

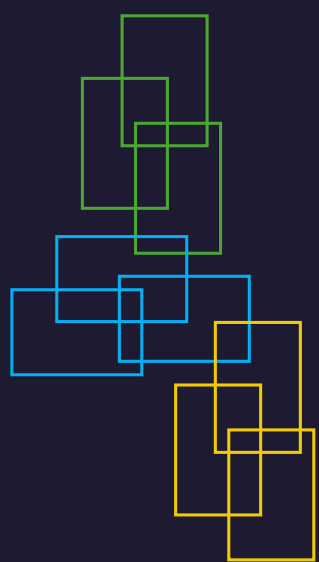
DWIC PROGRAMME 2024



# DUBAI WORLD INSURANCE CONGRESS 2024

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ATLANTIS, THE PALM  
29 & 30 APRIL



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# Welcome

Welcome to the iconic Atlantis The Palm – the stunning new venue for this year's Dubai World Insurance Congress (DWIC).

This dedicated and spacious venue enables us to provide more meeting space than ever before, accommodate more delegates, and make use of its stunning private terrace for our official drinks reception.

It also allows us to expand our conference programme, which for the first time includes a Dragons Den session hosted by Lloyd's Lab. We're delighted that Vicky Carter and Andrew Horton will be delivering our keynote speeches - a big thank you to them and to all this year's speakers.

I'd also like to thank our long-running co-host, the Dubai International Financial Centre Authority, and all sponsors and delegates who together have made this year's event the biggest yet. A record-breaking 1,300 delegates from more than 70 countries are in attendance.

As well as a new venue, we are delighted to introduce a new Conference Chair, editor of Global Reinsurance (GR), David Benyon. David is a highly respected journalist who has written extensively about the global re/insurance market for most of this career. Joining David to facilitate some of the conference sessions is Sara Benwell, editor of GR's sister publication, StrategicRISK. They will be publishing content from the event on [www.globalreinsurance.com](http://www.globalreinsurance.com) and on social media. If you would also like to post about DWIC on social media, please use **#DWIC24**.

This year's delegate badges, branding, and Lloyd's coffee cups are all biodegradable as we play our part in helping to build a sustainable and eco-friendly future. We are also striving to be paperless and, with that in mind, please use our mobile app. It includes the official event programme, conference agenda, floorplan, your meetings schedule, and allows you to message other delegates. If you haven't yet downloaded it, you can do so by scanning the QR code that's on display at the InfoPoint desks.

The InfoPoint desk is also home to the GR team who are on hand to help with any enquiries. My final thank you is to them, and particularly to Debbie Kidman who, as many of you will know, is the absolute driving force behind DWIC's continued success.

Have a fantastic couple of days.

**Dan King**  
Publishing Director  
Global Reinsurance

## The team

**GROUP PUBLISHING DIRECTOR:**  
**PHIL DAVISON**

**PUBLISHER, GLOBAL REINSURANCE:**  
**DAN KING**

**HEAD OF INTERNATIONAL EVENTS:**  
**DEBBIE KIDMAN**

**CONFERENCE CHAIR:**  
**DAVID BENYON**

**SESSION MODERATOR:**  
**SARA BENWELL**

**INFOPOINT TEAM @ DWIC:**  
**MANDY O'CONNOR AND RIZA JONES**

**TECHNICAL TEAM @ DWIC:**  
**GAVIN SAUNDERS**

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**GR**

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## Welcome

DIFC is delighted to co-host the Dubai World Insurance Congress (DWIC). Since 2017, we have partnered with Global Reinsurance to grow DWIC into one of the pre-eminent events for the industry. This year's Congress is the largest yet and important to DIFC because the Centre is celebrating its 20th anniversary.

In the last two decades, Dubai has transformed itself into a global financial hub, which has included becoming the driving force behind the Middle East, Africa and South Asia's insurance and reinsurance industry. During this period, the risk environment has also evolved, giving rise to huge opportunities within the re/insurance industry. This has strengthened the need for a forum like DWIC to address key issues and prospects for the sector, while giving participants unparalleled networking, business and thought leadership opportunities, all under one roof.

As the region's leading insurance and reinsurance hub, DIFC provides a world-class ecosystem for over 100 registered, globally established insurers, reinsurers, captives, and insurance-related entities such as MGAs and InsurTech firms. It also extends opportunities for continuous engagement, transparent communications, access to timely data, as well as scope to nurture talent and professional development.

During 2023, gross written premiums in DIFC increased by 28 per cent to USD 2.63bn, and significant underwriting opportunities are forecast for the entire re/insurance sector.

The key themes at this year's Congress include attracting capital, building capacity, embracing innovation, nurturing artificial intelligence, navigating volatile risks and developing talent. With over 1,300 global and regional insurance leaders, reinsurance professionals, MGAs and InsurTech pioneers from 72 countries gathering at DWIC, DIFC is excited to accelerate action around these areas which will reshape the industry's future.

**Arif Amiri**  
**Chief Executive Officer**  
**DIFC Authority**





# Welcome from the Conference Chair

**David Benyon, Editor. Global Reinsurance**

On behalf of Global Reinsurance, welcome to the Dubai World Insurance Congress 2024, held in association with our partners at the Dubai International Financial Centre Authority. I am deeply honored to play even a small part in this special 20th anniversary year for the DIFC, and I am excited to welcome you all in person to DWIC at Atlantis, The Palm, Dubai.

DWIC holds a unique place for the global (re)insurance industry. From the beating heart of Dubai, the region's unrivalled (re)insurance hub, it is truly a one-of-a-kind event, bringing together the insurance and reinsurance community for the Middle East, Africa and South Asia (MEASA) region, in a vibrant exchange of risk transfer ideas, innovation, networking and thought leadership.

It's already clear that this year's event will be the biggest DWIC yet. It will break records, bringing together a stellar cast of speakers, representing leadership and innovation from the (re)insurance community and addressing the biggest DWIC audience yet.

DWIC's role is more essential than ever. Dubai, as a global city and hub for this industry, is expanding exponentially. Our partners at the DIFC are at the heart of this thriving community, creating a uniquely fertile environment for business, talent, technology and innovation to grow and prosper.

The world is in a new era of risk, uncertainty, transition and opportunity. This city, this region, and this sector, must each and all play a vital role in creating and sustaining social and economic progress. Whatever the mood music elsewhere around the globe, it is obvious from my recent conversations and interviews with MGAs, brokers and underwriters active in Dubai and across the Middle East, that this region is booming.

Middle East markets hold so much untapped growth potential, yet the region remains under-insured, even as it embarks on ambitious new construction and infrastructure projects that will transform economies and provide enormous opportunities for the re/insurance business to underwrite development.

I expect to hear a lot more about all this during DWIC, and I hope that conversations held will help to shape these opportunities. I look forward to welcoming you all in person, and to talking to as many of you as I can during DWIC 2024!

## OUR FOCUS FOR 2024

The Dubai International Financial Centre Authority is celebrating its 20th anniversary with record high attendance at DWIC in 2024. Those 20 years represent a period during which Dubai's success on the global stage has transformed the Emirate almost beyond recognition. The risk transfer environment has also changed dramatically within the same time span. In 2024, the re/insurance sector is entering a new era and is presented with one of the most beguiling markets in generations, faced by a web of interconnected challenges and huge opportunities.

## ATTRACTING CAPITAL

Reinsurance premium is at new highs after the market reset of 1/1 2023, followed by a profitable year, and a firm 1/1 2024 renewal. New capital continues to flow into the reinsurance industry, across traditional reinsurers as well as the rebounding ILS third party capital market. The DIFC is already seeing an influx of traditional re/insurance capital and broker business, from markets across not just the Middle East, but European markets, emerging African economies, Latin America and Asia Pacific. Traditional reinsurance capital and capital markets, brought together into a regional hub such as the DIFC, can find strong underwriting revenues and profitability in this sector. The re/insurance sector is looking for further capital to get behind the sector, enjoying the bounties of the new market cycle, with enhanced premium opportunities to deploy capital to great effect. However, the market continues to face uncertainties and outside investors continue to have many options available. Underwriters should continue to showcase quality and discipline to differentiate themselves from the pack, while market-leading hubs such as DIFC continue to demonstrate a state-of-the-art regulatory and operating environment.

### CAPACITY, CAPACITY, CAPACITY

The reinsurance market cycle has turned and premium volumes have climbed to new levels. Reinsurers want to take advantage of pricing opportunities to grow profitably, looking where to deploy capacity into classes, perils and territories that exhibit strong demand as well as sufficient rate for risks being underwritten. Brokers are bringing new volumes of business to place into the DIFC, and have reported fresh capacity availability globally at the 1/1 reinsurance renewal. However, brokers can still struggle to find sufficient capacity for many of the risks they seek to place. A big question is whether underwriters can rise to this challenge and deploy sufficient capacity, while also exhibiting discipline and looking to maintain their recent gains in rate adequacy and profitability.

