



AGENDA Monday 28, Tuesday 29 and Wednesday 30 April 2025

We are pleased to bring you a new format for our main stage sessions for DWIC2025 – LIGHTNING TALKS. Each session will include a maximum 10-minutes presentation followed by a fire-side chat and an interactive Q&A session with polling. Each session will be delivered within 30 minutes – allowing our delegation to pre-schedule the session/s that they may wish to attend without impacting on their time for bi-lateral meetings. We have also added ‘The Debate Hour’ where our panel of experts will interact with the audience through live polling and Q&A.

EXPANDING HORIZONS...AND BEYOND

DAY ONE | 28 APRIL

09:00	TURNING ECONOMIC VISIONS INTO REALITY LIGHTNING TALK	10:00	MEASA NAT CAT: CLOSING THE PROTECTION GAP LIGHTNING TALK	11:00	ATTRACTING THE VERY BEST TALENT ‘THE DEBATE HOUR’
<p>The remainder of this decade is expected to see the Middle East reach new levels for economic growth and prosperity, driven by government-led investment projects in countries – particularly Saudi Arabia and the UAE, including Dubai. Much of this growth will be in sectors not traditionally associated with the region – think financial services, health, technology and tourism, as much as oil, gas and the energy sector – as economies seek to diversify and find sustainable avenues for future prosperity.</p> <p>All this growth will be fuelled by investment, whether local or global, which will require insurance for investor confidence and sustainable growth.</p> <p>This will in turn require reinsurance, as local carriers will need backing to meet demand. As towers rise, next-gen technology is implemented, and infrastructure is built, Dubai, as the region’s undisputed reinsurance hub, will play a transformational risk transfer role.</p> <p>The DIFC is an essential part in this story. A significant share of the DIFC Authority’s time is spent developing investor relationships, as sources of fresh capital, from institutional titans to high-net-worth family investment funds.</p>		<p>Natural catastrophe exposure across MEASA could present a significant avenue for growth for the DIFC. The protection gap – the difference between economic losses and insured losses – for this region is higher than most, and most cruelly revealed when a disaster strikes. Earthquakes and cyclones are not unknown in the Middle East region itself. Turkey and Syria, for instance, suffered a severe earthquake in February 2023; Oman has been battered by cyclone activity in recent years; even Dubai in 2024 suffered from the effects of sudden and heavy rains.</p> <p>The region already has some national government-led natural catastrophe backstops, such as the successful example of Oman. Looking to the way the industry interacts with such schemes globally, reinsurance providing retrocessional support to public private partnerships, such as national level natural catastrophe protection funds, is one potential avenue for regional nat cat re/insurance growth. Property reinsurance buying at local insurer level in MEASA markets has been characterised by proportional treaties, rather than the excess-of-loss structures that tend to go with property catastrophe risk. This might change in the wake of recent loss events, with non-proportional buying is now the direction of travel.</p>		<p>This interactive session will bring together a panel of experts and the audience to discuss how Dubai can attract, develop, and retain top global talent. The discussion will explore what makes the Dubai International Financial Centre (DIFC) an attractive destination and how it can differentiate itself from global financial hubs like London, New York, and Singapore. Key topics include the role of competitive compensation, benefits, and workplace culture in talent attraction, as well as how DIFC firms can stay ahead of evolving expectations. The panel will also discuss how technology, innovation, and digital transformation can help attract top professionals, particularly in finance and fintech. Retention strategies will be a major focus, addressing challenges in maintaining high-calibre talent and ensuring long-term engagement and growth. The session will highlight successful strategies for attracting and retaining staff, as well as identifying talent gaps within DIFC and how they can be addressed.</p> <p>By bringing together diverse perspectives, this discussion aims to provide actionable insights and strategies to strengthen Dubai’s position as a leading global talent hub.</p>	
MODERATOR: DAVID BENYON		MODERATOR: DAVID BENYON		MODERATOR: ANDY WOODWARD, LLOYD’S	
OWAIS ANSARI, CEO [MENA REGION], MUNICH RE TALAL BAHAFI, MANAGING DIRECTOR AND CEO, WTW SAUDI ARABIA		ABDESSAMAD EL ANGOUDI, HEAD OF AGRICULTURE EMEA & PARAMETRIC SALES INTERNATIONAL, GALLAGHER RE BELHASSEN TONAT, SENIOR EXECUTIVE MANAGER – HEAD OF P&C MENA, MUNICH RE UNDERWRITING AGENTS GREG CARTER, MANAGING DIRECTOR, ANALYTICS - EMEA & ASIA PACIFIC, AM BEST		ALYA AL ZAROUNI, CHIEF OPERATING OFFICER, DUBAI INTERNATIONAL FINANCIAL CENTRE AUTHORITY MATTHEW HILL, CEO, CHARTERED INSURANCE INSTITUTE PHIL STORY, CHAIRMAN, DIFC INSURANCE ASSOCIATION	

