From 11th to 13th November 2019
Diamond HALL - Rixos Premium Sea Gate
Sharm EL - Sheikh City
PROFITABILITY IN INSURANCE INDUSTRY : MIND THE GAP

Under the Auspices of:

2nd SHARM RENDEZVOUS
SPREADING PRECIOUS IDEAS "SPI"

SPIs Program

**Day one – 11th November, 2019**

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<tr>
<th>Time</th>
<th>Activity</th>
<th>Partner</th>
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<tbody>
<tr>
<td>3:00 pm - 8:00 pm</td>
<td>Registration</td>
<td>AXA</td>
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<tr>
<td>8:00 pm - 10:00 pm</td>
<td>Networking Cocktail Reception</td>
<td>CASH</td>
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</tbody>
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**Day Two – 12th November, 2019**

<table>
<thead>
<tr>
<th>Time</th>
<th>Activity</th>
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<tr>
<td>7:00 am - 9:00 am</td>
<td>Registration</td>
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**Opening Ceremony and Official Keynote Address**

- Mr. Alaa El-Zoheiry, Chairman of Insurance Federation of Egypt.
- Dr. Mohamed Omran, Chairman of Financial Regulatory Authority.
- H.E. Major General Khaled Foda South Sinai province governor.
- H.E. Mrs. Ghada Wali, Minister of Social Solidarity
- H.E. Dr. Mohamed Maait, Minister of Finance.
- Mr. Hisham Anwar Tawfik, Minister of Public Business Sector. (on behalf of him: Mr. Basel El-Heini)

<table>
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<tr>
<th>Time</th>
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<tr>
<td>9:00 am - 10:00 am</td>
<td>Launch of Egyptian Insurance Historical Book: Mr. George Kabban, Chief Executive Officer, UIB and Mr. Alaa El-Zoheiry Chairman of IFE.</td>
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<td>Sign the first cooperation protocol.</td>
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<td>Sign the second cooperation protocol.</td>
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<td>10:00 am - 10:30 am</td>
<td>Saudi Re Honoring: Mr. Fahad Al-Hesni, Managing Director-Chief Executive Officer, &quot;Saudi Re&quot;.</td>
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<td>Aphrodite Holding Honoring: Eng. Ashraf Salama, Chairman, Aphrodite Holding Honoring</td>
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10:30 am - 11:00 am
SPI 1: Egypt's insurance sector overcomes challenges -The impact of regulation today and in the future.
- Dr. Mohamed Omran, Chairman of Financial Regulatory Authority

How to shape the Sustainable insurance agenda in Egypt.
- Ms. Sina Hbous, Advisor to the Chairman for Sustainable Development, Head of Sustainable Development Department (SDD), Financial Regulatory Authority (FRA).

11:15 am - 12:00pm
Networking Coffee Break

12:00 pm - 1:00 pm
SPI 2: The Guest of Honor: Interview with the Guest of Honor.

1:00 pm – 2:30 pm
SPI 3: Profitability in non-life insurance: mind the gap
The need for improved underwriting margins in most non-life primary markets. Pricing dynamics may have reached an inflection point with some moderate rate increase since late 2017, but it is too soon to declare a return to hard market conditions.

Moderator:
- Mr. Vasilis Katsipis, General Manager, Market Development for MENA, South & Central Asia, AM Best.

SPI Panelists:
- Mr. Fahad Al-Hesni, Managing Director-Chief Executive Officer, "Saudi Re".
- Mr. Hadi Riachi, Head North Africa - Director -Europe, Middle East & Africa Swiss Reinsurance Company Ltd.
- Mr. Mo’men Mukhtar, Chairman and Managing Director, Misr Insurance Company
- Mr. Salvatore Orlando, Head of Region MEAR, Partner Re Europe SE, Zurich Branch

2:30 pm
Lunch
Day three – 13th November, 2019

SPI-4: Climate Risk and Natural Catastrophes – Closing the Protection Gap
The Natural Catastrophe Protection Gap: Measurement, Root Causes and Ways of addressing Underinsurance for Extreme Events. The research paper defines and measures the protection gap, explores what we know about the reasons for the gap and lays out some measures how to close it.

Moderator:
- Mr. Omar GOUDA, Regional Director, North East Africa and Middle East Region, Africa Re

SPI Panelists:
- Mr. Beat Strebel, Market Executive Middle East & Africa, Swiss Re.
- Ms. Lamia Ben Mahmoud, CEO and Chairman, Tunis Re.
- Mr. Marc Buker / North & Francophone Africa and South Mediterranean markets - SCOR Global P&C
- Mr. Adham El-Muezzin, Managing Director Hannover Re Takaful and Hannover Re Bahrain Branch.

Networking Coffee Break

SPI-5: Brokers as Partners - The Key attributes to succeed in sustainable, innovative and competitive environment
The traditional broker role is rapidly changing due to the ease of purchasing insurance policies online, even in areas such as professional indemnity and management liability insurance. The insurance brokers
who will survive and continue to thrive in this environment are those who can identify a niche market which requires the services of a traditional insurance broker, rather than just an electronic interface. At the same time, broker services which can be automated, that is, informational and transactional services, are most likely to be disrupted.

**Moderator:**
- Mr. Bilal El Hoss – Nasco France

**SPI Panelists:**
- Mr. Ata Khatib, Chairman, Lockton MENA
- Mr. Ahmed Khalifa, Managing Director and CEO, Sarwa Insurance Company
- Mr. George J. Kaban, Chief Executive Officer, UIB (DIFC) Ltd
- Mr. Jack Jenner, CEO Middle East and North Africa, Allianz Global Corporate & Specialty (AGCS) United Arab Emirates.

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**SPI-6: Expanding the Spectrum of Life/LTC Combination Plans**
This session will cover the range of Life/LTC products (life combination products which combine life insurance with long-term care or chronic illness coverage), including key attractions of various designs, how to compare them to each other and to stand-alone LTCi, and ways to market them.

What makes these products attractive to producers and consumers, and what new design structures might further stimulate this rapidly growing market.

**Moderator:**
- Mr. Basel El Hini, Chairman & Managing Director, Misr Insurance Holding Company (MIHC).

**SPI Panelists:**
- Mr. Amr Elshemi, Managing Director, QNB Al Ahli Life Insurance Company
- Mrs. Elena Butarova, Chairman & Managing Director ,Met Life Insurance Company - Egypt.
- Dr. Mazen A. Chakra, Managing Director, MENA and Cyprus - Lebanon, Gen Re.

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**2:00 pm Lunch**
Spreading Precious Ideas – SPI

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8:00 pm
SPI Awards Ceremony and Gala Dinner
sponsored by:

SPIs Program - sponsored by: