



**Theme 01**

**Regulators Perspective: Charting New Structures to Ensure a Stable and Thriving Regional Insurance Market**

This session will address the economic changes in Africa and how regulatory priorities in Africa's Insurance Industry are being aligned to these changes. Speakers will include regulators, industry experts and policymakers

Key Discussion Points

- Developing a regulatory infrastructure that will ensure stable and thriving insurance industry in Africa
- Provincial issues - market conduct, rate regulation, credit scoring, etc
- Redefining Insurance in society
- Towards regulatory harmony

**Theme 02**

**Global Insurance Industry Trends and their Impact on Africa Markets**

Key Discussion Points

- Indicative trends in the international insurance industry and their relevance for Africa Partnership Opportunities
- Opportunities in specialized markets for foreign insurers- oil & gas, marine and other major projects

**Theme 03**

**Identifying New Trends in the regional Insurance Industry and Opportunities in the Africa Insurance Markets**

Growth in Insurance demand in Africa is underpinned by three positive factors of:

- a growing economy;
- under-insurance; and
- growing risk awareness and sophistication

New products requiring new structures and skills will be launched to match the regional growth. Strategic focus must be balanced to include greater emphasis on both technical and operation profitability.

Key Discussion Points

- Assessing the outlook for growth potential in key insurance business lines
- What will the winning strategies look like? Will we see more consolidation/partnership regionally & globally?
- How should insurance companies restructure to capture the growth - Will Capital spending and investing be on technology, strategic acquisitions; marketing/customer programs or on resources etc
- What products will drive the insurance sector- are the regional Insurers ready? Actuarial and underwriting trends
- Will robust risk management and operational efficiency top strategic agenda?
- Positioning to Thrive in the retail segment - Overcoming increasingly saturated and commoditized core markets



**Theme 04**

**Micro Insurance – Capturing the growth**

Key Discussion Points

- Revisiting the issues of Micro Insurance-Taking the insurance to the grassroots
- Matching product development to regional demographic and market trends
- Challenges and Opportunities of Micro Insurance in Africa
- Micro Insurance Policy Development and Consumer Education, Products, regulation
- Consumer Protection and the roles of Product Suppliers, Intermediaries & Clients

**Theme 05**

**Towards a More Robust Risk Management Framework for Regional Insurance Players**

Key Discussion Points

- Fighting Personal Lines Fraud – exploring and explore action that companies and government can take to fight service supplier fraud and the abuse of contracts of insurance
- How actuaries are assisting in assessing risks associated with certain classes of business
  - Life
  - Motor and General Lines
  - Health
- Moving away from traditional formulae approach to cash flow approaches in valuation process
- Assessing actuarial and underwriting trends: Implications for the development of the regional insurance market
- The ratings trends on key insurance segments

**Theme 06**

**Bancassurance - Overcoming the obstacles and challenges**

Key Discussion Points

- Dealing with multiple platforms and data. Overcoming the obstacles
- Pricing challenges- strategies that work in developing markets
- The regulatory obstacle in creating holistic products.
- Assessing the developments in Banc assurance

**Theme 07**

**Export & trade Credit Insurance**

As the economy thrives, trade within and outside Africa will increase. This session will aim to point to the opportunities and challenges in this sector.

Key Discussion Points

- An overview of trade risks across Africa-(which countries to watch) and opportunities
- Communicating the value of risk investment to growth focused mid-sized firms
- How do we tailor political risk products to a diverse regional market?
- What offshore investment options can be facilitated through foreign partnerships?



**To Participate**

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**Theme 08**

**Developing an integrated wining technology strategy**

Insurers and their partners are saddled with systems that maybe inexpensive to run but are highly rigid and inflexible. Companies can benefit from new technologies that will provide flexibility, interoperability and sophisticated analytical/modelling capabilities required to effectively compete in today's market. This session will address the technological opportunities that exist for the insurers from product development, marketing, distribution etc.

Key Discussion Points

- What are the emerging opportunities and challenges for the industry players?- New or existing technology
- Developing the infrastructure to support the business process
- Right technology applications and communications infrastructure

**Theme 09**

**Reinsurance Roundtable Debate: Winning Strategies that will Strengthen the Regional Reinsurance Market Landscape**

The reinsurance panel is always a highly anticipated session. This year's panel is no different. Sustained growth in the primary insurance markets will support reinsurance growth in Africa driven by increasing demand for reinsurance to mitigate large and complex risks such as natural catastrophe risks, and the increasing need by insurers to seek capital relief from tightening solvency requirements using reinsurance as a risk transfer mechanism. This panel of leaders from key markets will share their insights into what cedants and reinsurers can expect in the upcoming renewals and beyond.

Key Discussion Points

- Reinsurance demand - Will we see greater retention among Africa's insurers?
- What further developments and new structures can the reinsurance market expect? Trends and expectations
- Aligning the interests of reinsurers in African market
- Addressing capacity and competitive pressures: Which markets and sectors need international capacity?
- Pricing: Towards risk adequate pricing levels
- Catastrophe bonds, insurance linked securities and reinsurance demand
- How insurance and reinsurance companies can work together to strengthen the African Re Insurance industry
- How important is credit quality in gaining market share?

**Theme 10**

**Developing an integrated wining technology strategy**

Serving at the intersection of investors, companies and the broader capital markets, investment analyst play a vital role in analyzing, understanding and directing investments into the insurance sector. Join us for a session with top rated analyst who will discuss the key figures, factors and trends that make insurance company a desirable investment. The session promises to provide insights and healthy debate on the view of the Africa insurance industry and highlight the most prospective areas for investment in the insurance sector in near future

Key Discussion Points

- Rethinking the investment strategies
- What advice are investment managers giving their insurance clients?
- Legal tools to mitigate risks associated with African Insurance investments

**Theme 11**

**Leveraging on Economic Capital**

Key Discussion Points

- Economic Capital provides a measure of the amount of capital needed to ensure the solvency of an insurer. The outstanding expert panel will explore best practices approaches to implementing Economic Capital within the P & C insurance companies and discuss the advantages of in-depth examinations insurances capital requirements

**Theme 12**

**Takaful & ReTakaful: Strategies for Unleashing Growth Potential in the Regional Takaful & Retakaful Industry**

Key Discussion Points

- Pinpointing international trends in the Takaful industry and implications for regional players
- Poised for growth: How can the regional Takaful industry achieve critical mass?

**Theme 13**

**Country Outlook Roundtable: Assessing the New Growth Potential and the Latest Initiatives for the Development of Insurance in Key Countries across Africa**

Key Discussion Points

- Which countries in Africa are best positioned to experience high growth in insurance?
- What initiatives are being driven in key countries in order to support the development of the insurance industry?

## AIRC 2013 Focus

AIRC 2013 will be a key platform that will aid industry players to innovate the next generation of insurance solutions that will meet the increasingly complex needs of corporate consumers, issuers and investors; and create the conditions that will enable a more regionally harmonized footprint for their institution - that, if achieved, will propel the industry to the next level of success.



### To Participate

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