooden Qatari Boat on the tranquil waters of the Arabian Sea. Enjoy the afternoon as you sail along Doha's Corniche with light snacks and beverages served on board.

Dhows are hand made even today and were used to dive for Pearls in the Gulf and for fishing throughout history. A dhow cruise will provide you with a vantage point to view Doha's fast-changing skyline.



Cocktail Reception and Annual MultaQa Qatar Dinner

| Time | Place | Dress Code |
|-------|---|------------|
| 19.00 | Al Dana Island at the Sharq Village and Spa | Casual |

COMPLIMENTARY NETWORKING LUNCH

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SOCIAL PROGRAMME

TUESDAY 14TH MARCH

MultiQa Qatar 2011 Annual Golf Tournament

| Time | Place | Dress Code |
|-------------|--|---|
| 13.30–18.00 | Meet at the foyer of the Sharq Village and Spa | Collared shirt, tailored shorts or golf trousers and no sportswear or denim |

Nothing reflects the natural beauty and diverse landscape of Qatar more than Doha Golf Club. Designed by Peter Harradine and unveiled in 1997, the 7374-yard 18-hole Championship Course and floodlit 9-hole Academy Course provide a variety of challenges that will appeal to both the novice golfer and the seasoned professional. 8 strategically positioned lakes, 65 giant cacti, numerous imposing limestone rock formations and an abundance of lush and lengthy green fairways present a startling contrast to the desert that lies beyond.

Enjoy a social afternoon on the Championship Course, 9-Holes at The Doha Golf Club, home of The Qatar Masters, a regular feature on the PGA European Tour schedule since 1998.



Cultural Tour

| Time | Place | Dress Code |
|-------------|--|------------|
| 15.30–18.00 | Meet at the foyer of the Sharq Village and Spa | Casual |

A Hop on-Hop off loop service will take you to cultural attractions in Doha Qatar. The unguided loop service, departing each venue every 30minutes, will take you to the following attractions:

Souq Waqif

Located in the heart of Doha, Souq Waqif is an important souq in Qatar. Literally translated to “the standing market,” this shopping destination is renowned for selling traditional garments, spices, handicrafts, and souvenirs. It is also home to tens of restaurants serving cuisines from all over the world, as well as Shisha lounges. Although this market dates back at least a hundred years, it has been recently restored back to its original glory. It is now considered one of the top tourist destinations within Doha.

Museum of Islamic Art

The Museum of Islamic Art (MIA) provides a stunning environment showcasing its extensive store of treasures from across the Islamic world, with artistic gems dating from the 7th to the 19th centuries. Designed by I.M. Pei, who also designed the Louvre Museum, the MIA occupies 5,000 square meters of exhibition space, in addition to generous education, conservation and presentation areas.

FANAR

FANAR, Qatar Cultural Islamic Centre, is a charitable organization aiming to educate Non-Muslims to become more informed about Islam by diffusing Islamic culture through multiple styles and means. FANAR is a Qatari milestone known for its Islamic inspired architectural design. At FANAR, you will be exposed to Islamic culture, arts, heritage and a mosque Tour.



Relax in the Spa

It is highly advisable to book in advance to ensure an appointment for your desired time. Please make reservations directly with Six Senses Spa in person, by email: gso-sharq-spa@sixsenses.com or by telephone on +974 425 6999.



COMPLIMENTARY NETWORKING LUNCH

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As an attendee at this year's MultaQa Qatar, you can receive a 30% discount on the annual subscription to Global Reinsurance. Simply complete the form below and hand it to one of our representatives at the MultaQa Qatar registration desk. Alternatively, fax this form to +44 (0)20 7618 3400, or post to Global Reinsurance, 30 Cannon Street, London, EC4M 6YJ, United Kingdom

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10.50 VIEWS FROM INTERNATIONAL REINSURERS THE DYNAMICS OF THE GLOBAL REINSURANCE MARKETPLACE

Dealing with the challenges of the global reinsurance marketplace:

- Abundance of capacity
- Anaemic exposure growth and tighter reinsurance budgets in mature markets
- Pressure on margins
- Regulatory uncertainties (Solvency II)



DR. KAI-UWE SCHANZ (CHAIR)
Chairman and Principal Partner, Dr Schanz, Alms & Company



HANS JOACHIM GUENTHER
Chief Underwriting Officer Europe & Asia, Endurance

Mr. Guenther joined Endurance in February 2008 with over 19 years of experience in the reinsurance market. Prior to Endurance, Hans was most recently at Converium AG as their Chief Underwriting Officer for Europe, where he was responsible for underwriting and portfolio management as the head of the international division. While at Converium, he took on additional responsibility for their worldwide Credit and Surety business. Previously, Hans held a number of senior positions with Gerling including a leadership role for the domestic German reinsurance business, CEO of Gerling Global Re in Switzerland and as a member of the Executive Board of the parent company of the Gerling reinsurance group. Mr. Guenther holds Economics and Business Administration degrees from the University of Cologne.



