

Optimising ERM & Economic Capital Management Ensuring Solvency II Compliance In Insurance

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13 – 14 October 2009, Hilton Euston, London

With key contributions from:



Sue Kean,
CRO,
**Friends
Provident**



**Jean-François
Decroocq,**
CRO,
Euler Hermes



**David
Ingram,**
SVP,
Willis Re



**Jeroen
Potjes,**
CRO,
ING

Learn directly from CROs of leading European Insurers about their ERM and Solvency II strategies:

- David Ingram SVP of **Willis Re** explores how to successfully create a risk management culture
- Learn from **Friends Provident's** CRO about how they are embedding responsibility for modelled risk within executive management
- Understand how the CRO of **Euler Hermes** is addressing the setting of risk appetites
- Benefit from the CRO of **ING's** insights into the standardisation of EC and the Diversification benefit
- Hear from **Zurich, Allianz** and **CEIOPS** the latest on preparing for Solvency II
- Learn from **Markel, Chaucer** and **SCOR** on best practise KRIs, stress testing and modelling
- Understand **Aegon's** evolving strategies for managing operational risk exposure

Pre Conference Workshops - Monday 12th October

Morning Workshop, 9-12:30

Embedding Company Wide ERM and Governance Structures

Workshop led by **AON Risk Consulting**

Afternoon Workshop, 1:30-5:00

Solvency II Implementation Challenges – Turning Confusion into Clarity

Workshop led by **KPMG**

Targeted Analysis for Insurers with Key Contributions From:

- Sue Kean, CRO, **Friends Provident**
- Jean-François Decroocq, CRO, **Euler Hermes**
- David Ingram, SVP, **Willis Re**
- Jeroen Potjes, CRO, **ING**
- Stephen Marsh, Risk Director, **Aviva**
- Isabella Mammerler, Group Risk, **Allianz SE**
- Wim Van De Kraats, Head of Operational Risk, **Aegon**
- Ulrich Müller, Group Financial and Risk Modeling, **SCOR SE**
- Greg Shepherd, Director Risk Management, **Markel International**
- Gina Butterworth, Director, Risk Officer, **Chaucer**
- Justin Whitely, Director Operational Risk Management, **Swiss Re**
- Stephan Unterburger, Head of Risk Modelling & Quantification, **Zurich**
- John Joyce, Head of Global Operational Risk Management, **Allianz Global Corporate & Specialty**
- Mariano Selvaggi, Head of Operational Risk Consortium, **(ORIC) ABI**
- Pamela Schuermans, Secretariat, **CEIOPS**
- Prof. Jens Perch Nielsen, Professor of Actuarial Science, **Cass Business School**

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“The current financial crisis makes abundantly clear the importance for (re)insurance companies of pre-emptive and independent risk management.”

CRO Forum, Insurance Risk Management Response to the Financial Crisis, April 2009

Dear Risk Professional

Transforming entrenched company culture and processes is not a simple task. In depth research from Hanson Wade has revealed a very real need for an event bringing together those responsible for risk management within insurers to hear first-hand how their peers across Europe are updating their approach to risk, including: **governance structures, economic capital modelling, scenario testing and operational risk management.** This conference will provide an independent, authoritative resource to help insurers prioritise changes within their business and, most importantly, ensure that the changes they make will meet compliance with **Solvency II requirements.**

The conference brings together CROs and heads of risk management from the market leading insurers as well as the leading regulatory bodies and rating agencies to address the key challenges of:

- Integrating the different **risk silos** and creating a risk management culture
- Embedding **responsibility for internal capital model results** within the management of the business and executive decision making
- Setting **risk appetites** and building responsibility for **risk control monitoring and reporting** into all levels of the business
- Developing effective **Key Risk Indicators** and aggregating them across the business
- Reviewing **economic capital, frameworks, models and calculations** and standardising disclosure
- Ensuring compliance with **Solvency II**: examining latest **QIS 4** results and the **group supervision** question
- Determining the **optimum scenario models** and implementing best practise

Market leading insurers like you are now taking the first important steps to implement integrated enterprise risk management across their businesses and develop a strong risk based culture to meet stakeholder expectations, prepare for Solvency II compliance and drive competitive advantage. Take this opportunity to ensure that you have all the information to remain one step ahead of your competitors.