### EMBRACING INNOVATION

Technology has combined with the MGA model to create a revolutionary startup model for the re/insurance industry, significantly reducing the barriers of previous generations of market entrants. Technology-led MGAs are setting up in record numbers, pioneering growth in specialty business, excess and surplus lines, and for emerging and intangible risks. These innovators need the right regulatory environment to incubate and grow, and the DIFC has demonstrated it has the characteristics the market needs, seeing unparalleled MGA growth. Many of the risks being placed by these MGAs are being fed by rich data and analytics, combined with technology rollout, contributing to the digital transformation now in full swing across the commercial insurance and reinsurance sector globally.

### NURTURING ARTIFICIAL INTELLIGENCE

The re/insurance market is in the throes of digital transformation. AI promises to change not just the insurance industry, but business and society in myriad ways. Simultaneously a source of incalculable risk and opportunity, a revolutionary driver of operating efficiency and data-driven decision making, and a threat to replace humans with machines – AI is everywhere. What's clear is that the industry should nurture emerging technological trends in order to take advantage of their opportunities, rather than ignore them and become subject to them, potentially at our peril.



### NAVIGATING VOLATILE RISKS

Insurance markets thrive on risk as opportunity, but the degree of uncertainty and volatility around the globe also provides a challenging risk environment for re/insurance companies to navigate. Sections of the world have entered a challenging new era of insecurity and instability, presenting heightened insurance risks to the market, and fresh demand for protection for multinationals and their assets, employees and high net worth individuals, using products such as cyber insurance, PV and CPRI. Regional hubs such as Dubai can provide a combination of local expertise and a mature regulatory environment as a base to broker and underwrite products for niche specialty risks, from PV and CPRI.

### TALENT: THE NEW NORMAL

Competition for talent has never been quiet in the re/insurance world but demand for re/insurance skills is at an all-time high and ever-changing. The experience and expertise needed for tomorrow are shifting unlike anything ever seen previously due to the transformative role of technology amid the industry's digital transformation. This has created a new normal for talent. Any conversation about where to find profitable growth will almost inevitably combine the role of underwriting or broking expertise with the role increasingly played by technology insights. These topics are inextricably linked, as increasing use of technology can also allow greater emphasis on core skillsets of relationship building and decision-making at underwriting risk and portfolio levels. The DIFC has been a beacon for talent from across the globe, needed in order for the reinsurance sector to continue grow and serve the world's risk transfer need.



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# SCHEDULE AT A GLANCE

## BADGE COLLECTION DESK | ATLANTIS CONFERENCE CENTRE FOYER

DAY	DATE	START	END
SUNDAY	28-Apr	16:00	18:00
MONDAY	29-Apr	07.45	18:00
TUESDAY	30-Apr	07.45	18:00

## PROGRAMME

DAY	DATE	START	END	PLACE	TYPE
MONDAY	29-Apr	10:00	12:00	SPICE BALLROOM	PLENARY
MONDAY	29-Apr	14:00	15:00	THE BOARDROOM	MGA ROUNDTABLE HOSTED BY DIFC
MONDAY	29-Apr	15:30	16.30	THE BOARDROOM	PROPERTY ROUNDTABLE HOSTED BY PROTECTION RE
MONDAY	29-Apr	18:00	20:00	THE ROYAL TERRACE	WELCOME DRINKS RECEPTION HOSTED BY MANOJ RE

DAY	DATE	START	END	PLACE	TYPE
TUESDAY	30-Apr	10:00	11:00	SPICE BALLROOM	DRAGONS' DEN HOSTED BY LLOYD'S LAB
TUESDAY	30-Apr	11.15	12.15	SPICE BALLROOM	TURKISH MARKET SESSION
TUESDAY	30-Apr	12.30	13.30	THE BOARDROOM	POLITICAL VIOLENCE ROUNDTABLE HOSTED BY GR
TUESDAY	30-Apr	14:00	15:00	THE BOARDROOM	TAKAFUL ROUNDTABLE HOSTED BY AFRICA RE
TUESDAY	30-Apr	15:00	16:00	THE BOARDROOM	HEALTH ROUNDTABLE HOSTED BY GR

## MEETINGS

DAY	DATE	START	END
MONDAY	29-Apr	8:00	18:00
TUESDAY	30-Apr	8:00	18:00

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OPENING PLENARY | MONDAY 29 APRIL | 10:00 TO 12:00 | SILK BALLROOM

## WELCOME FROM THE CONFERENCE CHAIR

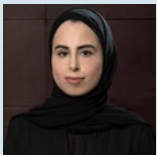
10:00 WELCOME | **DAVID BENYON** | CONFERENCE CHAIR | GLOBAL REINSURANCE



David Benyon is the editor of Global Reinsurance and is the founder and editor of The Political Risk Podcast, a geopolitics podcast for decision makers in specialty insurance markets, reinsurance and beyond. He is a freelance journalist who primarily writes about risk and re/insurance markets. His podcast links this experience with passions for history and foreign affairs. David is also a maritime reservist and a War Studies and History graduate of King's College London.

## WELCOME ADDRESS

10:05 OPENING KEYNOTE | **ALYA AL ZAROUNI** | CHIEF OPERATING OFFICER | DUBAI INTERNATIONAL FINANCIAL CENTRE AUTHORITY



In her role as Chief Operating Officer, Alya Al Zarouni oversees a number of internal functions, including Information Technology, Procurement, Administration, Corporate Development, Government Relations, Government and Registry Services. Her prime objective is to ensure DIFC Authority's internal operations are well aligned to support the delivery of the 2024 Strategy and objectives.

## FINDING CLARITY IN CHAOS: FROM UNCERTAINTY TO OPPORTUNITY

The re/insurance industry is at a pivotal moment: economic, technological, political and environmental shifts represent significant challenges; the interconnected global ecosystem simultaneously represents enormous emerging opportunities. How the industry responds, including through collaboration, innovation and adaptation, will be crucial.

- Understanding the regional risk landscape • Challenges faced in the global risk outlook
- Innovative responses - cyber & AI, geopolitics, collaboration

10:15 INTERNATIONAL KEYNOTE | **VICKY CARTER** | CHAIRMAN, GLOBAL CAPITAL SOLUTIONS, INTERNATIONAL | **GUY CARPENTER**



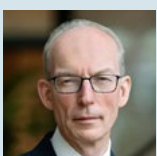
Victoria (Vicky) Carter is Chairman of Global Capital Solutions, International for Guy Carpenter & Company Ltd. She is a key member of the Guy Carpenter leadership team, responsible for driving new business production across the firm's global operations and a member of the firm's Executive Committee.

## IMPORTANCE OF CONSISTENCY AND INNOVATION IN INSURANCE

Insurance is essential to our economic prosperity and growth and is becoming increasingly relevant as we navigate an ever-changing and uncertain world. Now more than ever before, consistency and innovation are the twin engines that propel this industry forward.

- Insurance in an uncertain world - increasing relevance • Why consistency matters • Why innovation matters • The non-negotiable investments

10:45 INTERNATIONAL KEYNOTE | **ANDREW HORTON** | GROUP CHIEF EXECUTIVE OFFICER | QBE



Andrew joined QBE as Group Chief Executive Officer in September 2021. He was previously the CEO, and before that the Finance Director, of Beazley Group, a specialist insurer based in the United Kingdom with operations in Europe, the United States and Asia. Prior to this, he held various senior finance roles in ING, NatWest and Lloyds Bank.

## MONDAY 29 APRIL - VIEW FROM THE TOP

TIME	PLACE	TOPIC
11:15	SILK BALLROOM	<p><b>INTERNATIONAL PANEL</b></p> <p>The reinsurance market in 2024 is perhaps the most bracing in the sector's history. Reinsurers have strong reasons to be bullish after a firm 1/1 that built on last year's heady premium gains. But as the market courts admirers among would-be investors, and capacity looks to deploy into areas of attractive rate, old hands in the market are closely watching a range of interconnected risks and challenges, from embracing innovation and fostering talent, to an unpredictable risk outlook and fast-emerging technologies. This panel debate will focus on how the industry can address the challenges and shape them from risks into opportunities.</p> <ul style="list-style-type: none"> <li>• Attracting Investment</li> <li>• Capacity, capacity, capacity</li> <li>• Embracing Innovation</li> <li>• Nurturing Artificial Intelligence</li> <li>• Navigating risks</li> <li>• Fostering talent</li> </ul>

**GRACITA AOA-DE GRACIA****ASSISTANT VICE PRESIDENT - INSURANCE & REINSURANCE, DUBAI INTERNATIONAL FINANCIAL CENTRE (DIFC)**

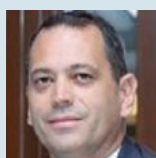
The Dubai International Financial Centre (DIFC) is the leading financial hub for the Middle East, Africa and South Asia, providing a world-class platform connecting the region's markets with the economies of Europe, Asia and the Americas. Gracita's role within the Business Development Department of the DIFC Authority is to contribute to the growth of the DIFC and execute its 2024 Strategy by developing and managing its insurance and reinsurance market in line with the Dubai Vision of a global business hub.

**VICKY CARTER****CHAIRMAN, GLOBAL CAPITAL SOLUTIONS, INTERNATIONAL GUY CARPENTER**

Victoria (Vicky) is a key member of the Guy Carpenter leadership team, responsible for driving new business production across the firm's global operations and a member of the firm's Executive Committee.

