

A timely industry conference for:

- Risk
- Finance
- Capital Planning
- Actuarial
- Compliance

Register by
16 May 2008
& SAVE up to £700!

Regulatory, Rating Agency & Industry Approaches to

ERM for Insurers Under Solvency II

25 June 2008 • The Hatton • London EC1N

PLUS Maximise the value of your time by also attending the separately bookable post conference workshop:



Post-Conference Workshop

Refining & Embedding Your

ERM Framework

Including a Technical Update on QIS4

26 June 2008 • The Hatton • London EC1N

Key benefits of attendance:

- **Regulatory Updates & Rating Agency Feedback on**
 - QIS4 vs. ICAS
 - The Solvency Standard Approach
 - FSA expectations of Risk & Capital Integration
 - Securing Model Approval & passing the 'Use Test'
- **First Hand Insights & Industry Case Studies on**
 - Implementing an ERM Framework
 - Second Lines of Defence Risk Structures
 - Measuring Risk-Adjusted Profitability
- **Benchmark Your Approach to**
 - Positioning your ICA to be Solvency II Compliant
 - Advanced Stress Testing techniques
 - Measuring & Managing Operational Risk
 - Economic Capital Modelling

With insights, case studies and guidance from:

FINANCIAL SERVICES
AUTHORITY

STANDARD & POOR'S

HBOS

LV=

LLOYD'S OF LONDON

TOWERS PERRIN TILLINGHAST

EMB CONSULTANCY

WATSON WYATT

Developed by



ERM for Insurers

Hear the Latest Techniques for Integrating Risk & Capital

Insurers are under considerable pressure to integrate risk and capital planning into enterprise risk management (ERM) frameworks. The introduction of the ICAS regime and, more recently, new rating agency criteria have already led to extensive advances in risk management and pushed ERM higher up the industry's agenda – but considerable work lies ahead under Solvency II.

Maximise the Business Value of an ERM Framework

One of the main changes Solvency II introduces is the allowance for firms to use their **Own Internal Models** to set capital requirements. Although this sounds like ICAS, there are significant differences between the two regimes. Under Solvency II, before an insurer **Secures Model Approval**, the firm's senior management will need to convince their regulatory supervisors that the model is fully embedded into the business as a financial planning tool. Insurers will therefore need to demonstrate fully integrated strategic, operational and risk management processes.

This timely and practical conference provides insights into what insurers will need to change if they are to successfully move from the current regulatory capital and ICAS environment to the new Solvency II framework.

Conference highlights include:

Hear FSA and rating agency feedback

- Contrasting the requirements of ICAS with those of Solvency II
- Securing approval for Internal Capital Models
- Clarifying new Market Reporting and Disclosure requirements

Gain first hand practical insights into

- Resolving ERM Implementation Challenges
- Specific challenges facing Life and Non Life Insurers
- Embedding Risk, Capital and Performance Management throughout the business

Acquire the knowledge and skills which will enable you to

- Enhance the effectiveness and value of your risk management framework
- Incorporate the more qualitative operational risks into an ERM programme
- Exchange risk management experiences with your immediate insurance industry peers

Benchmark Against Current Best Industry Practice

The conference includes presentations from the **FINANCIAL SERVICES AUTHORITY, STANDARD & POOR'S, LLOYD'S OF LONDON, LV= (formerly LIVERPOOL VICTORIA), HBOS, TOWERS PERRIN TILLINGHAST, WATSON WYATT** and **EMB CONSULTANCY**. The objective of this industry event is to provide an update on the latest regulatory and industry approaches plus practical ERM implementation guidance.

Who Should Attend

This timely industry conference will benefit all **Life and Non Life Insurers, Reinsurers, Lloyd's Managing Agents, Syndicates** and **Insurance Capital Markets** specialists. The event will be of particular value to **Risk, Operational Risk, Finance, Capital Planning, Reporting, Actuarial** and **Compliance** specialists.