We look forward to seeing you in October,

Sarah Bailey
Conference Director
Leaders In Financial Services (a division of Hanson Wade Ltd)

Financial Turmoil Poses Real-Life Stress Test for Solvency II Directive

The current turmoil in the financial markets underscores the importance of a risk based solvency regime and presents a real stress-test scenario for the Solvency II Directive, the proposed new solvency standard.

Although the latest Quantitative Impact Study (QIS 4) indicated that the vast majority of insurers met Minimum Capital Requirement (MCR) and only about one-tenth of the participants did not reach the Solvency Capital Requirement (SCR) the results are based on 2007 - year balance sheet data and therefore do not reflect the impact of recent events.

The current financial turmoil has highlighted a number of key issues: the group support and supervision provision, international convergence of solvency standards, valuation and market to market practices, which remain subject to on going discussion and debate by politicians, regulators and industry executives.

A.M.Best, European Solvency Issue Review Jan 26, 2009

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The Operational Risk Consortium Ltd (ORIC) is a leading industry-led consortium of global insurers that fosters the field of operational risk management in the insurance industry. One of its core activities is to maintain a large database of pooled industry data on operational risk loss events and near miss incidents to enhance operational risk measurement, modelling and management. ORIC's quality-controlled database is a key source of external op risk loss data for insurance companies. Other activities include the proactive identification and dissemination of best practices on operational risk management through targeted workshops and events. ORIC's current focus is on the areas of scenario analysis and internal modelling of op risk within Solvency II.



The Chartered Insurance Institute (CII)
As the premier financial services professional body, the CII promotes higher standards of integrity, technical competence and business capability. With over 93,000 members in more than 150 countries, the CII is the world's largest professional body dedicated to this sector. Membership of the CII signals a desire to develop broad professional capability and subscribe to the standards associated with professional status. The CII works with businesses to develop bespoke solutions that ensure competitive advantage by enhancing employees' technical and professional competence. Individually, CII's members are able to drive their personal development and maintain their professional standing through an unrivalled range of learning services and by adhering to the CII's Code of Ethics. www.cii.co.uk



This conference offers you more than a simple overview of the current market situation. You'll examine the latest ERM models and risk management strategies that you can replicate to ensure you stay one step ahead of your competitors and effectively prepare for Solvency II. Every session has been tested with risk managers within insurers to ensure that it really covers your most current requirements and each speaker has committed to providing only the latest data and information to ensure that attendees take away the most valuable, easy-to-implement strategies. Here's just a few of the people that contributed to the development of the programme: Aegon, ABI, AIG, Allianz, Aviva, Axa, Beazley, Brit Insurance, Catlin, Canpoius, Chubb, Euler Hermes, Fortis, FSA, Generali, Hanover Re, HBOS, ING, Just Retirement, Kiln, Lloyds Market, Marsh, Munich Re, Norwich Union and Life, Old Mutual, Prudential, RBS, Royal Sun Alliance, Scor, Standard Life, Swiss re, Willis Re, Zurich

Who will you meet at the event?