**FARID CHEDID****CHAIRMAN, CHEDID CAPITAL HOLDING**

Starting with the launch of the group in 1998, Farid Chedid embarked on a two-decade journey, building a leading insurance and reinsurance powerhouse that operates across Europe, the Middle East, Africa and South Asia. Chedid Re, one of its subsidiaries, is recognised among the top 20 reinsurance brokers worldwide and a registered Lloyd's broker. Chedid Capital Holding today includes Chedid Re, Chedid Insurance Brokers Network, Ascoma and Chedid Corporate Solutions, among others, and counts more than 1,600 employees across 64 subsidiaries.

**LAURENT LEMAIRE****FOUNDER & CEO, ELSECO**

Elseco is the underwriting specialist for high-technology risks within the aviation, energy and space insurance sectors. Through continual product innovation, data-centric insights and a curiosity led approach, Elseco aims to set the benchmark in every sector in which it operates.

**CHRIS MACKINNON****DEPUTY REGIONAL DIRECTOR, ASIA PACIFIC MIDDLE EAST & AFRICA, LLOYD'S**

Chris Mackinnon is an industry veteran with an international career that spans over three decades. He has worked at Lloyd's for nine years, primarily serving as Regional Head of Australia & New Zealand, and Lloyd's General Representative in Australia. Lloyd's has announced that Chris is set to become its regional director for Asia Pacific Middle East and Africa following Ian Ferguson's retirement at the end of 2024.





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The background of the entire page is an aerial photograph of Dubai, featuring the Burj Khalifa as the central focus. The sky is a mix of blue and orange, suggesting a sunset or sunrise. The city's skyline is visible with various skyscrapers and buildings.

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## MONDAY 29 APRIL - ROUNDTABLES

TIME	PLACE	TOPIC
14:00 - 15:00 	<b>THE BOARDROOM</b>  <b>CHAIR</b> GRACITA AOA-DE GRACIA ASSISTANT VICE PRESIDENT INSURANCE & REINSURANCE DUBAI INTERNATIONAL FINANCIAL CENTRE AUTHORITY	<b>MGAS - CATALYST FOR GROWTH AND INNOVATION</b> In today's dynamic insurance industry, Managing General Agents (MGAs) have emerged as key catalysts for growth and innovation, reshaping the traditional distribution model and driving efficiency in underwriting and product development. In this roundtable, DIFC will bring together industry experts, thought leaders, regulators, and practitioners to share insights, best practices, and innovative solutions for unleashing the full potential of MGAs as catalysts of growth and innovation in the insurance industry. <ul style="list-style-type: none"> <li>• State of MGAs/Rise of MGAs: How MGAs are disrupting the insurance market by providing expertise, efficient distribution channels, and tailored solutions to meet the evolving needs of customers.</li> <li>• Innovation: How MGAs are leveraging data analytics, technology, and market insights to develop innovative insurance products and streamline the underwriting process.</li> <li>• Opportunities: What are the growth opportunities presented by MGAs for reinsurers and other industry stakeholders through enhanced market access and product diversification?</li> <li>• Challenges and regulatory landscape: What are the regulatory challenges facing MGAs? i.e.: licensing requirements, compliance standards, and governance issues.</li> <li>• Partnerships: The importance of collaboration between MGAs, reinsurers, and InsurTech firms to foster a culture of innovation, drive operational efficiencies, and provide unique customer experiences.</li> <li>• Outlook: What are the future trends shaping the MGA landscape? i.e: InsurTech, data privacy concerns and the evolving customer preferences. How can MGAs adapt and thrive in this fast-paced environment?</li> </ul>

## PARTICIPANTS



**OWAIS ANSARI**  
CEO, MUNICH RE DIFC



**WAEI MOHSEN**  
MANAGING DIRECTOR- MENA, OPTIO RE MENA



**NICK CHARTERIS-BLACK**  
MANAGING DIRECTOR- MARKET DEVELOPMENT, EMEA, AM BEST



**NADIM SEMAAN**  
SEO, GALLAGHER



**RAHUL MISRA**  
SEO, GR RISK PARTNERS



**DENIS TUR**  
CHIEF PROPERTY AND ENGINEERING UNDERWRITER, ALIF MGA



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## MONDAY 29 APRIL - ROUNDTABLES

TIME	PLACE	TOPIC
15:30 - 16:30	<b>THE BOARDROOM</b>  <b>CHAIR</b> SARA BENWELL EDITOR STRATEGIC RISK	<b>PROPERTY IN FOCUS</b> The Middle East is in the midst of yet another transformational construction boom, driven out of Saudi Arabia in the main, which will result in an increase in Property risks - put simply it cannot happen without being underwritten by a significant rise in premium for the Property Class. Certain countries in other regions in Asia and Africa are witnessing the same, as economies strive to put the effects of the Pandemic and associated economic impacts behind them. An increased volume of new and existing (by default) commercial, residential property, hospitality and tourism, energy and infrastructure will come to market, presenting opportunities for local and international re/insurance markets. Is the re/insurance industry ready to play its part? <ul style="list-style-type: none"> <li>• Opportunity: a new property boom for re/insurers (when, and in what class?)</li> <li>• Risk: Resilience, standards and smarter buildings (impact on underwriting philosophies)</li> <li>• Capacity availability, supply and demand (opportunity or hurdle)</li> <li>• Hub markets and attracting international capital (how do we attract hub market capacity to regionalized risk?)</li> </ul>

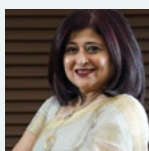
## PARTICIPANTS



**MUHAMMAD AMINUDDIN**  
CEO, TPL INSURANCE



**ROMULO DELOS REYES**  
PRESIDENT & GENERAL MANAGER,  
STRONGHOLD INSURANCE



**FARZANA CHOWDHURY**  
MANAGING DIRECTOR & CEO, GREEN  
DELTA INSURANCE



**SUPRIYA SEHGAL**  
DIRECTOR, REINSURANCE,  
PROTECTION RE



**LETY EPOSI ENDELEY**  
CENTRAL DIRECTOR, NON-LIFE,  
CICA-RE



**SUDYUMNA PRASAD UPADHYAYA**  
CHIEF EXECUTIVE OFFICER,  
SANIMA GIC INSURANCE



**LAKSHITHA FERNANDO**  
ASSISTANT GM REINSURANCE,  
SOLARELLE INSURANCE




**STEVE WILSON**  
BUSINESS DEVELOPMENT,  
REINSURANCE, PROTECTION RE



**SHADAB KHAN**  
HEAD OF REINSURANCE,  
TPL INSURANCE

## DRAGONS' DEN HOSTED BY



10:00	WELCOME	DAVID BENYON	CONFERENCE CHAIR	GLOBAL REINSURANCE
10:05	INTRO TO LLOYD'S	CHRIS MACKINNON	DEPUTY REGIONAL DIRECTOR, ASIA PACIFIC MIDDLE EAST & AFRICA	LLOYD'S
10:10	INTRO TO LLOYD'S LAB	ROSIE DENÉE	SENIOR MANAGER	LLOYD'S



Chris Mackinnon is an industry veteran with an international career that spans over three decades. He has worked at Lloyd's for nine years, primarily serving as Regional Head of Australia & New Zealand, and Lloyd's General Representative in Australia. Lloyd's has announced that Chris is set to become its regional director for Asia Pacific Middle East and Africa following Ian Ferguson's retirement at the end of 2024.



As a visionary leader of the Lloyd's Lab, Rosie Denée has propelled it to international acclaim, positioning it as a pioneering Insurtech Accelerator. Under her guidance, the program is poised to launch its twelfth cohort, a testament to her unwavering commitment to fostering innovation.

## THE DRAGONS

VICKY CARTER	CHAIRMAN, GLOBAL CAPITAL SOLUTIONS, INTERNATIONAL	GUY CARPENTER
STEVE GOTZ	HEAD OF CORPORATE INNOVATION	DIFC INNOVATION HUB
MOHAMED SHARAF	CHIEF OPERATING OFFICER	INVESTMENT ATTRACTION DUBAI ECONOMIC DEVELOPMENT CORPORATION [DEDC]



Victoria (Vicky) Carter is Chairman of Global Capital Solutions, International for Guy Carpenter & Company Ltd. She is a key member of the Guy Carpenter leadership team, responsible for driving new business production across the firm's global operations and a member of the firm's Executive Committee.



Steve Gotz is the Head of Business at DIFC Innovation Hub. His team advises clients on how to navigate near-term disruptions, embrace emerging technologies, and build more resilient institutions. Over the course of his career, Steve has built and invested in FinTech innovations, launched startups in collaboration with large corporations, and served as Founding Director of the Design and Innovation Lab at Trinity College Dublin, a government funded research center developing leading-edge AI & ML.



As the economic development arm of Dubai, DEDC's mandate is in line with the Dubai Economic Agenda, D33 to further consolidate Dubai's position as one of the top three global cities. Mohamed Sharaf is responsible for promoting economic growth through attraction of Foreign Direct Investment and world class talent to the economy as envisioned under the D33 Agenda.