EMERGING RISK & OPPORTUNITY

DAY TWO | 29 APRIL

09:00	EMERGING RISK & OPPORTUNITY – CYBER & TECH LIGHTNING TALK	10:00	EMERGING RISK & OPPORTUNITY – AN AGE OF UNPREDICTABILITY LIGHTNING TALK	11:00	EMERGING RISK & OPPORTUNITY – PARAMETRIC PRODUCTS LIGHTNING TALK	12:00	TÜRKİYE INSURANCE MARKET - PROJECTIONS FOR THE FUTURE ‘THE DEBATE HOUR’
<p>Ransomware, outages and systemic risk fears continue to dominate the cyber threat landscape. The cyber insurance landscape has moved fast in the past 20 years, but the technology landscape is moving faster, particularly the explosive potential of Generative AI. Collaboration between business leaders, regulators, and industry peers is going to be important to promoting resilience to safeguard economies, organisations, and individuals while driving technological progress in the Middle East. Insurers are now in a strong position to bring about real change – helping to strengthen resilience in the region and around the world – by providing essential business continuity services and meaningful risk transfer through fit-for-purpose innovative products.</p>		<p>The prosperity of Dubai can contrast starkly with parts of the Middle East where the curse of war and conflict can be seen elsewhere within the Arab World. However, the international re/insurance industry plays a vital positive role in protecting business throughout this region and globally, particularly amid a new geopolitical era that seems characterised by unpredictability across large portions of the globe. Within this context, businesses are increasingly turning to re/insurance products for war, political violence and terrorism (WPVT) to provide greater certainty through risk transfer, whether from civil unrest risks of strikes, riots and civil commotion, or more traditional threats of war, terror and armed conflict. These volatile risks are presenting themselves globally, from Washington DC to downtown Beirut. Dubai, as a leader in financial services talent and an Arab-speaking regional hub for reinsurance capital, plays an indispensable role in providing risk transfer against instability.</p>		<p>Parametric products, developing and utilising new data and indices to accelerate and automate the claims process, have made progress within the insurance industry in the past decade. But they haven’t yet moved the needle decisively, instead seen as peripheral, small limit accompaniments to bigger, slower moving placements of traditional products. What is needed to change that? For parametric advocates, is the route to success about focusing on proven perils and product experience – such as using plentiful meteorological data to transfer extreme weather property and agricultural risks? Or is it about innovating new data with new perils, prioritising fast-moving emerging risks and intangibles as focuses for growth, requiring deft use of limited historical data, which would make traditional underwriters turn to talk of strict limits or even exclusions? Parametric is an area rich with examples of product innovation, so there will be exponents for both approaches, and a market broad enough to see different strategies vying for growth.</p>		<p>Türkiye’s reinsurance market is evolving amid economic shifts, regulatory updates, and growing catastrophe risks. This panel will explore the market landscape, emerging risks, and opportunities shaping the sector. Experts will discuss Türkiye’s exposure to natural disasters, the role of reinsurance in mitigating losses, and strategies for resilience. Additionally, the session will highlight the country’s increasing influence in regional markets and its future outlook. With a focus on innovation, capacity-building, and sustainability, the discussion will provide key insights into how Türkiye’s reinsurance market is adapting to global and local challenges. Turkish insurance sector sets sight on 40% growth in 2025, and our experts will discuss how to turn that into a reality.</p>	
MODERATOR: DAVID BENYON		MODERATOR: DAVID BENYON –		MODERATOR: DAVID BENYON		MODERATOR: ATINC YILMAZ, HOWDEN REINSURANCE BROKERS	
OLIVIA DARLINGTON, PARTNER, CLYDE & CO PETER ENGLUND, SENIOR EXECUTIVE OFFICER, ZURICH INSURANCE COMPANY		PAMELA THOMSON-HALL, CEO OF OUR INTERNATIONAL BUSINESS, WTW SOLO SESSION		BLANCA BERRUGUETE, EMEA HEAD OF CLIENT MANAGEMENT, DESCARTES CHRIS MACKINNON, REGIONAL DIRECTOR, ASIA PACIFIC MIDDLE EAST & AFRICA, LLOYD’S		BRANDAN HOLMES, VP - SENIOR CREDIT OFFICER, MOODY’S CENK ECEVIT, GM AND CHAIRMAN, ECB INSURANCE & REINSURANCE BROKERS INC. AND TURKISH BROKERS ASSOCIATION UGUR GULEN, THE ASSOCIATION OF INSURANCE, REINSURANCE, AND PENSION COMPANIES OF TÜRKİYE & EXECUTIVE BOARD MEMBER, AKSIGORTA	