The event has been specifically designed for senior Finance, Actuarial, Risk Management or Capital Management professionals within general, life and re-insurers, attendees will include:

- CRO
- CFO
- Head of Operational Risk
- Head of ERM
- Head of Risk Management and Compliance
- Head of Operational Risk
- Head of Risk Modelling
- Head of Capital Allocation
- Solvency II Project Manager
- Senior Underwriter
- Chief Actuary

Sponsorship Opportunities

If you have a solution to offer Heads of Risk Management in insurance, why not partner with us to host this event? This conference is carefully crafted so you have ample opportunities to meet and do business with the attendees who will be looking for solutions to drive their risk management strategies forward. Miles Harley is available to discuss how we can work together to host this important industry event. Call Miles on 020 3178 8700 or email miles.harley@hansonwade.com

Pre Conference Workshop A: 12th October, 9am – 12:30pm

Embedding Company-Wide ERM and Governance Structures

Led by **Nav Garayal**, Senior Consultant, **AON Global Risk Consulting**

Workshop Overview

An increasing number of insurers today are focusing on implementing an ERM strategy as part of drive to embed a strong risk management culture and prepare for Solvency II. This workshop will provide you with an overview of ERM including a framework for beginning the process in your organisation; it will examine the specific drivers for ERM within insurance and give you the tools to develop the most appropriate model for your size and type of business.

Your Priority Learning Points:

Drivers for ERM in Insurance

- Why is ERM important for the insurance industry?
- What can we learn from the banking crisis?
- What does ERM really mean: Definitions and processes?
- Developing an ERM model.

What is a Risk Culture and how do you Assess the Effectiveness of it?

- Expanding traditional risk perspectives.
- Building a unified risk culture.
- Different models for risk measurement.
- Benchmarking ERM.

Tailoring an ERM Strategy for your Business

- Making ERM relevant to the size of your business.
- Embedding capital models into the decision making process.
- Alignment of ERM with other strategies across business.
- Identifying and overcoming the barriers to ERM implementation.

Aligning ERM to Various Stakeholder Needs

- Outlining the different stakeholder requirements of an ERM strategy:
 - Regulatory
 - Solvency II
 - Rating agency
 - Shareholder

Your workshop Leader: Nav Garayal, BSc(Hons) ACA, Senior Consultant, **AON Global Risk Consulting**
Nav has 13 years of insurance industry experience gained in the UK and Nordic region. His Clients have included some of London's largest Lloyds Groups, Stock exchange listed insurers and European reinsurers
Nav works with a financial institutions client base providing advice on risk based capital modelling, ERM, rating agency evaluations and corporate finance for start ups / mergers and acquisitions.

managed projects and programs assisting organisations in the areas of risk management strategy development, designing and implementing risk management strategies, embedding risk management programs and the development of innovative solutions to address compliance requirements, such as Turnbull, Basel etc and complex business issues such as M&A, out-sourcing, major investment projects, major losses and near misses etc.

Supported by: Adrian Dealze, Senior Consultant, **Enterprise Risk Management (ERM)** practice of **Aon Global Risk Consulting**
Adrian has worked in the field of risk management for over 15 years. He has worked at Board level for organisations within sectors such as Automotive, Chemical & Pharmaceutical, Financial Institutions, Logistics, Manufacturing, Media, Retail, Professional Services, Publishing, Telecommunications industries and the Public Sector. Led and

Aon Global Risk Consulting
One integrated team dedicated to developing tailored solutions for our clients
We offer a fully integrated range of services from risk identification to assessment and management of risk. Our aim is to provide our clients with comprehensive and tailored solutions, through a consistent global approach. Our independent advice and solutions deliver for complex risk issues. With more than 25 years of proven experience, we have consulting expertise in a range of disciplines across three global practice groups including enterprise risk management, analytical and actuarial, risk finance and transaction management.

Pre Conference Workshop B: 12th October, 1:30 – 5pm

Solvency II Implementation Challenges – Turning Confusion into Clarity

Led by **Michael Crawford**, Associate Partner & **Keith Bevan**, Principle Advisor, **KPMG**

Workshop Overview

The implementation of Solvency II seems a long time away for many and given the many uncertainties surrounding the actual detail putting off decisions until later may seem the right course of action.