JUERGEN E. GERHARDT
Chief Executive Officer, ECHO-Re

Juergen E. Gerhardt (born 1942) is Chief Executive Officer of ECHO-Re, a fully owned daughter company of DEVK Group, Mutual Insurer in Cologne, Germany. He has more than 40 years experience in the reinsurance industry. After his economic and commercial studies at the universities of Freiburg, Kiel and Munich he joined Aachen and Munich Insurance group in 1969. He became responsible for the foreign department and in 1979 Board Member of Aachen Re and responsible for all the Americas, South Africa, Australia and South-East Asia. In 1989 he joined Gothaer Re until 2000 as deputy chairman. Since 2001 he was consulting DEVK-Group's reinsurance activities and as from the foundation of ECHO-Re in 2008 CEO. He has held various Board Memberships in different Reinsurance Companies.

11.50 CEO PANEL DEBATE: HOW DO GLOBAL TRENDS IMPACT ON GCC INSURANCE AND REINSURANCE MARKETS?

The panel will examine the following topics:

- The sluggish and highly uncertain recovery of the global economy suggesting a limited scope for growth in insurance premium volumes
- Ultra-low interest rates
- Regulatory challenges and their direct and indirect implications for the GCC region

Will the GCC markets manage to 'decouple' from global developments, for example in reinsurance? Is this feasible, given the interconnectedness of the global economy and financial markets? From the CEOs' perspective, what are the key ingredients which will enable the development of a (re)insurance hub in the GCC region – and specifically what must Qatar do to achieve this aspiration? What lessons can be learned from the London, Bermudan and Zurich reinsurance markets?



CHARLIE CANTLAY (CHAIR)
Chairman, Aon Benfield Re

Charlie Cantlay started his career with Halford Shead Reinsurance Brokers in 1976, who were acquired by Alexander Howden Reinsurance Brokers shortly after. He was a member of the Marine and Energy Reinsurance team, becoming the CEO of the Division. Following the purchase of Alexander Howden by Alexander & Alexander, and then subsequently by Aon, he became Deputy Chairman of Aon Re UK, and Chairman in 1995. Following the merger of Aon with Benfield he assumed the role of Chairman of the Global Re Specialty Businesses. He also chairs the Production and Marketing Board for Aon Benfield UK.



ANDREAS POLLMANN
Client Management Executive – Divisional Unit MENA, Munich Re

Andreas Pollmann began his professional career in 1996 at Arthur Andersen GmbH in Düsseldorf as an External Auditor and Tax Consultant, having completed his studies at Düsseldorf University of Applied Sciences. Andreas stayed with Arthur Andersen for four years. He moved to Munich in 2000 to work as a Financial Analyst for a German subsidiary of a Japanese company (photographic industry). As of the beginning of 2002, his professional career became that of a reinsurer with his appointment as International Organisation Coordinator at Munich Re. Two years later, in 2004, he moved to Munich Re's subsidiary in Johannesburg, South Africa, as Operational Manager. He stayed there in various managerial capacities until his return to Munich in February 2008. Upon returning, and after having assumed the position of Client Manager in the Middle East/North Africa (MENA) business unit, Andreas was appointed as Client Management Executive with effect from 1 May 2009 for all MENA markets.



BRUNO BERTUCCI
General Manager & SEO, Generali Middle East Regional Office

Bruno Bertucci was appointed General Manager & SEO of the Generali Middle East Regional Office at the DIFC on 1st of September 2007. He joined Generali in 1986 working at the Trieste HO from October 1986 to May 1998 and at the London Branch from June 1998 to August 2007 holding various technical and managerial positions. He holds a Law Degree and a Master in Labour Law and Company Management from the 'University of Trieste', Italy.

Memberships: Legal & Claims SG of the International Union of Aviation Insurers (Chairman in 2005-2006) 1995-2007. Air Law Committee and the Commission on Transport of the ICC, in Paris (1992-to date). International Associate of the American Bar Association. Regular lecturer at the Master in Aviation Law at the University of Modena, Italy.

14.15 QATAR CASE STUDY CLINICS

Delegates to choose one 60 minute session

I. TALENT & LIFESTYLE ISSUES: RECRUITING, TRAINING AND RETAINING THE BEST AND LIVING IN QATAR



MARK GREENWOOD

Regional Director – MENA Region, Chartered Insurance Institute

Mark Greenwood joined the Chartered Insurance Institute in October 2005. From the office in Bahrain, Mark has direct responsibility for all the CII's operations throughout the Middle East and North Africa. He also has overall accountability for the Institutes' development throughout the Asia Pacific region. He has extensive international experience, having worked at senior management level throughout the UK, Continental Europe and the Middle East in the wealth management & private banking sector.



SUSAN LANSING

Corporate Development Director, Qatar Finance and Business Academy

Susan has more than 17 years of experience on four different continents, with all different nationalities in the areas of Business Development, Public Relations, and Executive Education in the Academic world as well as the Private Sector.

Before joining QFBA she worked as Director of Partner Development at INSEAD where her role was to engage INSEAD's Partners in a continued search for innovative, tailor-made programmes ensured by powerful designs, thought-leading content, world-class teachers and original pedagogical approaches. Susan was a former senior consultant at the HEC School of Management in Paris where she was responsible for management training solutions for international clients. In addition she managed HEC's two flagship programmes: TRIUM EMBA and Consulting and Coaching for Change.

Susan's professional experience has taken her from working with an NGO in Africa to running a graphic design studio in New York and Boston. She holds degrees from three universities and was a professor of Fine Arts at Boston University.