## MAIN STAGE SESSION | TUESDAY 30 APRIL | 10AM TO 11AM | SPICE BALLROOM

## THE '5 IN 5' PITCH



Cyntegra's patented Recovery Operating System enables organizations to avoid the potentially catastrophic disruption and associated costs of ransomware and disruptive malware attacks by enabling end users to fully restore a compromised system to its familiar and functional preattack state in minutes.



**MARIA VACHINO**  
CO FOUNDER



Aquinsure is an innovative aquacultural technology company with the vision of improving aquacultural efficiency and sustainability and the initial team of the company is a joint group of acoustic researchers, aquacultural experts and insurance actuaries. They utilise sonar to provide parametric insurance policies.



**ERIC LI**  
CHIEF EXECUTIVE



Phinsys has built a platform of software tools to optimise and automate the finance function of insurance businesses, improving their financial accounting, regulatory reporting and analytical processes. The company works with a wide range of insurance organisations across the UK, Europe, US, Bermuda, and Lloyd's insurance markets.



**STUART CONIBEAR**  
COMMERCIAL DIRECTOR



Loro's platform enables insurers or MGAs to quickly create, customize, and deploy specialty insurance products without any upfront investment. Additionally, Loro's solution is completely free for the first \$100,000 GWP every year, providing unmatched accessibility and affordability.



**PETER TILBROOK**  
CEO



Supercede is an e-trading and ecosystem platform built to support the facilitation of any reinsurance deal. Supercede works across the reinsurance value chain, offering services to cedents, brokers and reinsurers. It helps cedents with data preparation, connects brokers with a global network of reinsurance underwriters, and offers reinsurers the ability to search for risks that map their appetite.



**TOM SPIER**  
HEAD OF COMMERCIAL

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## MAIN STAGE SESSION | TUESDAY 30 APRIL | 10AM TO 12PM | SPICE BALLROOM

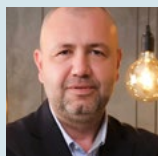
## TÜRKİYE INSURANCE MARKET OUTLOOK AND OPPORTUNITIES

## 11:15 WELCOME | DAVID BENYON | CONFERENCE CHAIR | GLOBAL REINSURANCE

The session will provide a comprehensive analysis of the current state and future prospects of the insurance industry in Türkiye. Panelists will discuss key trends, and emerging opportunities within the market. Attendees will gain insights into potential growth areas, challenges, and strategies for navigating the evolving landscape. The symposium serves as a platform for industry stakeholders to exchange ideas, foster collaboration, and drive innovation within the Turkish insurance sector.

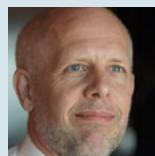
- Current market status, GWP growth and future growth potentials
- Earthquake risks and Türkiye's experience post Maras earthquake and lessons learned
- Emerging trends and new customer preferences
- Distribution channels and increasing the role of brokers in an agency dominated market
- Global market integration of Türkiye and reinsurance capacity requirements in order to sustain the fast growth

THE PANEL 11:20 - 12:15	CENK ECEVIT	OWNER	ECB INSURANCE BROKERS
	UGUR GULEN	CEO	AK INSURANCE COMPANY
	PHIL STORY	CHAIRMAN	DIFC INSURANCE ASSOCIATION
	ATINC YIMAZ	REGIONAL CEO	HOWDEN TÜRKİYE & CENTRAL ASIA



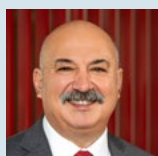
**CENK ECEVIT, OWNER, ECB INSURANCE BROKERS CHAIRMAN OF TÜRKİYE INSURANCE BROKERS ASSOCIATION**

Starting his career in 1996 at Ece Sigorta Aracılık Hizmetleri A.Ş., his family's insurance agency, Cenk Ecevit became a founding partner of ECB Sigorta ve Reasürans Brokerliği A.Ş. in 1999. He has been serving as the General Manager and Managing Partner at ECB Sigorta ve Reasürans Brokerliği A.Ş. for 15 years. Additionally, he is a partner in an insurance consultancy firm in Dubai, UAE, and an MGA company in Florida, USA.



**PHIL STORY, SENIOR EXECUTIVE OFFICER FOR ITA (MIDDLE EAST) CHAIRMAN OF DIFC INSURANCE ASSOCIATION**

Phil Story is the Senior Executive Officer and Head of Distribution for Investors Trust Assurance in the EMEA region. He joined Investor Trust in July 2014 to build the distribution network for Investors Trust Assurance in the EMEA and India regions. He brings over 30 years of experience in the global insurance markets, from the UK to the Middle East, Asia and Africa. He is also the Chairman of the DIFC Insurance Association, a community of over 40 companies that supports insurance professionals committed to shaping a prosperous and sustainable insurance market in the DIFC, UAE and beyond.



**UĞUR GÜLEN, CEO, AK INSURANCE COMPANY CHAIRMAN OF TÜRKİYE INSURERS AND REINSURERS ASSOCIATION**

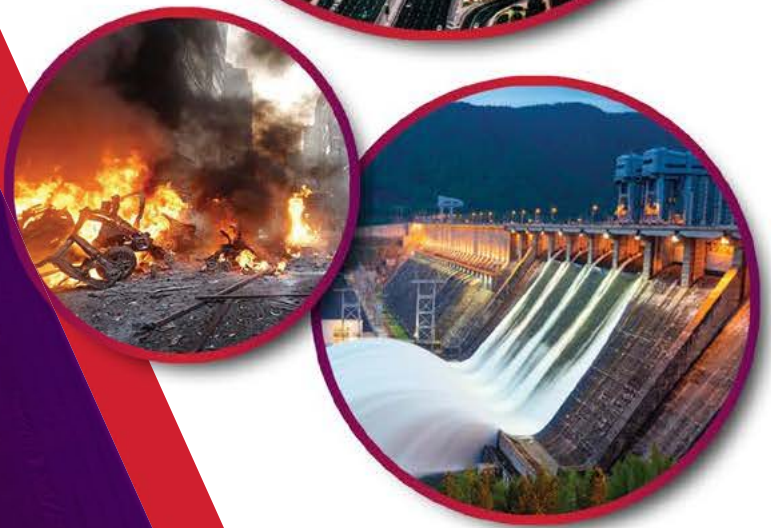
Uğur Gülen took his undergraduate and masters degree at the Department of Industrial Engineering at Middle East Technical University. He began his career in 1991 and worked at various positions at Interbank, Denizbank, Ak Internet and MNG Bank. During 2004-2009. He served at AK Emeklilik A.Ş. ve AvivaSA Emeklilik ve Hayat A.Ş. as the Assistant General Manager. He has been assigned as the General Manager and a Board member at Aksigorta since May 2009. In addition to his current duties, he was elected President of the Association of Insurance, Reinsurance and Pension Companies of Türkiye in September 2023.



**ATINC YILMAZ, REGIONAL CEO, HOWDEN TÜRKİYE & CENTRAL ASIA BOARD MEMBER OF TÜRKİYE INSURANCE BROKERS ASSOCIATION**

In August 2017, Atinc Yılmaz was appointed Regional CEO of Howden TMEA, in charge of Turkey, The Middle East and Africa regions. Under his leadership over the course of 5 years, the Howden TMEA business experienced significant growth. The team grew from 60+ people to 500+, and the number of offices expanded from 2 to 12. Starting from October 1, 2023, Atinc has taken on a new mission to help grow Howden's Europe Region as the Regional CEO for Turkey & Central Asian Countries. He has also become a part of Howden Europe Excom.