This workshop aims to take participants through a process where they can develop their Solvency II Vision by considering the various approaches and choosing the one that fits their objectives. This vision will then be turned into a high-level implementation plan to take to their Board for approval. You will have the opportunity to put theory into practice by working with a hypothetical insurer.

Your Priority Learning Points:

Creating Your Solvency II Vision

- What are the key decisions that need to be made?
- What are the options available?
- Understanding the key constraints.
- Building a workable Framework.

Understanding your Current State

- Creating a Gap Analysis against your Vision.
- Scaling the work required.

Understanding the Potential Road Blocks

- What are the implications of the Vision? Is everyone going to support it? Strategies for winning over doubters.
- Gaining Board Buy-in.
- What cultural changes are required?

Developing your Implementation Plan

- What order to do it in?
- What sorts of resources are required?
- Developing a core team of internal experts (spreading the knowledge).

Your workshop Leader: Michael Crawford, Associate Partner, **KPMG**
Michael leads KPMG insurance risk and capital practice and has over 20 years financial services experience which include being a CRO for UK life Company and as the Director leading PwC SII and insurance risk and capital practice. At PwC Michael was the lead relationship for a number of UK financial services clients.

KPMG
KPMG provides audit, tax and advisory services and industry insight to help organizations negotiate risks and perform in the dynamic and challenging environments in which they do business. KPMG combines our multi-disciplinary approach with deep, practical industry knowledge to help clients meet challenges and respond to opportunities.
KPMG are actively supporting a number of insurers across Europe in ensuring they implement their Solvency II projects successfully. This work includes: developing the high-level vision: Solvency II Gap Analyses; financial transformation projects; implementation of an integrated risk, capital and performance management frameworks; development and validation of Internal Models; reviews of internal governance processes; and development of risk frameworks

Supported by: Keith Bevan, Principle Advisor, **KPMG**
Keith is a senior member of KPMG's Solvency II advisory team. Keith is currently working with a number of companies on completing their Solvency II Gap Analysis. Keith is an actuary who has worked in a number of ERM related roles, including two years with Standard & Poor's assessing European ERM capabilities.

Conference Day One: 13 October 2009

8:30 Registration and coffee

9:00 Opening remarks from the chair
David Ingram, SVP, Willis Re

9:10 **Effecting Change in Company Culture: Integrating the Different Risk Silos and Creating a Risk Management Culture**

- Identifying and overcoming the challenges of migrating from traditional silo-based risk management
- Defining the key elements of a successful risk management structure
- Outlining the required management structure to effect cultural change
- Getting buy in, selling a changed risk culture internally
- Setting specific goals and measuring change in terms of: decisions, processes, performance, behaviours
- Ensuring the culture and remuneration structure supports an appropriate balance of risk and reward

David Ingram, SVP, Willis Re

9:50 **Standardising the Disclosure of Economic Capital and Overcoming the Challenges of Representing the Diversification Benefit**

- Building consistency and consensus for disclosures of EC
- In light of the current economic crisis outlining the limits of assuming uncorrelated situations where there are no signs of correlation
- Considering the different options for representing the diversification benefit
- Overcoming the lack of agreement on an approach to disclosing diversification benefit
- Mitigating the internal and external audit lags behind ambitions regarding external disclosure of EC

Jeroen Potjes, CRO, ING

10:30 **Setting Risk Appetites and Building Responsibility for Risk Control Monitoring and Reporting into all Levels of the Business**

- Defining risk appetite and effectively communicating this to key stakeholders and board members
- Setting risk appetite and risk limits for day to day management
- Ensuring effective reporting against risk appetites
- Developing appropriate tolerances for risk appetite
- Ensuring product designs are consistent with risk appetite
- Implementing appropriate systems and processes to monitor and manage fast-emerging risks

Jean-François Decroocq, CRO, Euler Hermes

11:10 Morning Coffee and Opportunity To Network

11:40 **Upgrading EC/Internal Models Through Enhancing Modelling Methods and Improving Data Quality in order to get Models Approved**