At QFBA Susan is responsible for generating new business for the corporate programmes as well as designing and crafting solutions for the top management of GCC companies. She strives to develop strong, long-term, and valuable relationships with the corporate world while leveraging faculty expertise.

A native of the United States with extensive intercultural experience, Susan is fluent in English and French and speaks two African dialects. She has lived and worked in Mombasa, Boston, New York, Kinshasa and Paris over the last 20 years.

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2. TAKAFUL: UNDERSTANDING ISLAMIC INSURANCE



OSAMA ABDEEN
CEO, Abu Dhabi National Takaful Company

Osama Abdeen is currently the Chief Executive Officer of Abu Dhabi National Takaful Company. He offers over 19 years experience of working in various positions that have given him invaluable experience in working across multiple jurisdictions, in different market profiles with different companies in Jordan, U.K. and the U.A.E., that have had various levels of complexity and challenges. Prior to joining ADNT, Osama was instrumental in establishing and leading AIG operations in the Middle East in his capacity as the Executive Vice President responsible for all CHARTIC (formerly known as AIG) operations in the region. More currently, Osama was the Senior Vice President at the front of developing Commercial Lines, Marine and Energy in AIG Middle East, Mediterranean and South Asia region. Osama has a degree in Law, and is an ACII from U.K.

3. INSURANCE REGULATION IN THE GCC: HOW LOCAL AND FOREIGN PLAYERS CAN COPE



MICHAEL RYAN
Deputy Chief Executive Officer, Qatar Financial Centre Regulatory Authority

Mr. Ryan began his career in 1989 as an attorney with Cadwalader, Wickersham & Taft in New York, specializing in banking, securities and corporate law and, in 1994, joined CS First Boston as legal counsel for its North American derivatives group. In 1996, he joined Merrill Lynch to take the role of General Counsel for Merrill Lynch International Bank Limited, the group's primary international bank and after one year with Merrill Lynch's EMEA equities group in London, he was appointed Managing Director and Chief Executive Officer of Merrill Lynch International Bank Limited, a position he held for eight years prior to joining the Regulatory Authority. Following the combination of Merrill Lynch and Bank of America in 2009, Mr. Ryan was also appointed Country Executive for the combined businesses in Ireland. Mr. Ryan also served on the Irish Prime Minister's advisory committee on financial services for seven years prior to taking up this post in Doha.

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RAHAT LATIF

Chairman, IRM Middle East Group

Enterprise Risk Management Lead – Corporate Planning, Qatar Gas

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For more information please visit our website – www.theirm.org



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MICHAEL J. MORRISSEY

President and CEO, International Insurance Society

The IIS is the largest multinational organization of its kind, with almost 1000 members representing global insurance leaders from over 90 countries. IIS facilitates cross-border exchange of ideas and initiates practical and original research that addresses the many critical issues facing the insurance industry worldwide through a research partnership with the Geneva Association and through annual seminars. IIS members share resources and knowledge on an individual basis and thereby contribute to the enhancement of the insurance industry as a whole. Invaluable relationships are forged, benefitting members and companies alike.



THE CHARTERED INSURANCE INSTITUTE

MARK GREENWOOD

Regional Director – MENA Region, Chartered Insurance Institute

As the premier professional body for the global financial services profession, the Chartered Insurance Institute (the CII) promotes higher standards of integrity, technical competence and business capability. With over 95,000 members in more than 150 countries, the CII is the world's largest professional body dedicated to the insurance market, embracing both the General and Life insurance sectors.

The IRM and the IIS will be holding regional meetings for invited members on the 14th of March at 18.30

09.30 PANEL DEBATE: RISK MANAGEMENT RESPONSES TO CORPORATE NEEDS

- Traditional risk management through insurance
- Non-traditional risk management through risk retention and captive insurance
- The establishment of a corporate risk culture



STEPHEN MAY (CHAIR)
CEO, Kane

Stephen has 30 years of experience in the international insurance and reinsurance markets focusing on the areas of Aviation, Space and Retrocession. During this time he has held a number of senior positions at Johnson & Higgins, Marsh and Benfield Group where he was Team Leader of Global Specialty Reinsurance.

In 2006, Stephen made the decision to pursue his keen interest in risk and insurance management and left the broking industry. He is now Chief Executive Officer of Kane Group, a management owned risk and insurance specialist with offices in London, Bahrain and the Dubai International Financial Centre (DIFC).

Stephen is a regular speaker at international conferences, presenting on risk management, captive insurance and emerging insurance markets including the Middle East.



JAMES PORTELLI
Executive Vice President – Head of Strategy & Planning, Oman Insurance

James is the Executive Vice President and Head of Strategy & Planning at Oman Insurance Co PSC, (the largest retail insurer in the GCC); previously also serving the company as Head of Risk and Audit and Business Development Head. A Chartered Insurance Practitioner by profession, Mr. Portelli is also a Fellow of the Chartered Insurance Institute and of the Institute of Risk Management. Active in insurance and risk management since 1990 and in training since 1987, James also acts as the regional (M.E.) IRM coordinator on a pro bona basis. The IRM Middle East Group consolidates the activities of IRM's regional groups in Bahrain, Qatar, Saudi Arabia and United Arab Emirates. As Malta International Training Centre's first CEO and, prior to that, as Senior Lecturer at the BIBF, Bahrain, (1998 to 2005) James spearheaded regional development in insurance training and consultancy in Eastern Europe, GCC/Middle East region and from Commonwealth states. He started his insurance career in general insurance underwriting and agency/broker management with Middlesea Insurance plc in 1990; also forming part of the company's Risk Management Implementation Committee and assisting in captive insurance development. In 2008 James was awarded a Morgan Owen Prize by the Chartered Insurance Institute.