In addition to the main conference, two separately bookable post conference workshops (to be held at the same venue) will explore complementary aspects of emerging ERM best practice:

Post-Conference Workshop

Refining & Embedding Your ERM Framework

Including a Technical Update on QIS4

26 June 2008 • The Hatton • London EC1N

This interactive workshop has one key objective - to help participants understand how they can build on the work that they have already done to **develop an embedded risk management framework that will pass a 'use test' and add value to their business.**

The agenda will cover the essential areas that insurers need to address. It will focus on practical solutions and illustrate examples of current best practice drawn from life and non life insurance. The workshop will consider key topics insurers need to master in order to embed a risk management framework, including; **risk organisation and governance, risk appetite, capital management, operational planning and risk reporting.**

Take Advantage of Substantial Savings

Individuals attending both days of this event will benefit from substantial savings. Additional savings are available to organisations sending more than one delegate to any part of this event. Please see the back page of this brochure for full details.

Under Solvency II

Programmes at a Glance

Main Conference: Wednesday 25 June 2008

ERM for Insurers Under Solvency II

- 8.30 Registration
- 9.15 Chairman's Welcome and Opening Remarks
- 9.30 Integrating Risk and Capital Management – Understanding FSA Expectations of Insurers
- 10.15 Linking ERM to the Rating Process
- 11.00 Refreshments
- 11.20 Practical Considerations for Insurers Regarding Risk Aggregation
- 12.00 First Hand Insights into Integrating Risk, Capital and Performance Management in an ERM Framework
- 1.15 Lunch
- 1.40 Measuring Risk-Adjusted Profitability by Product Area or Business Line
- 2.20 ERM Under Solvency II – Next Steps for UK and European Insurers
- 3.00 Refreshments
- 3.20 Embedding Effective Operational Risk Management in an ERM Framework
- 4.00 Recent Advances in Stress Testing Under the ICAS Regime
- 4.40 Chairman's Summation and Close of Main Conference

Post Conference Workshop: Thursday 26 June 2008

Refining & Embedding Your

ERM Framework

Including a Technical Update on QIS4

WORKSHOP AGENDA

- 9.30 Registration
- QIS4 – Specification and Expected Results
 - QIS4 – Lessons to be Learnt
 - Model Approval Requirements
 - What Will it Take to Pass the 'Use Test'
 - Building a Risk Culture and Organisation
 - Governance of Risk and People Risk in Practice
 - Open Discussion and Q&A
- 4.30 Workshop ends

With insights from:

Rob Curtis
Prudential Policy & Standards
FINANCIAL SERVICES AUTHORITY

Rob Jones
Managing Director
European Ratings Criteria (Insurance)
STANDARD & POOR'S

Henry Johnson
Head of Market Risk & Reserving
LLOYD'S OF LONDON

Roger Dix
Head of Group Insurance
& Investment Risk
HBOS

Andrew Smith
Chief Actuary
LV=

Mark Chaplin
Consulting Actuary
WATSON WYATT

Richard Rodriguez
Partner
EMB CONSULTANCY

George Maher
Consulting Actuary
TOWERS PERRIN TILLINGHAST

Gavin Watkins
Principal - Global Consulting Group
TOWERS PERRIN TILLINGHAST

John Charles
Principal
TOWERS PERRIN TILLINGHAST

Christopher Daniel
Senior Consultant
TOWERS PERRIN TILLINGHAST

Naren Persad
Senior Consultant
TOWERS PERRIN TILLINGHAST

Penny Fosker
Senior Consultant
TOWERS PERRIN TILLINGHAST

Ming Roest
Senior Consultant
TOWERS PERRIN TILLINGHAST



Infoline works with many professional associations in securing accredited Continual Professional Development (CPD). Those delegates attending this event may wish to apply their time towards their profession's CPD scheme. Should you require assistance in this process please telephone Nahdia Ahmed at Infoline on +44 (0)20 7017 7702.