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ROYAL TERRACE**

**MONDAY 29 APRIL  
6PM TO 8PM**

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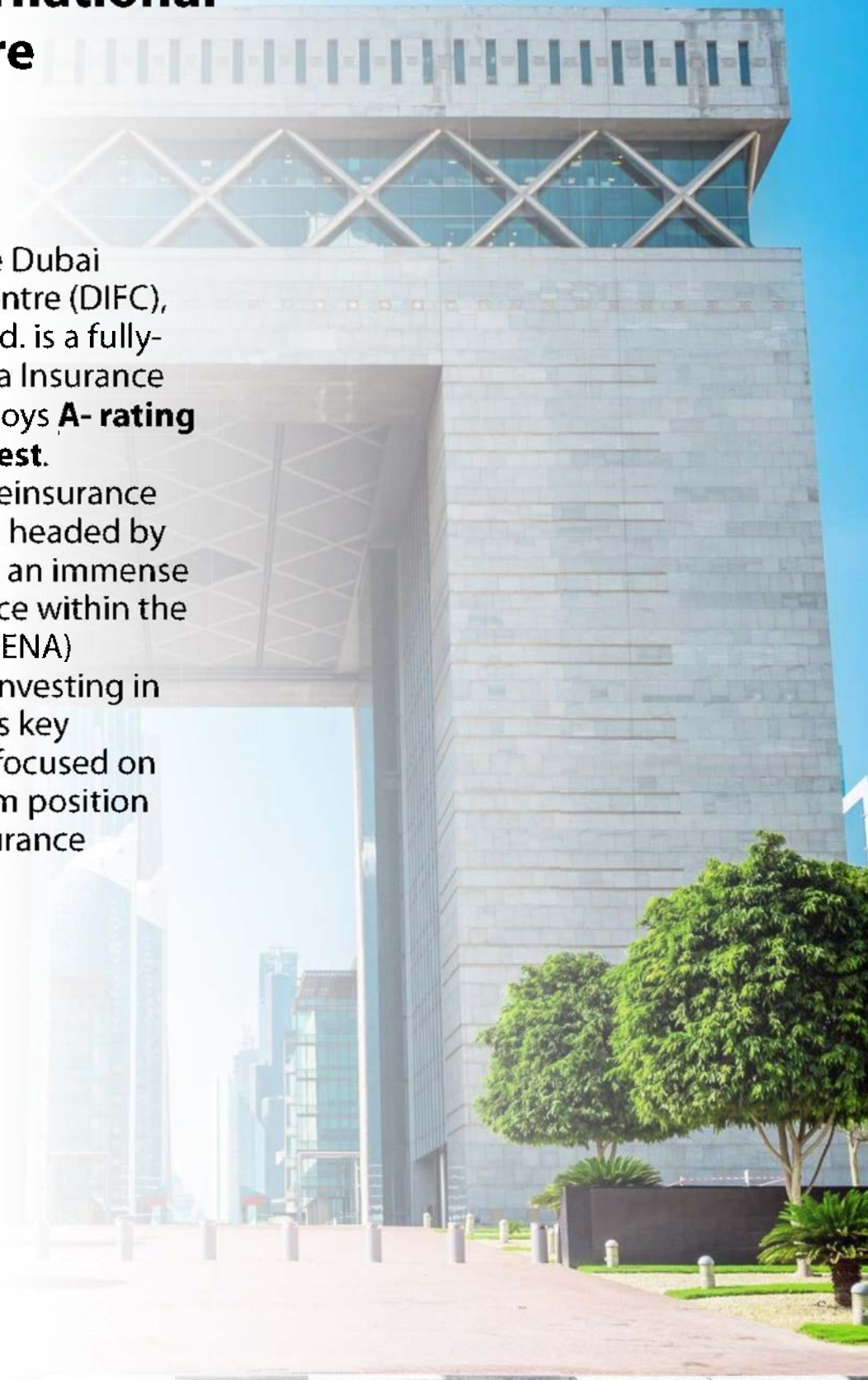


**MANOJ**  
REINSURANCE BROKERS



# MENA Re - A Specialty Lines Reinsurer based at the Dubai International Financial Centre

Established in 2015 at the Dubai International Financial Centre (DIFC), MENA Re Underwriters Ltd. is a fully-owned subsidiary of Doha Insurance Company (DIC) which enjoys **A- rating by both S&P and A.M. Best.**

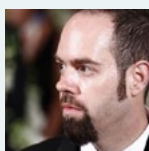
Specialists in facultative reinsurance underwriting, MENA Re is headed by an exceptional team with an immense amount of solid experience within the Middle East and Africa (MENA) markets. By strategically investing in growth across the region's key markets, we are strongly focused on asserting a solid long-term position within the regional reinsurance market.



## TUESDAY 30 APRIL - ROUNDTABLES

TIME	PLACE	TOPIC
12:30 - 13:30 	<b>THE BOARDROOM</b>    <b>CHAIR</b>  <b>DAVID BENYON</b> EDITOR, GLOBAL REINSURANCE	<b>POLITICAL VIOLENCE: NAVIGATING NEW RISKS</b> The Political Violence (PV) market is a fast-growing specialty business driven by geopolitical risk volatility. Loss events and tensions around the globe have put pressure on existing products (e.g. SRCC) and spurred standalone PV growth. From its market origins within terrorism and war risk teams, PV has become a major growth line for specialty brokers and underwriters active in many emerging markets, including Middle East and African countries. That in the current era of global insecurity, could become the next PV hotspot. This roundtable focuses on: <ul style="list-style-type: none"> <li>• MENA and SSA regional growth markets for PV</li> <li>• Meeting client demand with fit-for-purpose products</li> <li>• Skills focus: key broking and underwriting expertise</li> <li>• A maturing market: what next for the PV market?</li> </ul>

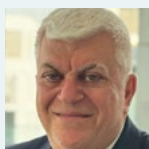
## PARTICIPANTS



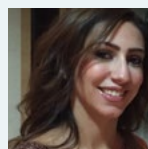
**RAFIC ABI-SALEH**  
 ASSISTANT VICE PRESIDENT- WAR & TERRORISM, LIBERTY SPECIALTY MARKETS MENA



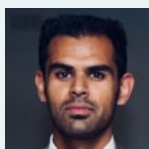
**MICHEL DARCY**  
 MANAGING PARTNER, COPE REINSURANCE BROKER



**GEORGES AL BITAR**  
 CEO, PREMIUM FRANCE SARL



**SAMAR HAIDAMOUS**  
 EXECUTIVE DIRECTOR, UIB



**ZOUHEB AZAM**  
 SENIOR EXECUTIVE OFFICER, ASR MIDDLE EAST



**WADIH HARDINI**  
 GENERAL MANAGER - HEAD OF FACULTATIVE/GLOBAL OPERATIONS, CHEDID RE



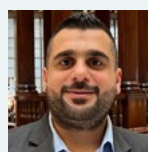
**GREG CARTER**  
 MANAGING DIRECTOR, ANALYTICS EMEA & AP, AM BEST



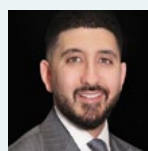
**SANDEEP MAHAJAN**  
 HEAD OF FACULTATIVE, JB BODA REINSURANCE BROKERS



**SAMUEL CAULTON-POYNDER**  
 POLITICAL VIOLENCE AND TERRORISM UNDERWRITER, THE FIDELIS PARTNERSHIP



**ZUHAIR REDHA**  
 POLITICAL VIOLENCE UNDERWRITER, IGI



**RISHI THAPAR**  
 SENIOR CLIENT MANAGER, VP, LOCKTON MENA





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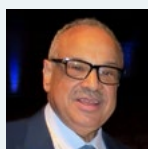
**A:** Al Fattan Currency House, Tower 1, Unit 706, Level 7, DIFC, Dubai, UAE

**E:** saad.mohamed@africa-re.com | **W:** www.africa-re.com

## TUESDAY 30 APRIL - ROUNDTABLES

TIME	PLACE	TOPIC
14:00 - 15:00 	<b>THE BOARDROOM</b>  <b>CHAIR</b> <b>MOHAMED SAAD</b> MD AND SEO AFRICA RE DIFC	<b>TAKAFUL &amp; RETAKAFUL...RESURRECTION</b> Away from various statistics produced by many research engines regarding the global Takaful and Retakaful Industry, we have to admit that Inherent issues with the Takaful model and its relevance to each and every company's financial objectives, and the usual conflict between funds held for participants and shareholder, continue to hinder the market's development particularly in the GCC market. Compared to the conventional Insurance and Reinsurance industry, that is estimated to be 350 years of accumulated experience, Takaful and Retakaful is still an immature industry, with an accumulated historical experience that does not exceed 75 years. Standalone Retakaful companies have almost all disappeared during the last 10 years and many takaful companies have also disappeared and ceased operations during the last 20 years and this is much more than conventional business model Insurance companies. On the other hand, some other Takaful standalone companies as well as 'Retakaful windows' established and parentally guaranteed by larger conventional reinsurance companies, have resisted so far, despite the ups and downs in the global economy. Challenges and opportunities have been discussed a lot during the last DWIC sessions and now it's time to discuss TAKAFUL & RETAKAFUL RESURRECTION.