RONNY VELLEKOOP
Senior Executive Officer and Office Manager, Marsh

Ronny Vellekoop is an experienced insurance practitioner by profession. He has been active in insurance since 1998. He joined Marsh Management Services (Dubai) Limited in 2008 as Head of Office & Senior Executive Officer. Ronny is responsible for the growth and development of Marsh's captive management practice in the Dubai International Financial Centre. Prior to his appointment with Marsh he was Captives Director with the Dubai International Financial Centre (DIFC) where he was responsible for the growth and development of the captive insurance sector in Dubai. During his career he developed an extensive knowledge of the captive insurance industry and is fully conversant with the requirements to write cross border insurance throughout the EU and other parts in the World.

11.50 THE INGREDIENTS OF A DYNAMIC (RE)INSURANCE MARKETPLACE — HOW CAN WE MAKE IT HAPPEN?

- Drivers for insurance growth in the GCC
- Criteria for choosing a location for doing insurance business in the Gulf
- Developing products and regional markets - challenges and opportunities
- Bringing buyers and sellers of insurance together - value added services



**YASSIR ALBAHARNA (CHAIR)
CEO, ARIG**

Yassir Albaharna graduated in 1984 with a Bachelor degree in Engineering (Mechanical) from McGill University in Montreal and then in 1986 obtained dual Masters in Engineering (Manufacturing) and an M.B.A. (High Honors) from Boston University. He subsequently joined the Arab Insurance Group (Arig) in 1987 and was elected as 'Fellow' and 'Chartered Insurer' of the Chartered Insurance Institute (CII) in 1993. Yassir has worked within the reinsurance division of Arig during his entire working career assuming various underwriting and managerial positions. Throughout, he has travelled extensively and represented Arig in numerous regional and international forums. Yassir is currently the CEO of Arig, Chairman of Arig Insurance Company Limited (UK), Chairman of Arima Insurance Software (Bahrain), Chairman of Gulf Warranties (Bahrain), Board member of Takaful Re (Dubai International Financial Center), Board Member of Hardy Arig Insurance Management (Bahrain) and Board Member of the Arab Jordanian Insurance Group (Amman).

He is also a member on the Boards of the International Insurance Society (New York), Federation of Afro-Asian Insurers & Reinsurers (Cairo), FAIR Oil & Energy Insurance Syndicate (Bahrain), Bahrain Insurance Association, the Specific Council for Vocational Training - Banking Sector and the Human Resources Development Fund - Banking & Financial Sector.



**HEATHER GOODHEW
MD – Head of Asia and Middle East – Head of Property Facultative, Aspen Re**

Heather Goodhew, Managing Director of Aspen Re, has regional responsibility for Aspen's reinsurance business in Asia Pacific, the Middle East and North Africa. In addition to this she is Head of International Property Facultative. Heather joined Aspen in 2005 and since joining she has established Aspen's operations in Singapore, Paris and Cologne. She is a member of Aspen's Reinsurance Executive Committee.

With 28 years' experience in the reinsurance industry, Heather has extensive experience of managing and underwriting international reinsurance business. She started her career as a broker with CT Bowring, before moving into underwriting in 1987. Prior to joining Aspen Re, Heather spent ten years at XL Re where she was responsible for the International Property Facultative business.



**JAMES SUTHERLAND
CEO and Board Member, Qatarlyst**

As well as being the CEO and Board Member of QIS since early 2009, James is also the General Manager of Qatarlyst. James has been involved in this exciting initiative since the beginning in his role as Director of Business Development Insurance and Reinsurance at the QFCA Authority; a role which he first took up in April 2008. He brings more than 30 years of insurance experience in a career spanning both London and Asia in his capacity as broker and underwriter and latterly with Lloyd's of London where he was responsible for international business development and the operations of the Lloyd's overseas network.



MARK RANDALL
Director, RFIB Middle East

Mark started with leading Lloyds, syndicate, C E Heath, in 1972. He joined Sedgwick Forbes in 1978 Expatriated to the Middle East 1979, Iran and Saudi Arabia latterly, as General Manager Sedgwick Riyadh. 1982 Transferred to Bermuda. Here Mark focused on captive management, formation and servicing. 1984 joined a 50/50 JV, Willis and the US oil major Texaco, to develop their captive broker, Heddington Brokers, as Director, placing all outward reinsurances of Texaco's captive Heddington Insurance in Bermuda. Mark was then appointed Director, Willis Bermuda in 1986, a position held jointly with HBL. He travelled extensively during this tenure.

Mark transferred in 2000 to London and was appointed CEO of Heddington Insurance UK Ltd and AGM Risk Management Texaco Ltd. In 2002 Mark joined United Insurance Brokers and returned to the ME as GM UIB Dubai. In 2007 he joined RFIB Group as Director RFIB Middle East located the DIFC, placing wholesale reinsurance both facultative and treaty.