- Assessing the impact of the emergence of a one year value at risk VaR as a standard calculation for EC
- Assessing the different means of calibrating EC frameworks
- Making the case for implementing replicating portfolio techniques to speed up calculations
- Determining the optimum approach to modelling implied volatilities as separate risk types
- Optimising models to incorporate dynamic hedging
- Upgrading models to include the impact of insurance cycle on new business profit, incorporating operational risk into the overall economic capital models
- Taking steps to get EC Models approved by rating agencies and regulators

Ulrich Müller, Group Financial and Risk Modeling, SCOR SE

Operational Risk

12:20 **Case study: Implementing an Integrated Operational Risk Framework Across Swiss Re**

- Implementing a consistent yet business-focused operational risk framework on a group-wide basis
- Integrating different risk disciplines into a single integrated framework
- Developing a co-ordinated approach to assurance activity

Justin Whitely, Director Operational Risk Management, Swiss Re

1:00 Lunch

2:00 **Ensuring an Appropriate Level of Operational Risk Management is in Place – Managing Operational Risk Exposure**

- Moving operational risk management up the business priority order
- Facing the challenge of quantifying operational risk – overcoming lack of data
- Upgrading simple operational risk models such as factor or percentage based models and building an internal model
- Examining how stress testing and stochastic methods can be applied to operational risk
- Examining the relationship between ORM and strategy and reputation

Wim Van De Kraats, Head of Operational Risk, Aegon

2:40 **Facing the Challenge of Operational Risk Management**

- Using external loss data to improve internal modelling and scenario analysis
- Operational risk measurement and management in Solvency II
- Best practice on scenario analysis for operational risk

Mariano Selvaggi, Head of Operational Risk Consortium (ORIC) ABI

3:20 Afternoon Tea and Opportunity to Network

3:50 **Developing a Mixing Model for Internal and External Data to Achieve Accurate Operational Risk Measurement**

- The transformation approach to large loss modelling and its applications to operational risk
- Overcoming the challenges of under reported internal data in modelling for operational risk
- Identify which operational risks are most relevant in an insurance company
- Building scenario analysis into an operational model
- Determining the benefits of combining internal and external operational risk data

Prof. Jens Perch Nielsen, Professor of Actuarial Science, Cass Business School

4:30 **Overcoming the Challenges of Developing and Embedding Effective Key Risk Indicators Across the Business**

- Identifying stakeholder needs and obtaining stakeholder engagement with KRIs
- Examining the cultural challenges required to successfully embed KRIs
- Comparing the relative benefits of micro vs. macro
- Comparing KPIs vs. KRIs
- Determining the relative benefits of quantitative vs. qualitative
- Outlining examples of KRIs and the benefits of the KRI process

Greg Shepherd, Director Risk Management, Markel International

5:10 Closing Remarks from the chair

5:20 End of day one

Conference Day Two: 14 October 2009

8:30 Registration and coffee

9:00 Opening remarks from the chair
Gina Butterworth, Director, Risk Officer, **Chaucer**

9:10 **Embedding Responsibility for internal Capital Model Results Within the Management of the Business and Executive Decision Making to Meet Regulatory and Shareholder Requirements**

- Outlining Solvency II framework and rating agency requirements for an internal economic capital model to be embedded in the management of the business
- Balancing short term needs for regulatory compliance in governance with long term plans to develop governance models as part of a wider enterprise risk management strategy
- Including factors in EC models that will enhance use in decision making: ie, timelines
- Clarifying the role of Business Units and Executives and enhancing executive managements involvement in setting the risk analysis framework and signing off the EC result
- Effectively ensuring that the executives have ownership of the result

Sue Kean, CRO, **Friends Provident**

9:50 **Aviva Case Study**
Join the Risk Director of Aviva for a review of the development of the risk management culture within Aviva. You'll explore how risk appetites are being set and how risk responsibilities are being built in across the organisation.
Stephen Marsh, Risk Director, **Aviva**