## PARTICIPANTS



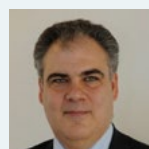
**CHAKIB ABOUZAID**  
SECRETARY GENERAL, GENERAL ARAB  
INSURANCE FEDERATION (GAIF)



**WALTER JOPP**  
CEO, SALAMA ISLAMIC INSURANCE  
COMPANY



**MOHAMMED ALI LONDE**  
VICE PRESIDENT - SENIOR ANALYST,  
MOODY'S RATINGS



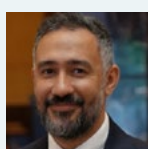
**VASILIS KATSIPI**  
GENERAL MANAGER, AM BEST



**GAUTAM DATTA**  
CEO, NATIONAL TAKAFUL COMPANY-  
WATANIA



**SUZAN PARDESI**  
HEAD OF ENERGY, AFRICA SPECIALTY  
RISKS



**HANY HELMY**  
SENIOR MANAGER, INSURANCE  
SUPERVISION, DFSA



**REHMAN SAEED**  
VICE PRESIDENT - BUSINESS  
DEVELOPMENT, NASCO FRANCE



**MOHAMMAD MAHBOOB KHAN**  
CEO, JENOA


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## TUESDAY 30 APRIL - ROUNDTABLES

TIME	PLACE	TOPIC
15:00 - 16:00	<b>THE BOARDROOM</b>  <b>CHAIR</b> <b>SARA BENWELL</b> EDITOR STRATEGIC RISK	<b>HEALTH INSURER OF THE FUTURE: FOCUS ON KEY TRENDS</b> <p>The Covid-19 pandemic caused major disruption for the health insurance industry. In its wake, opportunities abound for providers that can adapt and embrace technological innovations such as telemedicine and AI. At the same time, the introduction of mandatory insurance in the UAE is expected to grow health insurance premiums by 2.3billion, creating further opportunities for the industry. However, against a backdrop of an already widening protection gap and high medical trend rates, the focus will need to be on innovative products and services, as well as rethinking financial, workforce and business models.</p> <ul style="list-style-type: none"> <li>• How did the pandemic impact health insurance - and what opportunities has it created for the sector?</li> <li>• What role will innovation and technology play, and what are the key trends to consider?</li> <li>• How can insurers respond to high medical inflation? What steps can they take to combat fraud, waste, and abuse?</li> <li>• What is causing a widening protection gap - and how can insurers capitalise on the opportunities?</li> <li>• As health insurance becomes mandatory in the UAE, what are the key opportunities and what are the risks to consider?</li> <li>• What are the key upcoming regulatory changes in the region that insurers need to be aware of?</li> </ul>

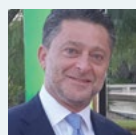
## PARTICIPANTS



**DR. ABDUL ZAHRA A. ALI AL TURKI**  
 CEO  
 NATIONAL GENERAL INSURANCE  
 COMPANY



**ARVIND KASHYAPA**  
 CEO  
 NEWTECH INSURANCE



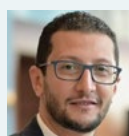
**MAZEN ABOUCHAKRA**  
 REGIONAL DIRECTOR - MENA & EAST  
 MEDITERRANEAN  
 GEN RE



**SIMON PRICE**  
 HEAD OF FAMILY & HEALTH TAKAFUL  
 SALAMA



**SHUKRI ABOU JAOUDE**  
 SENIOR DIRECTOR MEDICAL & LIFE  
 CHEDID RE



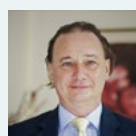
**PETER SAMY**  
 REGIONAL SALES DIRECTOR  
 UNITED HEALTHCARE



**FARZANA CHOWDHURY**  
 MANAGING DIRECTOR & CEO  
 GREEN DELTA INSURANCE CO.



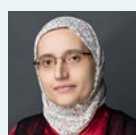
**MICHAEL WALSH**  
 SALES DIRECTOR  
 DEMOCRANCE



**LAURENT POCHAT COTTILLOUX,**  
 CHIEF EXECUTIVE OFFICER  
 AXA LIFE & HEALTH REINSURANCE  
 SOLUTIONS



**ATINC YILMAZ**  
 HOWDEN EUROPE REGIONAL  
 CEO - TURKEY & CENTRAL ASIA,  
 HOWDEN



**MONA HAMMAD,**  
 ASSISTANT PROFESSOR  
 AMERICAN UNIVERSITY IN THE  
 EMIRATES



# THE STRENGTH TO ADAPT

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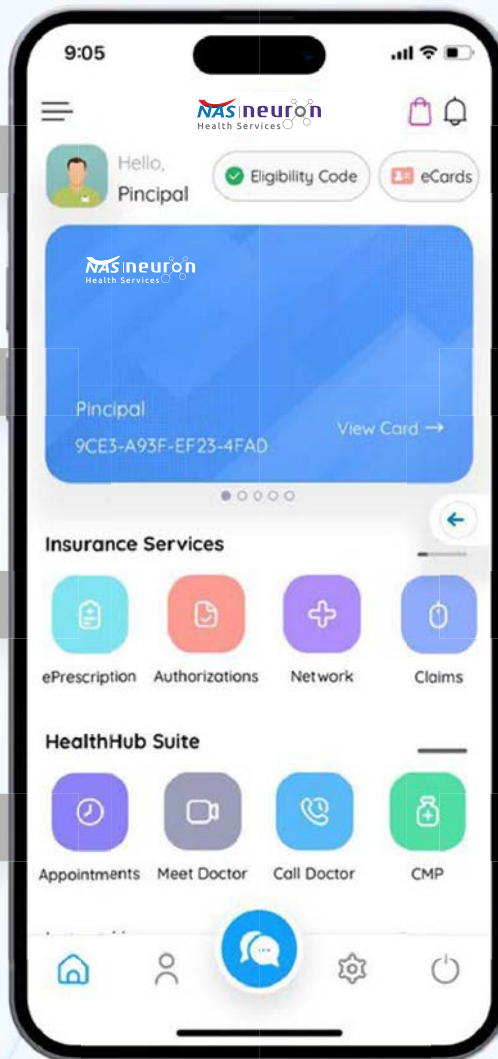
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## Saudi the 'main driver' for Dubai business IGI's Henri Labat

IGI's Dubai hub prioritises facultative business, because treaty reinsurance competition is fierce in the Middle East and sees a construction boom in Saudi Arabia as its biggest pipeline for growth.

International General Insurance (IGI), the specialty insurer and reinsurer, is looking to Saudi Vision 2030 and its associated construction boom to power its regional growth in the next few years.

Operating through the Dubai International Financial Centre (DIFC), IGI's regional reinsurance business is prioritising facultative business over treaty, due to fierce regional pricing competition for the latter in the Middle East. Much of this business already comes from Saudi Arabia, and this is set to intensify, as the Kingdom sets about its ambitious plans to grow and diversify its economy from its traditional reliance on energy revenues. "For us clearly the main driver is Saudi Arabia within this region. This is all part of the Saudi Vision 2030," says Henri Labat (pictured), senior executive officer IGI Dubai, tells GR. "Everybody's talking about Neom, which is a new city being built over the next six years. We are already involved in some business but to give you an idea, over the next six years, investment coming in for Neom's constitution is around \$350bn," he says. It is not just about Neom. A lot of other construction and infrastructure developments are taking place across the country. "There is a lot of development around the Red Sea, with the goal of it becoming more of a tourist destination. So, you have a lot of hotels and resorts being built over there," Labat says. "There is another major development at Alula. There is around \$50bn of investment to transform this area, with hotels and developments, to become a tourist destination," he explains. Nor are the opportunities restricted to construction, but a number of new lines of business that have historically not been big drivers of re/insurance premium from Saudi.

"Saudi is becoming very active in terms of events, such as their well-publicised Football League, and hosting big boxing matches and a lot of concerts, all of which is driving re/insurance demand. Event cancellation is becoming something important in Saudi Arabia, which is new for the market," he says. Financial lines, such as directors' and officers' liability (D&O), and liability linked with mergers and initial public offerings, is also a major source of demand. "The Saudi stock exchange is growing, with a lot of IPOs within the past year or two. That has driven demand for POSI and D&O policies for these new listed companies," Labat says.

He leads IGI's operation from the DIFC, with more than 20 lines of business as a company, and a mandate to operate across Middle East markets, Turkey to the west, as well as Central Asia to the east, with projects in Azerbaijan, Kazakhstan and Uzbekistan. Although smaller in size, Qatar is another source of growth in the

region, he emphasises. This relates particularly to liquefied natural gas (LNG), which has made the Gulf state rich in recent years and is now sought after by European countries scrambling to find new energy suppliers. Qatar is building huge infrastructure, with LNG terminals as well as new exploration and production," says Labat. "European economies, such as Germany and France, were previously dependent on Russian gas. They are trying to find new sources of natural gas, and an alternative to solve their energy needs is Qatar," he says. "We're talking about more than \$100bn of investment in the gas industry in Qatar over the next five to six years. So, if Saudi Arabia is number one, then Qatar is number two," he adds.

Closer to its DIFC base, the UAE's economy is also seen as a major driver of growth. "The population is growing a lot, and to continue to attract that expatriate population, we're going to see new developments, more construction and demand for infrastructure," he says. All of this comes despite the geopolitical headwinds faced by the region in 2024. "The momentum is there in the region, despite crises, such as the Gaza War. We're very optimistic about the prospects for GCC markets," Labat adds. He expects much of the growth to come via facultative business, for which IGI has more appetite in the region, due to strong competition keeping prices down on treaty reinsurance. "It's a hardening market for treaty reinsurance everywhere in the world, except for this region. For the Middle East region, we have more appetite for facultative reinsurance than for treaty, because competition on treaties is too high, and the resulting margins we see available are very tiny," he says. Saudi regulatory rules require the local market be offered up to a 20% share of treaty reinsurance business before it is passed to the international market. However, this rule doesn't apply to individual risks reinsured on a facultative basis. "The Saudi market gives the incentive to go the local market first, but the size of the business or the type of products mean it still needs the international market," Labat says.

"For event cancellation, for example, the local market doesn't have the knowledge or the capability to do this, so they need to go into the international market. For construction, in view of the amount of capacity required, the local market isn't anywhere near enough," he adds.