PETER KOENER
Chief Operating Officer, ACR ReTakaful

Peter is Chief Operating Officer of ACR ReTakaful Group. He has over 25 years of experience in reinsurance and in the financial services industry. Most of this time he served reinsurance markets in Asia on behalf of a leading global reinsurer. He was General Manager in charge of Branches in Hong Kong (Greater China) and Taiwan, with overall responsibility for those markets. He then turned to factoring and credit insurance, worked as consultant in Germany and for a leading global insurance broker in Switzerland, before he helped to establish a new specialized factoring company for the German and Swiss market. Peter holds a Master of Law from Zurich University.



WAYNE JONES
Partner, Clyde & Co.

Wayne Jones is a partner of Clyde & Co LLP based in Clyde & Co's Dubai office. He heads up the firm's Middle East re/insurance practice, which provides a comprehensive service to the insurance market covering the entire Middle East region, with a specific focus on the Gulf Co-operation Council (GCC) states, assisted by lawyers in Clyde & Co's four offices in the region: Dubai, Abu Dhabi, Doha and Riyadh. Wayne has been in the UAE since 2001, and is a recognised specialist in the GCC region for insurance and reinsurance work. He has a broad regional practice advising local and foreign insurance interests on a wide range of contentious and non-contentious matters. In recent years Wayne has been increasingly involved in a wide range of regulatory work, including licensing by the UAE Insurance Authority, authorisations in the DIFC and QFC, together with distribution and compliance issues. He has also been heavily involved in advising several GCC governments on the implementation of compulsory health insurance arrangements. Wayne also continues to handle a range of significant claims in the market, and has undertaken several successful policy defences and subrogated recoveries for insurer clients.

Notes:

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Our technical underwriting approach forms the basis of all our capacity offers and the commitments that we make and we will make every effort to transfer this knowledge on to our clients.

We are currently focusing on business emanating from the six GCC states Bahrain, Oman, Kuwait, Qatar, Saudi Arabia and the UAE, serving local insurers and brokers as well as London and other international Markets' produced GCC business and its inherent worldwide exposures.

Gail P. Norstrom

Chief Risk Officer, Gulf Re

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Michael Gertsch

Chief Executive Officer, Gulf Re

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For further information, please visit: www.gulfre.com



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Kane is a leading provider of performance improvement, risk advisory and insurance management services. The Group offers a comprehensive range of innovative solutions, including: risk management; regulatory compliance; underwriting support; self-insurance structures, including captives, protected cell companies, mutual insurance companies and Takaful insurance solutions. The Company also provides expert advice on business transformation and process efficiency, facilitating growth by improving internal processes and enhancing customer service delivery.

From our locations in Bahrain, Dubai, Guernsey, London and Qatar the 30-strong Kane team of highly skilled and experienced professionals is able to serve our customers on a global and local basis. Comprised of market-leading practitioners, including highly respected former industry regulators, our business consultants are sourced from both local and international markets. The Group has established firm foundations for growth, particularly in the Middle East and the surrounding regions. Our aim is to build upon these foundations to enhance and expand both our range of service offerings and our global reach.

Kane is also committed to playing a positive role in the communities that we are located in. By working through our own regional strategy groups, and together with regulators and the local markets, our goal is to help them gain maximum benefit from the international markets in which we operate.

Kane is regulated by the Financial Service Authority in the UK, the Central Bank of Bahrain in Bahrain, the Dubai Financial Services Authority in Dubai and the Qatar Financial Centre Regulatory Authority in Qatar.

Stephen May

CEO, Kane

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Shaun Brook

Managing Director, Middle East, Kane

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Ultimate Risk Solutions is a USA-based software company that is a leading provider of state-of-the-art Dynamic Financial Analysis software (DFA software) for insurance and reinsurance industries. We also offer other risk modeling software products, such as URS Translator™ for Excel, and various modeling solutions to insurance and financial industries.