SPOTLIGHT GEO REGIONS

DAY THREE | 30 APRIL

10:00	SPOTLIGHT: CENTRAL ASIA Central Asia Regional Outlook and Opportunities session INSIGHT IN 45	11:00	SPOTLIGHT: AFRICA Africa Regional Outlook and Opportunities session INSIGHT IN 45
<p>The reinsurance landscape in Central Asia is evolving, with 'Stan' nations emerging as key markets poised for growth. This panel will explore the current state of Uzbekistan's insurance sector, examining regulatory developments, market penetration, and investment opportunities. A crucial discussion will focus on the potential for pooling insurance capacity within the region, fostering collaboration to enhance underwriting capabilities and financial resilience. Additionally, the absence of catastrophe (CAT) modelling and protection presents a significant challenge. Panellists will assess the impact of this gap on risk assessment and loss mitigation, considering strategies to develop localized CAT modelling solutions. As climate risks and natural disasters become more prevalent, the session will highlight the urgent need for regional and international partnerships to strengthen risk management frameworks.</p>		<p>Africa presents a dynamic and evolving landscape for the reinsurance market, with both challenges and opportunities shaping its future. This session will provide a regional focus on Africa, exploring key growth areas such as infrastructure development, energy, and mining, while assessing the impact of emerging risks, including climate change and natural catastrophes. Panellists will discuss the evolving regulatory environment, including the implications of AfCFTA and localised policies, as well as the state of the insurance market within the broader global context. With signs of market softening, increasing capacity, and rate pressures across different lines, the discussion will offer critical insights into current conditions, particularly in markets like South Africa. Attendees will gain a deeper understanding of the industry's potential, from overcoming challenges like low insurance penetration and fragmented regulations to capitalizing on Africa's unique advantages in risk management and economic development.</p>	
MODERATOR: DAVID BENYON		MODERATOR: DAVID BENYON	
ANVAR UMAROV, DIRECTOR AT GLOBAL REINSURANCE AND INTERNATIONAL RELATIONS CENTRE, UZBEKINVEST MARIA KUZNETSOVA, SENIOR EXECUTIVE OFFICER, EMRGENT RISK SOLUTIONS NEERAJ YADVENDU, SEO, BERKSHIRE HATHAWAY SPECIALTY INSURANCE OYBEK N. KHALILOV, CEO, MOSAIC INSURANCE GROUP, CHAIRMAN AT INSURANCE ASSOCIATION OF UZBEKISTAN		CLEMENT OWUSU, GROUP CHIEF COMMERCIAL OFFICER, WAICA RE SIMBA MAKWEMBERE, MANAGING DIRECTOR, MAKSURE RISK SOLUTIONS WEBSTER TWAAMBO, CEO, FINSBURY RE	

ROUNDTABLE DISCUSSIONS – BY INVITATION ONLY

DAY	BOARDROOM	ROUNDTABLE HOSTS	TOPIC
MONDAY_28 APRIL			
CHAIR: GRACITA AOA DE GRACIA	14:00 - 14:45	DIFC	EMBEDDING RESILIENCE: OPPORTUNITIES IN THE GLOBAL INSURANCE INDUSTRY
CHAIR: SARA BENWELL	15:00 - 15:45	GR	THE DIGITAL HEALTH REVOLUTION AND WHAT IT MEANS FOR REINSURANCE
CHAIR: DAVID BENYON	16:00 - 16:45	GR	WPVT: A MATURING MARKET IN HOT DEMAND
TUESDAY_29 APRIL			
CHAIR: PAMELA THOMSON-HALL	12:00 - 12:45	WTW	GLOBALISATION OF RISK TRANSFER: MAXIMISING THE OPPORTUNITY TO TRADE RISK ACROSS BORDERS
CHAIR: MOHAMED SAAD	14:00 - 14:45	AFRICA RE	TAKAFUL TO THE MOON: INNOVATING RISK IN THE AGE OF DOGECOIN AND AI
CHAIR: SARA BENWELL	15:00 - 15:45	PROTECTION RE	DIGITAL TRANSFORMATION IN INSURANCE/REINSURANCE
WEDNESDAY_30 APRIL			
CHAIR: SARA BENWELL	12:00 - 14:00	STRATEGICRISK	SR.500 INAUGURAL ROUNDTABLE – CHIEF RISK OFFICERS – ‘PEOPLE RISKS’