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# Middle East retention levels rising

## Chedid Re's Abi Rached

Local insurers have "more skin in the game" due to the hard market for reinsurance.

The rise in risk retentions among insurers, globally, driven by higher pricing and attachment points for reinsurance, is driving Middle Eastern local insurers in the same direction. Some business is being passed to local reinsurers, in accordance with regulatory rules, while a bigger share is also being retained by the local insurers themselves.

Many are welcoming this increase in insurance risk being retained within the Middle East region, Elie Abi Rached, Chedid Re's CEO global operations, told GR. "This is a good sign for the market, ceding companies are having more skin in the game," he said. "In some countries this is being driven by regulators, but also by the boards of directors of insurance companies pushing for more retentions. "They are retaining more premium locally in their markets, and, at the same time, it's assuring for the reinsurers because they know that the cedants have that strong retention," said Abi Rached.

At 1/1, Middle Eastern insurers buying reinsurance faced much the same situation as their peers in European markets. "Definitely at 1/1 we've seen hardening for treaties in the market, driven by the losses that happened globally. However, specifically in our region, we were impacted by the earthquakes in Morocco and in Turkey," Abi Rached said.

In a familiar tale, rate rises for reinsurers seeking retrocession have rippled through the market, contributing to the price increases for primary market insurers buying reinsurance. "Retro prices increased by an average of around 25%, depending on how the programme had been hit by losses, and in turn this impacted the 1/1 treaty renewals for ceding companies accordingly," Abi Rached said. "However, reinsurers for our region considered each treaty for its merits, which is good. So, in general, there is hardening, but not penalising everyone. Some accounts were renewed at expiring terms and others were impacted by an increase in price," he added.

Structures of some treaties have also been changing, he explained. "The region's reinsurers are pushing to reduce surplus lines, to maintain and even to grow quota shares in the region. They are reducing unbalanced capacity offered by the insurers and pushing for more net retention by ceding companies," Abi Rached said. While most regional treaty business is renewed at 1/1, direct and facultative business is placed throughout the year. Fac represents some 48% of Chedid Re's placements by volume, across a full spectrum of risks, from property and engineering, to life, marine and energy, and political violence (PV), all of which are in demand.

Fac business is hardening similarly to treaty, he explained, while the region is abuzz with construction contracts requiring re/insurance protection, such as for the vast and impressive Saudi Vision 2030 projects. "There is price hardening for mega risks, where you need lead terms from international capacity," Abi Rached said. "That is for the major infrastructure projects that are happening, such as Neom, or Red Sea development projects in the Kingdom of Saudi Arabia, especially when you have a lot of accumulation for such projects. This is driven by international market pricing," he said.

Middle East markets remain at the top end of the protection gap. However, gross written premium (GWP) is rising, thanks in part to a weight of compulsory business – such as health and motor – that accompanies economic development. "There are more compulsory products coming to the market, depending on the territory. The growth is there on the GWP, but the penetration ratio that we have in the region remains way below other developed markets, so we have a long way to go," Abi Rached said. "Reinsurers are keen to develop in the region, to grow in the region, especially seeing the transition that's happening in most countries and the potential that is available there," he said.

GR spoke with Abi Rached at the 34th General Arab Insurance Federation (GAIF) conference held in Muscat in late February. Chedid Re has been attending GAIF events since the group's inception, Abi Rached emphasised. "We're so happy to see how this conference has developed, especially now to reach a record number close to 2,200 attendees. The Organising Committee in Oman has done a fantastic job, the arrangements, the setup, everything has been perfect," he said.

Geopolitical risk facing some Middle East and African countries in 2024 has led to increasing regional demand for some insurance products in particular – led by PV. At a reinsurance level, as a volatile line of business, PV risk is transferred within the fac market, rather than within treaties, Abi Rached explained. "PV pricing today in Lebanon relative to before the Gaza crisis is seven to eight times higher, maybe ten to twelve times more in the country's south", he said. While political tensions are high, this has not translated into a PV claims spike, at least, not yet. "This is fair to say. We're finding solutions for our clients and getting the support needed to get the deals done, whether that's for PV and across the spectrum of risks," Abi Rached added.





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# Global risks and perceptions intertwined

## Interview with Zurich's head of sustainability risk

Global tensions are rising, but risk perceptions are in the eye of the beholder. Zurich's John Scott discussed the big picture with Global Reinsurance.

The world of 2024 looks to be a febrile one, with Europe seeing a continuing war in Ukraine, a rise in far-right populism, and civil unrest on the streets of Paris and Berlin. Little wonder that anxiety is on the rise. Recently, the World Economic Forum partnered with Zurich and Marsh McLennan to produce the Global Risks Report 2024. The three wrote in a statement accompanying the release that there was a predominantly negative outlook for the world over the next twenty-four months—eighty-four per cent, it said, are concerned, with ninety-two per cent expecting things to worsen over the next ten years.

John Scott, head of sustainability at Zurich, acknowledges how big the topic is and the depth of feeling that the 1,500 global experts surveyed evinced. But he also says that much of the report is based on a survey of peoples' perceptions. "I think global risks impact all businesses," he says. "but some are more impactful than others. In a two year outlook, it's the risk of misinformation and disinformation that is rated as having the highest impact, on businesses and on individuals through the broader political impact, especially in this year of elections. What do people believe as they participate in social media? What's their favourite rabbit hole and what confirmation bias are they getting?"

An ongoing theme in 2024 has been the interlinking of crises and tensions across the world. The war in Ukraine, for example, led directly to an increase in energy and food prices, driving inflation in many economies, while rising tensions from that conflict have triggered other geopolitical tensions. And the recent attack on Israel by Hamas, and the former's response to that, have sparked escalatory tensions across the Middle East.

Zurich used the term 'polycrisis' in its Global Risks Report 2023, denoting that there was a compounding effect from a 'cluster of interdependent global risks'. This compounding effect, it wrote at the time, means that their overall impact exceeds the sum of their individual parts. Scott reflects on the use of the term. "It was something we chose to use in the 2023 report," he says, "because it described a set of circumstances in which there seemed to be a lot of immediate crises. I think that is still true, but is it

fundamentally any different to how it was five or ten years ago? I don't think so, because global risks have always been highly interconnected. The triggering of one tends to trigger others."

Scott harkens back to the financial crisis of 2008 and 2009. "That crisis was largely in the finance sector," he says. "Now, that that is a big and influential sector, but the consequences were mainly focused on finance and the consequences for businesses and individuals in terms of ultra-loose monetary policies, with very low interest rates and governments buying back financial assets.

"That made money essentially free, which was a strange time for finance and economies, but it didn't trigger lots of other crises in the same way as the Covid-19 pandemic, or the Russian invasion of Ukraine." He continues: "If you look at some of the other global risk events over the last fifteen or so years, like the 2011 Tohoku earthquake triggering the Fukushima nuclear accident in Japan, or the 2014 / 2015 Ebola outbreak in West Africa these risks also didn't trigger lots of other crises, at least not immediately, but have had impacts on the other global risks over time.

"For example, Fukushima had political impacts accelerating the shut-down of nuclear reactors in Germany, making their energy market more reliant on natural gas. A decision that was probably regretted during the energy crisis triggered by the Russian invasion of Ukraine and subsequent sanctions."

Overall, Scott acknowledges to Global Reinsurance that while some trends and incidents can be a risk to some, they remain opportunities for others. "It depends hugely on your perspective," he says. "Ageing societies look like threat from the view of the Global North, with potentially lower economic growth, and rising costs of pensions and health care for an ageing population. "From the perspective of the Global South, with fast growing, increasingly well-educated populations, the economic opportunities of service jobs in the Global North and potential domestic economic growth from developing the minerals or metals manufacturing sectors vital for the energy transition make the structural force of demographic bifurcation, look like an opportunity. So, it's not as simple as saying it's an economic downturn for everyone in the world," Scott adds.



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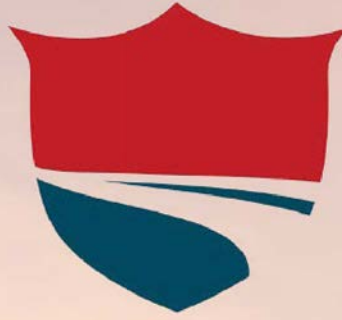
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Assistant Reinsurance Placement Manager

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BAHRAIN	GREECE	MONGOLIA	SWITZERLAND
BANGLADESH	HONG KONG	MOROCCO	TOGO
BARBADOS	INDIA	NEPAL	TUNISIA
BELARUS	INDONESIA	OMAN	TURKEY
BERMUDA	IRAQ	PAKISTAN	TURKS AND CAICOS ISLANDS
BOTSWANA	IRELAND	PANAMA	UGANDA
CAYMAN ISLANDS	JORDAN	PHILIPPINES	UNITED ARAB EMIRATES
CHINA	KAZAKHSTAN	QATAR	UNITED KINGDOM
COLOMBIA	KENYA	ROMANIA	UNITED STATES
CÔTE D'IVOIRE	KUWAIT	RUSSIA	URUGUAY
CYPRUS	KYRGYZSTAN	SAINT KITTS AND NEVIS	UZBEKISTAN
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We do ask that you are mindful of the time that your meeting has been set for and that you arrive and depart your meeting place promptly. Other people will be arriving for their meeting and will want to start on time.