© Infoline Conferences Ltd

ERM for Insurers

8.30 Registration

9.15 **Chairman's Welcome and Opening Remarks**

9.30 **Integrating Risk and Capital Management – Understanding FSA Expectations of Insurers**

One of the main changes in Solvency II will be the allowance of internal models to set capital requirements. This will require an increased focus on the integration of risk and capital management processes and practices used by insurers. Specifically, a firm's internal capital model will need to be embedded within the strategic, operational and risk management processes used by the insurer if it is to achieve a closer alignment of capital within the business to meet risks. This presentation will focus on what the FSA currently considers insurers will need to change if they are to successfully move from the current ICAS environment to the new Solvency II framework. Specific issues tackled will include:

- The move to economic capital modeling
- Risk and capital integration expectations
- The likely need for second lines of defence risk structures
- Model approval and what this will likely require
- Greater supervisory cooperation and integration
- Likely changes to reporting and disclosure requirements

Rob Curtis
Prudential Policy & Standards
FINANCIAL SERVICES AUTHORITY

10.15 **Linking ERM to the Rating Process**

Enterprise Risk Management is still a relatively recent addition to Standard & Poor's analysis of insurance companies. The industry itself tended to manage risk in silos until recently, and many insurers still do. Since being introduced in 2005, ERM analysis has assumed an increasingly high profile – and Solvency II is likely to continue this trend. This presentation will explain Standard & Poor's ERM criteria, put it in context with the rating analysis as a whole and with Solvency II, and cover the potential implications of ERM assessments for Standard & Poor's analysis of capital adequacy using economic capital models.

- Why do ERM
- ERM criteria
- Role of ERM in the rating process
- Feedback and best practices
- Relationship of ERM with Solvency II
- Impact of ERM on capital analysis

Rob Jones
Managing Director, European Ratings Criteria (Insurance)
STANDARD & POOR'S

11.00 Refreshments

11.20 **Practical Considerations for Insurers Regarding Risk Aggregation**

This presentation will address the technical and business challenges of risk aggregation in an integrated risk and capital management framework. The talk will come from the perspective of Lloyd's but conclusions can also be drawn for other sectors of the insurance industry.

- Going beyond the ICA - ERM and Strategic Risk Management
- How syndicates approach ERM and SRM, and how Lloyd's reviews and provides a sounding board
- How Lloyd's centrally addresses the relationship between capital and risk management
- Aggregating risks in practice – managing agency considerations and Lloyd's perspective
- Explaining to rating agents and regulators
- Moving forward to Solvency II

Henry Johnson
Head of Market Risk & Reserving
LLOYD'S OF LONDON

12.00 **First Hand Insights into Integrating Risk, Capital and Performance Management in an ERM Framework**

The various component parts of an ERM framework are familiar to us, as are how they should be linked and integrated. However, the practical aspects can often be less easy than the theory indicates. This presentation will take us on a journey through the pure theory of what should happen, areas which have been known to cause problems, and concludes by suggesting measures will assist in successful implementation.

- The theoretical integrated Risk, Capital and Performance Management ERM Framework
- Implementation challenges
- Which aspects didn't happen as expected
- Learning points from other Organisations
- Measures to assist success

Roger Dix
Head of Group Insurance
& Investment Risk
HBOS

1.15 Lunch

Under Solvency II

1.40 Measuring Risk-Adjusted Profitability by Product Area or Business Line

Senior management are beginning to appreciate the potential of ERM to provide an integrated and consistent enterprise-wide risk framework. They would doubtless like to be able to say that they are sure that new business is adding sufficient value, and they are confident that their performance measures help them to make optimal decisions. However, in practice, many companies still lack a common currency for measuring risk, capital and value across diverse product sets and business lines. The session will consider what companies need to do to develop and embed a consistent risk-adjusted performance measurement framework. It will cover:

- Current market developments
- Key technical issues
- Technical implementation challenges
- Business implications of introducing risk-adjusted performance measures
- Organisational and cultural challenges
- Quick wins

Richard Rodriguez
Partner
EMB CONSULTANCY

2.20 ERM Under Solvency II – Next Steps for UK and European Insurers

Following QIS4 we now have a clearer picture of what the quantitative framework for Solvency II will look like. In particular, companies need to ensure that they have a robust risk management framework in place and that they can demonstrate the existence of the framework. Internal models will also need to be embedded in the business in order to meet with approval requirements. This presentation will address some of the key ERM issues as they relate to the latest progress with Solvency II:

- What is best practice risk management
- Embedding the ERM model in the business
- Building a risk culture and organisation
- How can ICA models become Solvency II proof
- How does the UK compare to other EU countries

George Maher
Consulting Actuary
TOWERS PERRIN TILLINGHAST

3.00 Refreshments

3.20 Embedding Effective Operational Risk Management in an ERM Framework

Operational risk is a significant factor influencing a firm's regulatory capital. Significant progress has been made under the ICAS regime but the concept of operational risk is still relatively new for many insurers. Insurers are developing and refining their approach to managing the harder to quantify risks all the time – and encountering and learning from a variety of practical challenges as they go. This talk will present first hand insights into delivering robust and defensible risk management approaches.

- Operational risk definition
- Relevant legislation
- An integrated framework of standards, policies, training, assessment and reporting
- Practical insights and lessons learned during implementation
- Embedded risk management with measurable loss reduction and capital benefits

Andrew Smith
Chief Actuary
LV=

4.00 Recent Advances in Stress Testing Under the ICAS Regime

The FSA's Financial Risk Outlook 2008 encouraged both life and general insurers to maintain momentum in developing their stress and scenario testing. The recent turbulence in the financial markets and its impact on some financial services companies has also served to highlight how dangerous it can be to rely solely on statistical models calibrated using historical data. Stress and scenario testing is an activity critical to effective Enterprise Risk Management.

- The advantages of robust stress and scenario testing
- Recent advances in stress and scenario testing
- Scenarios as a communication aid

Mark Chaplin
Consulting Actuary
WATSON WYATT

4.40 Chairman's Summation

and Close of Main Conference

ERM Framework In

WORKSHOP INTRODUCTION AND OVERVIEW

The Framework Directive proposal has been published and the direction in which Solvency II is heading is becoming clearer. Although the final shape of internal models is not yet known, many companies are already building their ERM frameworks and are well aware of what the main challenges will be. This workshop will address some of the key ERM issues as they relate to Solvency II, such as:

- What is best practice risk management
- Examining the Practical Implications of QIS4
- Embedding the ERM model in the business
- Building a risk culture and organisation
- How can ICA models become Solvency II proof
- How does the UK compare to other EU countries

GAIN PRACTICAL INSIGHTS INTO QIS4, INTERNAL MODELS & ERM FRAMEWORKS

The 4th Quantitative Impact Study ('QIS4') which runs from April to July 2008, tests the latest proposals for the **SOLVENCY STANDARD APPROACH** are tested by the European insurance industry. Even though insurers and reinsurers can use internal models, the results of the solvency standard approach will be important, as these will be used to benchmark the results of the company's internal model.

Under Solvency II, the approval of an internal capital model has the potential to turn regulatory burden into real competitive advantage. An integrated model will greatly enhance a company's risk management capabilities and ensure its capital requirements reflect the individual risk profile and appetite of the business.

The approval process is likely to require a commitment to fully integrating an internal model into a business's risk management systems and decision making process. These requirements, together with the risk management governance and systems required under Pillar II, effectively imply the implementation of a comprehensive enterprise risk management framework.

PROGRAMME STYLE & TIMING

The workshop will make use of focused presentations, practical examples and specially designed interactive exercises. There will be extensive opportunities to ask questions and raise specific issues within a supportive learning environment.

Registration from: **9.30am**
Workshop starts: **10.00am**
Workshop ends: **4.30pm**

Lunch and additional refreshments will be served at appropriate times during the day.

Workshop Agenda

QIS4 – Specification and Expected Results

- Brief update of the formula proposed for QIS4
- Expected results and implications for UK companies
- Comparison with QIS3

QIS4 – Lessons to be Learnt

- QIS4 issues
- Implications for SME's and groups
- Next steps

Model Approval Requirements

- How to get your model approved
- Disclosure requirements

What Will it Take to Pass the 'Use Test'

- Demonstrating that your model supports business decisions
- How to ensure that your ICA model is Solvency II compliant

Building a Risk Culture and Organisation

- Developing a unified view within your organisation on risk management
- Communicating cultural change within your organisation
- Collaboration between central risk functions and business units