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| 4 | Jonathan Wilton | CEO | ACR ReTakaful |
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| 8 | Rana Hleiss | Journalist | Al Morakeb Al Inmai Magazine |
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| 10 | Gopinath Vadakke Anavangot | Reinsurance Manager | Alkhaleej Takaful Insurance and Reinsurance |
| 11 | Fawaz Al Nimer | Executive Manager Finance & Administration | Alkhaleej Takaful Insurance and Reinsurance |
| 12 | Jamal Khalifa | Executive Manager – Claims & Risk Assessment | Alkhaleej Takaful Insurance and Reinsurance |
| 13 | Mohd Almohsin | Executive Coordinator | Alkhaleej Takaful Insurance and Reinsurance |
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| 15 | Abdulrahman Issa | HR and Business Development Manager | Al-Koot Insurance and Reinsurance Co. |
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| 38 | Abdallah Balbeisi | Underwriting & Business Development Manager, MENA | Aspen Re |
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| 110 | Dr Joanne Stone Morrissey | | Independent |
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| 113 | Salem Alhashmi | | Insurance Authority – UAE |
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| 115 | Ksenia Semiokhina | Deputy General Director | Insurance Company Aldagi BCI |
| 116 | Kevin Hartnett | Business Development Director, Head of Underwriting | Insurance Corporation of Afghanistan |
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| 118 | Tajuddin Hassan | Managing Director | International Insurance Consultancy |
| 119 | Michael J. Morrissey | President and CEO | International Insurance Society |
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| 131 | Charbel Safi | Asst Manager – Marketing | Libano-Suisse Sal Insurance Co |
| 132 | Nazimudeen Kannathupadi K | Technical Manager | Libano-Suisse Sal Insurance Co |
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| 143 | Ronny Vellekoop | Senior Executive Officer and Office Manager | Marsh |
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| 154 | Andreas Pollmann | Client Management Executive – Divisional Unit, MENA | Munich Re |
| 155 | Rudi Straass | Client Manager Qatar | Munich Re |
| 156 | Max Carter | Director | New Dawn Risk |
| 157 | Paul Halfyear | Authorised Consultant | Nexus Financial Services WLL |
| 158 | Ivana Chalmers | Risk Assessment Specialist | Northwestern University in Qatar |
| 159 | Gaël Le Paih | Director, Head of Southern Europe and Mena | OdysseyRe |
| 160 | Yannick Allié | Middle East and North Africa Area Manager | OdysseyRe |
| 161 | James N. Portelli | Executive Vice President – Head of Stratgey and Planning | Oman Insurance |
| 162 | Maher Mohd. Ameen | General Manager – Investment/Treasury & Board Secretary | Oman Insurance |
| 163 | Ravi Shankar | CEO | Oman Insurance |
| 164 | Yanal Naqawa | Area Manager | Oman Insurance |
| 165 | Krishnan Venkiteswaran | Senior Manager | Orient |
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| 189 | Ahmed Al-Hitmi | | Qatar Financial Centre Authority (QFCA) |
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| 198 | John Pyne | Associate Director, Insurance Supervision | Qatar Financial Centre Regulatory Authority |
| 199 | Louise Neave | | Qatar Financial Centre Regulatory Authority |
| 200 | Mohammad Jaffar Iqbal | Senior Manager, Insurance Supervision | Qatar Financial Centre Regulatory Authority |
| 201 | Prue Morris | Director, Policy Division | Qatar Financial Centre Regulatory Authority |
| 202 | Razaak Busari | Associate Director, Insurance Supervision | Qatar Financial Centre Regulatory Authority |
| 203 | Reem Shaheen | | Qatar Financial Centre Regulatory Authority |
| 204 | Vanessa Wood | Associate Director | Qatar Financial Centre Regulatory Authority |
| 205 | Babita Alan | Associate | Qatar Financial Centre Regulatory Authority |
| 206 | Glen McKay | Associate Director | Qatar Financial Centre Regulatory Authority |
| 207 | Philip Thorpe | Chairman and CEO | Qatar Financial Centre Regulatory Authority |
| 208 | Michael Ryan | Deputy Chief Executive Officer | Qatar Financial Centre Regulatory Authority |
| 209 | Alexander Larsen | | Qatar Foundation |
| 210 | Scott B. Saunders | Risk & Compliance Manager | Qatar Foundation |
| 211 | Rahat Latif | Enterprise Risk Management Lead – Corporate Planning | Qatar Gas |
| 212 | Mohammed Aziz | Risk Management Officer | Qatar General Insurance & Reinsurance Co. |
| 213 | Jamal Abu Nahel | | Qatar General Insurance & Reinsurance Co. |
| 214 | Sami Sharif | Chief Strategy Officer | Qatar General Insurance & Reinsurance Co. |
| 215 | Adnan Al Shorman | Manager | Qatar General Insurance & Reinsurance Co. |
| 216 | Russell Tong | | Qatar Insurance Company |
| 217 | Ewen J. McRobbie | Advisor to the Group President & CEO | Qatar Insurance Group |
| 218 | Sunil Talwar | Chief Finance Officer and Deputy CEO | Qatar Insurance Group |
| 219 | Mohamed Rizly Mohamed Gunny | Vice President – Group Reinsurance | Qatar Insurance Group |
| 220 | Sabine Saad | Executive Assistant to Chief Executive Officer – DCEO | Qatar Insurance Services LLC – Qatarlyst |
| 221 | Khalid Al-Mughesib | Deputy CEO | Qatar Insurance Services LLC – Qatarlyst |
| 222 | David Dhanoo | Group Chief Legal Officer and Board Secretary | Qatar Insurance Services LLC – Qatarlyst |
| 223 | Kelly Fegan | Director Clients Services – UK & Global Markets | Qatar Insurance Services LLC - Qatarlyst |
| 224 | Neil Travell | Head of Client Services – MENA | Qatar Insurance Services LLC - Qatarlyst |
| 225 | Roy Gilmour | | Qatar Insurance Services LLC - Qatarlyst |
| 226 | Shery Rebutillo | Client Services Executive | Qatar Insurance Services LLC - Qatarlyst |
| 227 | Fahad Al-Attiya | Chairman | Qatar National Food Security Programme |
| 228 | James Sutherland | CEO and Board Member | Qatarlyst |
| 229 | Khalil Eid | General Manager & Senior Executive Officer | QBE Insurance Europe Limited (Dubai Branch) |
| 230 | C M Unnikrishnan | Senior Vice President | QIC International LLC |
| 231 | Conrad V. Busuttil | | QIC International LLC |
| 232 | Easo Alexander | Chief Operating Officer | QIC International LLC |
| 233 | Ewen McRobbie | Advisor to Group President & CEO | QIC International LLC |
| 234 | Gaspar Barreto | VP – Int'l Underwriting Property & Engineering | Q-Re LLC |
| 235 | Kishore Chandra Bowrothu | MI Modelling Team Leader | Q-Re LLC |
| 236 | Kongkan Chitratanachinda | Underwriting Officer | Q-Re LLC |
| 237 | Poorna Chandra Mucheli | VP – Int'l Underwriting Energy | Q-Re LLC |
| 238 | Priyanga de Silva | AVP – Claims | Q-Re LLC |
| 239 | Tunde Olowofila | VP – Int'l Underwriting Treaty | Q-Re LLC |
| 240 | Michael Peter | Area Manager | R+V Versicherung AG |
| 241 | Antony Hines | Executive Consultant, MENA, Insurance | Reed Specialist Recruitment |