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If you find that you need a place to meet and haven't prescheduled a meeting place, do please come to our InfoPoint Desk and we will do our best to find you a space however this cannot be guaranteed and will be subject to availability. There are many places within the hotel where you can meet up over a coffee!

## LAST MINUTE CHANGES TO MEETINGS

This will happen. If you have printed out your schedule in advance, things may have changed as people cancel or amend meetings in the final days/hours. We strongly recommend that you follow the live 'My Schedule' that can be found in the Mobile App. It is good practice to check ahead of meetings, that they are still going ahead, or the location/time may have changed.

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There are 3 spaces where scheduled meetings take place. These are the **Atlantis Ballroom**, the **Silk Ballroom** and **The Foyer**. On your Meeting Type/Meeting Location - it will say in which space the meeting is going to take place. Once you have established which space, you can then review the table/meeting lounge number. Remember - we are there to help so do please come to the InfoPoint Desk if you need directing.



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AIG	SPONSOR TABLE	14
AM BEST	EXHIBITION BOOTH	3
AM BEST	SPONSOR TABLE	15
ANOUD TECHNOLOGIES	EXHIBITION BOOTH	4
APEX	CLIENT LOUNGE SPACE	19
AQUILANO	SPONSOR TABLE	21
ARABIA INSURANCE	SPONSOR TABLE	8
ARMA UW	CLIENT LOUNGE SPACE	2
AURA TECHNOLOGIES	EXHIBITION BOOTH	1
AXA LIFE & HEALTH	CLIENT LOUNGE SPACE	10
BELEN RE	CLIENT LOUNGE SPACE	7
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CHEDID RE	PREMIUM LOUNGE SPACE	4
COPE RE	CLIENT LOUNGE SPACE	22
DIFC	PREMIUM LOUNGE SPACE	1
EAGLES BAY	SPONSOR TABLE	9
FENCHURCH FARIS	CLIENT LOUNGE SPACE	9
FENCHURCH FARIS	SPONSOR TABLE	2
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GR RISK PARTNERS	SPONSOR TABLE	7
HOWDEN RE - IMEA	SPONSOR TABLE	13
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ISA SOLUTIONS	PREMIUM LOUNGE SPACE	9B
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JB BODA	SPONSOR TABLE	24
KAY INTERNATIONAL	SPONSOR TABLE	1
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KINGDOM BROKERAGE	CLIENT LOUNGE SPACE	18
KLAPTON RE	CLIENT LOUNGE SPACE	12
KLAPTON RE	SPONSOR TABLE	11
LGA GROUP	SPONSOR TABLE	12

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LINK	SPONSOR TABLE	19
MANDARIN RE	SPONSOR TABLE	18
MANOJ RE	PREMIUM LOUNGE SPACE	7
MENA RE	PREMIUM LOUNGE SPACE	8
MNK RE	SPONSOR TABLE	26
MOODY'S RATINGS	CLIENT LOUNGE SPACE	20
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NASCO RE	PREMIUM LOUNGE SPACE	6
NEEMA	CLIENT LOUNGE SPACE	17
OCEAN RE	SPONSOR TABLE	25
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PREVENSURE	CLIENT LOUNGE SPACE	3
PRICE FORBES	CLIENT LOUNGE SPACE	6
PROTECTION RE	PREMIUM LOUNGE SPACE	3
QBE	PREMIUM LOUNGE SPACE	2
R&V	SPONSOR TABLE	30
R+V VERSICHERUNG	EXHIBITION BOOTH	6
RISK EXCHANGE	SPONSOR TABLE	16
RSA	CLIENT LOUNGE SPACE	14
S&P GLOBAL	CLIENT LOUNGE SPACE	4
SHIELDS	SPONSOR TABLE	5
SHIELDS	SPONSOR TABLE	10
SIGMA 7 PARAGON RISK ENGINEERING	EXHIBITION BOOTH	2
SIMA	SPONSOR TABLE	29
SPECIALTY MGA	SPONSOR TABLE	27
SWAN RE	CLIENT LOUNGE SPACE	15
TYSERS	CLIENT LOUNGE SPACE	5
UIB	SPONSOR TABLE	22
VERISK	EXHIBITION BOOTH	5
VOLANTE	CLIENT LOUNGE SPACE	11
VOLANTE	SPONSOR TABLE	4
WAICA RE	PREMIUM LOUNGE SPACE	5
W-SAFE	CLIENT LOUNGE SPACE	16
XS GOBAL	SPONSOR TABLE	20

## MAIN FOYER

COMPANY	SPACE TYPE	NUMBER
INTERLINK	RESERVED TABLE	1
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CICA RE	RESERVED TABLE	3
AK SIGORTA	RESERVED TABLE	4
SPECIALTY LINES UNDERWRITING	RESERVED TABLE	5
LLOYD'S LAB	RESERVED TABLE	6

COMPANY	SPACE TYPE	NUMBER
MEDIA	RESERVED TABLE	7
ARC INSURANCE BROKERS	RESERVED TABLE	8
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LLOYD'S LAB	RESERVED TABLE	12





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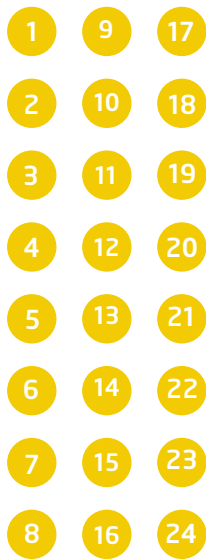


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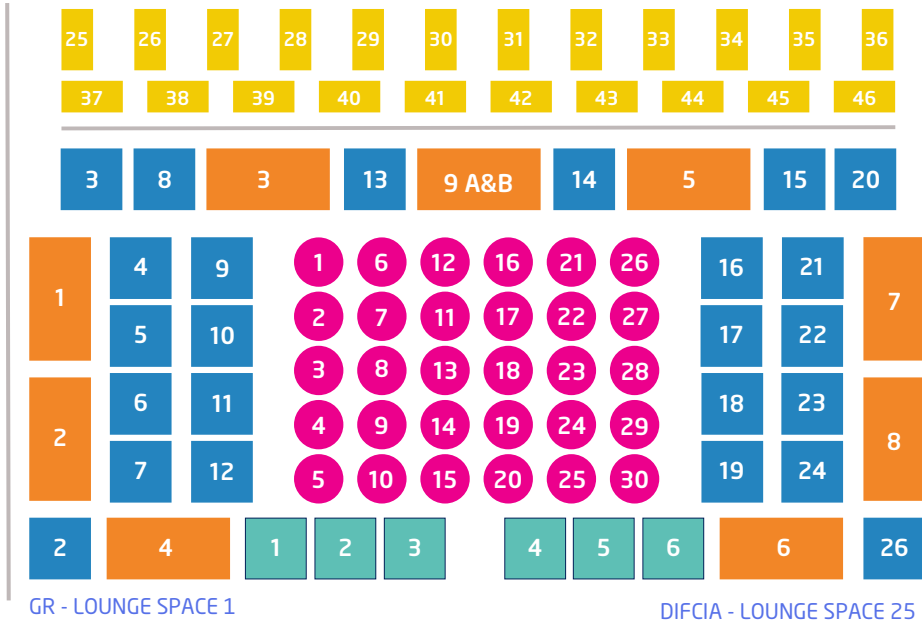
### • MEETING TABLES



ACCESS ALL MEETINGS

## ATLANTIS BALLROOM

### • MAIN CLIENT LOUNGE



### RESERVED TABLES FOYER

- INTERLINK
- IRL
- CICA RE
- AK SIGORTA
- SPECIALTY LINES UW
- LLOYD'S LAB
- MEDIA
- MEDIA
- HOWDEN TURKEY
- ARC REINSURANCE BROKERS
- COVERHILL MONGOLIA
- LLOYD'S LAB

### PREMIUM CLIENT SUITES

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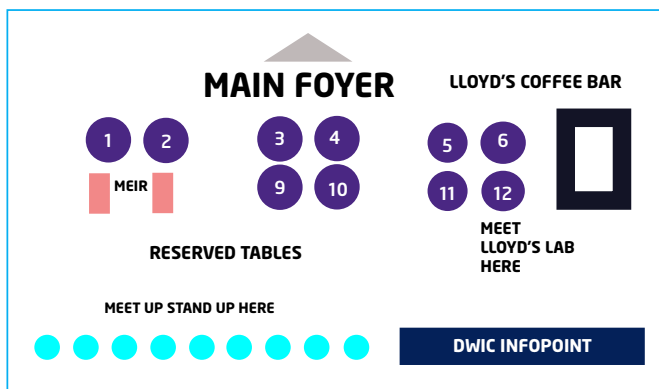
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- AQUILANO
- UIB SAUDI REINSURANCE BROKERS
- JB BODA
- JB BODA
- OCEAN RE
- MNK RE
- SPECIALTY MGA
- BEST MERIDIAN
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