Solvency II Preparation

10:30 **Panel Session: Solvency II – Where are we now?**

- What will be the impact of Solvency II on the insurance industry going forward?
- Is a global insurance standard such as Basel II feasible for this industry?
- Will Solvency II result in market consolidation?
- What is the potential impact on competitiveness in comparison to other world centres?
- What are insurers' current priorities in relation to Solvency II: gap analysis, timescales for implementation and upgrade frameworks, infrastructure and capabilities
- Meeting the ORSA requirements of Solvency II to test economic capital models as part of an Enterprise Risk Management framework

Sue Kean, CRO, **Friends Provident**
Pamela Schuermans, Secretariat, **CEIOPs**
David Ingram, SVP, **Willis Re**

11:10 Morning Coffee and Opportunity to Network

11:40 **CEIOPs Update: Solvency II QIS 4 results and Timelines for Implementation**

Hear the latest from CEIOPs on the ongoing QIS process and how Solvency II will evolve to take into account the changing economic climate

Pamela Schuermans, Secretariat, **CEIOPs**

12:20 **Case Study: Outlining the Current Steps Being Taken to Ensure Solvency II Compliance at Zurich**

- Outlining the Solvency II plan for Zurich
- Determining the priorities to be addressed
- Examining the potential challenges to success
- Outlining timescales for implementation

Stephan Unterburger, Head of Risk Modelling & Quantification, **Zurich**

1:00 Lunch

2:00 **Examining the Changes to Group Supervision Under Solvency II and their Implications for Business Operations**

- Outlining the Group Support Regime, its postponement and realistic timelines for introduction
- Considering the implications of omitting group support in Solvency II
- Examining the operation of Group support in practise
- Determining the legal requirements for group support

Isabella Mammerler, Group Risk, **Allianz SE**

2:40 **Solvency II – Implementing Pillar II Requirements Case Study**

- Understanding the regulators requirements
- Identifying and overcoming the challenges of obtaining stakeholder buy-in
- Examining the implementation undertaken to date
- Determining lessons learned so far

John Joyce, Head of Global Operational Risk Management, **Allianz Global Corporate & Specialty**

KRIs, Scenarios and Stress Tests

3:20 Afternoon Tea and Opportunity to Network

3:50 **Examining the New Reverse Stress Test Requirement**

- Outlining the 'reverse-stress test' requirement, proposal requiring firms to consider the scenarios most likely to cause their current business model to become unviable
- Determining how to apply the reverse stress test requirement to your specific business
- Examining the requirements to more fully consider 'tail risks' and integrate understanding of these into business decisions and an overall risk management strategy

Gina Butterworth, Director, Risk Officer, **Chaucer**

4:30 **Assessing the Value of Implementing Different Scenario Models**

- Making the case for building a global model of assets and liabilities that can be stress tested with insurance, economic and financial market shocks
- Evaluating the benefits of qualitative descriptive scenarios
- Evaluating the benefits of adding different types of scenario:
- Scenario impacting key exposures
- Bad case economic scenarios
- Armageddon scenarios
- Business decision scenarios
- Scenarios suggested by regulators

David Flandro, Senior Vice President, Global Business Intelligence, **Guy Carpenter**

5:10 Closing Remarks from the chair

5:20 End of conference



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and capital markets research, every event is created in response to industry demand. Conferences go to market only after the content has been fully researched and tested with the market. Interviews are conducted with practice heads and senior level financiers and selected key partners in the industry. All content is industry approved and is tailored to solve your critical strategic and project issues.

All our participants are united in their understanding that reciprocal sharing of experience and best practice is mutually beneficial. The knowledge sharing and networking facilitated at each of our events enhances your capabilities as a leader, your business strategy, and can even influence the future shape of your industry.

Optimising ERM & Economic Capital Management

13 – 14 October 2009, Hilton Euston, London

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