DELEGATE LIST

| NO | NAME | JOB TITLE | COMPANY |
|-----|---|--|---|
| 242 | Steve Williams | Regional Manager, MENA | Reed Specialist Recruitment |
| 243 | Stuart Smith | Business Manager, MENA | Reed Specialist Recruitment |
| 244 | Zahir Miah | Insurance Specialist, MENA | Reed Specialist Recruitment |
| 245 | Mark Randall | Director RFIB Middle East | RFIB Middle East |
| 246 | Amgad Wanis | Director | Sarnia Marine Insurance Brokerage Co. Ltd. |
| 247 | AbdALLAH Khalid Saleem | Enterprise Risk Management (ERM) Program Leader/Manager | Saudi Arabian Mining Company |
| 248 | Mohammed Al-Otaibi | Risk Management Team Leader | Saudi Telecom Company |
| 249 | Farid Chedid | Executive Member of the Board | SEIB Insurance & Reinsurance Company LLC |
| 250 | El Kada Naji | Marketing & Distribution Manager | SEIB Insurance & Reinsurance Company LLC |
| 251 | George Antony | Chief Underwriting Officer | SEIB Insurance & Reinsurance Company LLC |
| 252 | Elie Haddad | Senior Underwriting Manager | SEIB Insurance & Reinsurance Company LLC |
| 253 | Albert Madendjian | Chief Executive Officer | SEIB Insurance & Reinsurance Company LLC |
| 254 | Michael Graham | Sales & Marketing Director | Sequel Business Solutions Ltd |
| 255 | Mohamed Rouhli | MENA Market Director | Société Centrale de Réassurance [Maroc] |
| 256 | Neil Gosrani | Associate | Standard & Poor's |
| 257 | Dr Gerard Lyons | Chief Economist and Group Head of Global Research | Standard Chartered Bank |
| 258 | Husein Reka | Manager, Health Insurance | Supreme Council of Health |
| 259 | Cint Kortmann | Chief Executive Officer EurAsia | Talent&Pro EurAsia |
| 260 | Murali Varadachari | Head of Technical | T'azur Company b.s.c. (c) |
| 261 | Abdullah Al-Subaiei | General Manager – Qatar | T'azur Company b.s.c. (c) |
| 262 | Carlos Santos | President | Tech Reinsurance Group, Inc. / Hemispheric |
| 263 | Shakil S. Hussain | AGM Head of Risk Infrastructure | The Commercial Bank of Qatar (Q.S.C.) |
| 264 | James Taylor | Director | The Lyle Group |
| 265 | William Coles | Managing Director | The Lyle Group |
| 266 | Elias H. Chamoun | CEO | The TIMMINT Group S.A.L., Holding" |
| 267 | Ajmal Bhatti | President & CEO | Tokio Marine Middle East Limited |
| 268 | Mohamed Salman | Deputy Regional Manager | Trust Re |
| 269 | Osama Rifat | Deputy Regional Manager | Trust Re |
| 270 | Romel Tabaja | Regional Manager | Trust Re |
| 271 | Samuel Raj Andiappan | Underwriter | Underwriting Risk Service (Middle East) Ltd. |
| 272 | Benjamin King | Non Marine and Energy Broker | United Insurance Company |
| 273 | Manfred Straube | University Professor, Vice President IIS | University of Vienna, School of Law (Juridicum) |
| 274 | Patrick Grealy | Managing Director | URS |
| 275 | Samuel Brumberg | Managing Director | URS |
| 276 | Said Taani | CEO / President | Victoria Insurance Brokers |
| 277 | Patrick Fernandes | Managing Director | Watkins Syndicate Middle East Limited |
| 278 | Mohan CV Chembakamadam Velappan Nair | Chief Technical Officer | Weqaya Takaful Insurance & Reinsurance Company |
| 279 | Atish Suri | Divisional Director | Willis Re |
| 280 | Kiran Rahman | Divisional Director | Willis Re |
| 281 | Tanvir Mukhtar | Vice President | Wilmington Trust |
| 282 | Kishan Agrawal | Managing Director | Worldwide Insurance Brokers Limited |
| 283 | Christian Müller | Senior Underwriter | XL Insurance |
| 284 | Kerstin Chalhoub | General Manager | Zaris S.A.L. |
| 285 | Mario Nahas | Director | Zaris S.A.L. |
| 286 | Mahrhan Mohamed | Country Manager | Zurich Insurance |
| 287 | Saad Mered | CEO of the General Insurance Business in the Middle East & Africa | Zurich Middle East |

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Qatarlyst was established by the Qatar Financial Centre Authority in order to contribute to Qatar's stated desire to become the region's leading insurance and reinsurance centre. Qatarlyst is an internet or 'cloud' based service, accessible through most web browsers, that provides brokers, insurers and reinsurers with the next generation way to support the negotiation and completion of insurance and reinsurance transactions. Qatarlyst currently covers the placement process and will shortly cover the additional functionalities of Claims and Accounting. It has been operational since October 2009 and already has over 50 broker, insurer and reinsurer customers in the Gulf. Qatarlyst has recently announced the exciting acquisition of RI3K, the paperless trading service which allows all types and classes of large commercial insurance and facultative and treaty reinsurance to be transacted over the Internet. RI3K currently has 308 user companies made up of 17 cedants, 21 brokers and 270 carriers in London and other global markets.