Governance of Risk and People Risk in Practice

- Practical study of how to use governance, key metrics, risk appetite and the use of a financial dashboard to monitor risk on an ongoing basis
- HR and people risk: examples of links between employee engagement and financial and business performance
- Discussion of the findings of our recent ERM survey

Open Discussion and Q&A

cluding a Technical Update on QIS4

WHO SHOULD ATTEND

This practical workshop will benefit senior **FINANCE, CAPITAL PLANNING, RISK, ACTUARIAL** and technically minded **COMPLIANCE** specialists. The programme will be of equal value to **LIFE** and **NON LIFE INSURERS**.

*Please note: This workshop is intended primarily for representatives of **Insurance Companies**. Beyond this audience, some restrictions on attendance may apply (representatives of other actuarial/professional services firms may not attend). If you are in any doubt as to whether your organisation is eligible to attend, please telephone Infoline Conferences on 020 7017 7702 or email infoline-bookings@informa.com*

WORKSHOP OBJECTIVES

The workshop will consider the key topics that insurers need to address in order to understand the implications of Solvency II and more importantly, how to gain competitive advantage under the new regime.

The morning session, which addresses QIS4, gives insights into the limitations of a standard approach and will make clear what the advantages are of developing an internal model.

The afternoon session will go on to discuss the business implications of developing an internal model, including required cultural changes within your organisation.

WORKSHOP PRESENTERS



George P. Maher

George is a consulting actuary with the Tillinghast business of Towers Perrin in the firm's London office. He is a principal of Towers Perrin. George joined Tillinghast in 1987 and specialises in general insurance. He has led projects for UK and non-U.K. clients, including insurers and reinsurers writing in Continental Europe, the Middle East and the United States. A number of these projects have been associated with the merger or acquisition of insurers and transfer of business. He also has assisted clients in their evaluation of their capital adequacy for transaction, rating and regulatory purposes.

Gavin Watkins

Gavin Watkins is a Principal in the Global Consulting Group in Tower's Perrin's London office. He has provided a large number of multinationals with a broad range of consulting advice on matters such as global benefits management, captives and pooling, and integration and support in relation to mergers and acquisitions. Gavin's past and current clients include many significant multinationals including IBM, 3M, Tyco, Coca Cola, Nestle and Zurich Financial Services.

John Charles

John Charles is a Principal in the London Office of Tillinghast where he is part of the Solvency II working group. John has led teams on projects involving capital modelling reviews and production of Individual Capital Assessment submissions. John acts as lead-consultant to a number of Lloyd's and London Market entities. John is also a regular speaker at conferences on subjects such as Solvency II, international accounting standards, capital modelling and claims reserving issues.

Christopher Daniel

Christopher is a Senior Consultant of the Tillinghast insurance consulting business of Towers Perrin in London, where he is a key member of the internal Solvency II practice. His primary area of expertise relates to Solvency II and economic capital. Christopher is currently working with a number of clients on Solvency II, economic capital and internal model development projects. Christopher has also been heavily involved in Solvency II and ICA research and development activities, including the analysis of the ICA methodology used across the UK industry, and the ICA and QIS results of UK insurers.

Naren Persad

Naren is a senior consultant of the Tillinghast insurance consulting business of Towers Perrin in London where he manages the internal Solvency II practice. In his previous role he worked with the CEA (the European insurance and reinsurance federation) to proactively influence the development of Solvency II. At the CEA he acted as project manager for the Solvency II project engaging with the members of the European Commission, CEIOPS and national insurance associations. Naren has also co-authored Tillinghast's white papers on Solvency II.

Penny Fosker

Penny Fosker is a senior consultant at the Tillinghast insurance consulting business of Towers Perrin where she joined in 2003, and qualified as an actuary in the same year. She is a member of Tillinghast's European ERM and Solvency II Working Group. Recent assignments undertaken include: Review and development of the risk management framework and processes of a UK life insurer; Assisting a UK life insurer to assess the feasibility of a restructuring scheme; Management of a financial modelling implementation project to satisfy the financial reporting requirements of a major UK life office.