What are the benefits of Qatarlyst?

- Captures structured data at each stage in the transaction life cycle providing a 'single truth' avoiding information, audit and control issues
- Provides document control and audit trail leading to contract certainty
- Ensures consistent work flow and workspace management
- Enables upload of structured data directly into users own systems

Greater security and reduced E&O risk

- Data is encrypted
- Single set of documentation used by all parties with full audit control
- More secure than e-mail

Greater control and MI

- Provides real time management information
- 'Permissions' and other features ensure consistent internal controls can be securely implemented by users' own administrators

Improved standards and standardization

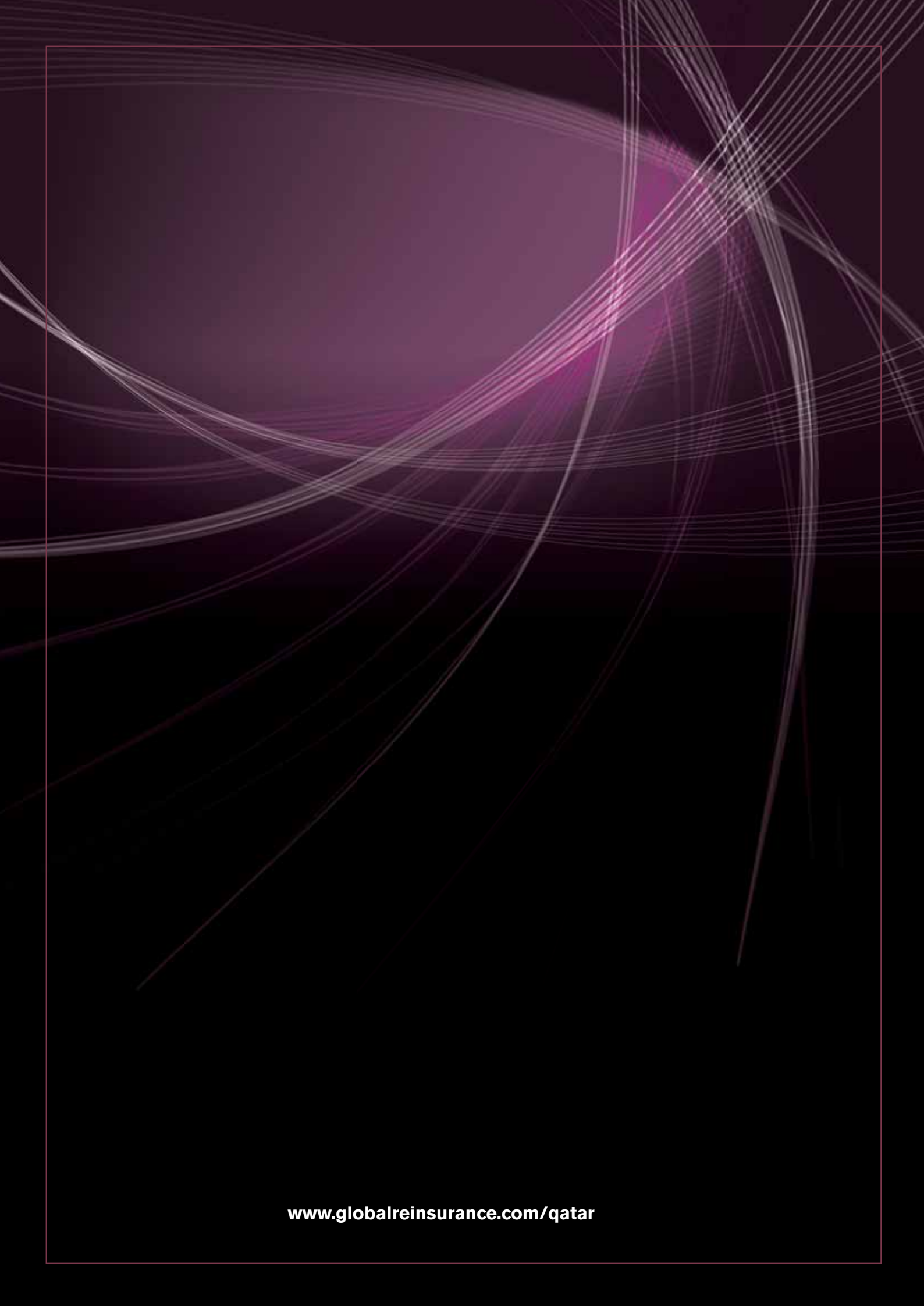
- Uses ACORD data standards
- Encourages structure to workflow"



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