Ming Roest

Ming Roest is a senior consultant of the Property & Casualty practice of the Tillinghast insurance consulting business of Towers Perrin in London. Ming is a qualified actuary of the Dutch Actuarial Association. For the past 2 years, Ming has been engaged by the CEA (the European insurance and reinsurance federation) where he has been advising the CEA on key Solvency II issues. In addition, Ming has led QIS3 projects for a large number of clients.

Please quote the below VIP number when registering

VIP No: **KM6109AZ**

FIVE EASY WAYS TO REGISTER

Telephone: +44 (0) 20 7017 7702
Please remember to quote KM6109 and/or KM6109W
Fax: Complete and send this registration form to: +44 (0) 20 7017 7881
Email: infoline-bookings@informa.com
Mail: this completed form together with payment to: **Nahdia Ahmed Infoline Customer Services PO Box 406, West Byfleet Surrey KT14 6WL**
Web: www.infoline.org.uk/ermininsurance

Event location: This event will be held at a conveniently located and quality venue in the centre of the city advertised. Delegates will be informed of the venue by email not less than four weeks before the event.

Delegates are responsible for the arrangement and payment of their own travel and accommodation. Infoline has arranged a special room rate at a number of hotels. If you wish to book a room, please call **Venue Search on +44 (0) 20 8546 6166** stating that you are an Infoline delegate.

Payment should be made within 14 days of registration. All registrations must be paid in advance of the event. Your VIP number is on the address label. If there is no VIP number, please quote KM6109 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

HOW MUCH?

		<input checked="" type="checkbox"/>		1st Delegate	SAVE	2nd Delegate	SAVE	3rd Delegate	SAVE
Register by 16 May 2008 & SAVE UP TO £700*	Both Days	<input type="checkbox"/>	Both Days – 25 & 26 June 2008	£1,198 + 17.5% ^{VAT} = £1,407.65	£500	£1,098 + 17.5% ^{VAT} = £1,290.15	£600	£998 + 17.5% ^{VAT} = £1,172.65	£700
	One Day	<input type="checkbox"/>	ERM for Insurers Under Solvency II – 25 June 2008	£799 + 17.5% ^{VAT} = £938.83	£50	£699 + 17.5% ^{VAT} = £821.33	£150	£599 + 17.5% ^{VAT} = £703.83	£250
		<input type="checkbox"/>	Embedding ERM Frameworks – 26 June 2008	£799 + 17.5% ^{VAT} = £938.83	£50	£699 + 17.5% ^{VAT} = £821.33	£150	£599 + 17.5% ^{VAT} = £703.83	£250
Register after 16 May 2008 & SAVE UP TO £600*	Both Days	<input type="checkbox"/>	Both Days – 25 & 26 June 2008	£1,298 + 17.5% ^{VAT} = £1,525.15	£400	£1,198 + 17.5% ^{VAT} = £1,407.65	£500	£1,098 + 17.5% ^{VAT} = £1,290.15	£600
	One Day	<input type="checkbox"/>	ERM for Insurers Under Solvency II – 25 June 2008	£849 + 17.5% ^{VAT} = £997.58	–	£749 + 17.5% ^{VAT} = £880.08	£100	£649 + 17.5% ^{VAT} = £762.58	£200
		<input type="checkbox"/>	Embedding ERM Frameworks – 26 June 2008	£849 + 17.5% ^{VAT} = £997.58	–	£749 + 17.5% ^{VAT} = £880.08	£100	£649 + 17.5% ^{VAT} = £762.58	£200

*Savings on the basis of 3 registrations. Savings include Multiple Booking & Early Booking Discounts. All discounts can only be applied at the time of registration and discounts cannot be combined. Further discounts are subject to approval. Please note the conference fee does not include travel or hotel accommodation costs.

Cheque. Enclosed is our cheque for £ in favour of Infoline Conferences Ltd. Please ensure that the Reference Code **KM6109** and/or **KM6109W** is written on the back of the cheque
 Credit Card. Please debit my: VISA AMEX MASTERCARD DINERS
Card No: _____ Expiry Date: _____
Signature: _____

please note that credit cards will be debited within 7 days of your registration on to the conference

By Bank transfer. Full details of bank transfer options will be given with your invoice on registration.
In all cases payment prior to the conference is required. Registration fees include all sessions, refreshments and course documentation. Please note: where an option exists for delegates to attend a morning or afternoon session or both sessions, lunch will be provided for those opting to attend both. May we remind overseas delegates that VAT must be paid.
Confirmation: You will receive confirmation and joining instructions from us within two weeks of registering. If this is not the case, please telephone us to ensure we have received your booking.
Please note: The organisers reserve the right to change the venue or speakers or programme from that described in the brochure. We also reserve the right in our absolute discretion, and without further liability, to cancel the programme – in which event all fees will be refunded. We accept no liability for the views of the speakers.

PERSONAL DETAILS

1st Delegate Mr/Mrs/Ms
Job title _____ Department _____
Telephone _____ Fax _____
Email _____

Yes! I would like to receive information about upcoming events by email. By giving you my email address I am giving ONLY Infoline companies the permission to contact me by email

Yes! I would like to receive information about future events and services via fax
Signature: _____

2nd Delegate Mr/Mrs/Ms
Job title _____ Department _____
Telephone _____ Fax _____
Email _____

Yes! I would like to receive information about upcoming events by email. By giving you my email address I am giving ONLY Infoline companies the permission to contact me by email

Incorrect Mailing

If you are receiving multiple mailings or you would like us to change any details or remove your name from our database, please contact our Database Department on +44 (0) 20 7017 7077 quoting the reference number printed on your mailing label. Alternatively, fax this brochure to the mailing department on +44 (0) 20 7017 7828 or e-mail us on integrity@iirtld.co.uk. Amendments can take up to 6 weeks so please accept our apologies for any inconvenience caused in the meantime.

Additional Requirements

Please notify Infoline at least one month before the conference date if you have any additional requirements e.g. wheelchair access, large print etc.

What Happens If I Have to Cancel?

Confirm your cancellation in writing two weeks before the event and receive a refund less 10%+VAT service charge. Should you cancel between one and two weeks prior to the event, you will receive a refund less 50%+VAT service charge. Regrettably, no refunds can be made for cancellations received less than 7 days before the event. A substitute is always welcome at no extra charge.

Data Protection

The personal information shown on this form, and/or provided by you, will be held on a database and may be shared with other companies in the Informa Group in the UK and internationally. If you do not wish your details to be available to other companies in the Informa Group please contact the Database Manager at the above address, Tel +44 (0) 20 7017 7077, Fax +44 (0) 20 7017 7828 or email: integrity@iirtld.co.uk. Occasionally your details may be obtained from, or made available to, external companies who wish to communicate with you offers related to your business activities. If you do not wish to receive these offers, please tick the box

3rd Delegate Mr/Mrs/Ms
Job title _____ Department _____
Telephone _____ Fax _____
Email _____

Yes! I would like to receive information about upcoming events by email. By giving you my email address I am giving ONLY Infoline companies the permission to contact me by email

Name of your Line Manager Mr/Mrs/Ms
Job title _____ Department _____
Telephone _____ Email _____

Booking Contact Mr/Mrs/Ms
Job title _____ Department _____
Telephone _____ Email _____

Our statement of integrity can be found on our website at www.iir-events.com/IIR-conf/PrivacyPolicy.aspx

COMPANY DETAILS FOR INVOICING PURPOSES

Company Name _____
Postal Address _____
Telephone _____ Fax _____
Nature of Business _____
Billing Address (if different from above address) _____
Billing E-mail Address: _____

Unable to attend? If your schedule does not permit your attendance at this event, copies of the event documentation are available for purchase at just **£199** (including VAT and P&P). Your documentation will be forwarded one week after the event. All Infoline event documentation comes with a ten day MONEY BACK GUARANTEE (less a £37.50 processing and shipping charge). If you are not happy with your purchase, simply return the documentation undamaged and we will refund your money.

ERM for Insurers Under Solvency II £199 (no VAT) Embedding Internal Models £199 (no VAT)

We regret Documentation Orders can only be processed on receipt of Credit Card details.

