

Risk magazine's inaugural congress for investment bankers, insurers, reinsurers and corporates

Alternative Risk Strategies

London 28 & 29 June 2001

2001 Europe

Keynote presentation by: Nicholas Gibson, GOLDMAN SACHS

Two intensively researched streams examining the latest developments in alternative risk strategies

Stream one: Latest advances in alternative risk financing and credit risk transfer

Stream two: Alternative risk transfer tools and techniques

Conference highlights include:

- A comprehensive agenda bringing together more than 40 industry experts
- Case studies outlining the latest alternative risk financing deals and transactions
- Hearing rating agencies, regulators, lawyers, accountants and corporates discuss the latest issues in our topical roundtable discussions and panel sessions
- An optional, separately bookable pre-conference seminar

E-mail: conf@riskwaters.com Tel: +44 (0)207 484 9898 Fax: +44 (0)207 484 9800

www.risk-conferences.com/alternativeeuro

risk waters group

Alternative Risk St

Alternative Risk Strategies 2001 Europe is Risk magazine's inaugural European conference providing a comprehensive analysis into the latest developments and strategies in alternative risk financing, credit risk transfer, securitisation of catastrophe insurance risk and the modelling and pricing of these products. Combining the latest, innovative strategies and technical advice from both the insurance and investment banking sectors, **Alternative Risk Strategies 2001 Europe** promises over thirty different presentations delivered by leading industry experts.

The two-streamed agenda will enable delegates to move freely between the streams and tailor the programme to suit their particular interests and requirements.

Stream one: Latest advances in alternative risk financing and credit risk transfer

Presentations will examine the latest strategies for developing and pricing alternative risk financing transactions and credit risk transfer transactions

Stream two: Alternative Risk Transfer tools and techniques

This stream will focus on evaluating the latest approaches in the securitisation of both catastrophe and non-catastrophe insurance risk. Delegates will benefit from a range of presentations including an analysis of the pricing and modelling of CAT bonds, weather derivatives and how life insurers can benefit from the ART market.

Keynote speaker:

Nicholas Gibson

GOLDMAN SACHS INTERNATIONAL

Risk magazine is delighted to welcome Nicholas Gibson, Executive Director at Goldman Sachs International, to present a keynote speech to delegates. Nicholas is Executive Director and Co-head of the Risk Markets Group at Goldman Sachs. He will share his views on the future of the increasing convergence of the insurance and capital markets, and will present his views on recent market developments.

Leading practitioners at Alternative Risk Strategies 2001 include:

Tom Skwarek, Principal, SWISS RE NEW MARKETS, will be moderating the roundtable discussion on "How beneficial are alternative risk solutions?"

Stephen Stonberg, Managing Director, Global Credit Derivatives, DEUTSCHE BANK will be looking at understanding and assessing the differences between credit derivatives and cash securitisation.

Vincent Fleury, Executive Director, WINTERTHUR INTERNATIONAL STRATEGIC RISK SOLUTIONS, will be analysing how life insurers can benefit from the ART market.

Benefits of attending

Alternative Risk Strategies 2001 Europe

- Understand how to develop and implement an **integrated alternative risk financing transaction**
- Hear in-depth case-studies from **Barclays Capital, Winterthur International SRS, Munich Re, BAe Systems and City3k**
- Understand how the latest proposals for the **New Basel Capital Accord** will affect the alternative risk transfer market
- Profit from our interactive **roundtable discussions** on **weather derivatives**, led by **Nick Mooney, CEO, I-WEX**, and on the **benefits of alternative risk strategies**, led by **Tom Skwarek, Principal, SWISS RE-NEW MARKETS**.
- Explore and analyse new areas in the securitisation of non-catastrophe insurance risk
- Learn to effectively structure and apply an arbitrage CDO using credit derivatives to optimise credit risk transfer

Separately bookable one day pre-conference seminar:

As well as the two-day, two-stream conference, you can take advantage of the optional, separately bookable pre-conference seminar: **LATEST TECHNIQUES AND APPROACHES TO EFFECTIVELY MANAGE CREDIT RISK TRANSFER**. This one-day seminar will provide in-depth training within a practical and interactive learning environment

Strategies 2001 Europe

Day one - Thursday 28 June 2001

8.15am	Registration and breakfast	
8.50am	KEYNOTE ADDRESS: Nicholas Gibson, Executive Director, GOLDMAN SACHS INTERNATIONAL	
9.30am	PLENARY SESSION: NEW FRONTIERS IN RISK AND CAPITAL MANAGEMENT "BOLDLY GOING WHERE?" Tom Skwarek, Principal, SWISS RE NEW MARKETS	
10.10am	Morning break and opportunity to visit the exhibition	
10.40am	PLENARY SESSION: THE CONVERGENCE OF THE CAPITAL MARKETS AND INSURANCE: CREATING NEW INNOVATIONS IN CORPORATE FINANCE Tobey Russ, President, CHUBB FINANCIAL SOLUTIONS	
11.20am	PANEL DISCUSSION: ACCOUNTING, TAX, LEGAL AND REGULATORY UPDATE: HOW CAN THE ALTERNATIVE RISK STRATEGIES MARKET TAKE ADVANTAGE OF THE LATEST CHANGES? Moderator: Ian Culley, Director, AON Ltd. Paul McNamara, Partner, ERNST & YOUNG Praveen Sharma, Senior Consultant, ERNST & YOUNG Richard Spiller, Partner, DJ FREEMAN	
12.20pm	Lunch	
	Stream one LATEST ADVANCES IN ALTERNATIVE RISK FINANCING AND CREDIT RISK TRANSFER	Stream two ALTERNATIVE RISK TRANSFER TOOLS AND TECHNIQUES
1.50	Chairman's opening remarks Simon Page, Director BARCLAYS CAPITAL	1.50 Chairman's opening remarks Rowan Douglas, Executive Director WILLIS
2.00	ASSESSING THE DIFFERENT METHODS OF ALTERNATIVE RISK FINANCING · Volatility, profitability and capital: the dynamics of insurance markets · Motivations, applications and critical pricing points · Turning theory into practice · Event Risk versus market risk · Managing the risks in risk financing · Creating "Super Debt" Martin Davies, Principal - Alternative Solutions GENERAL & COLOGNE RE	2.00 SECURITISATION VS. TRADITIONAL INSURANCE - IS IT A COMPLEMENTARY OR AN ALTERNATIVE? · Understanding the traditional roles of the insurance markets and capital markets · Assessing the way that each market deals with risk · Comparisons between liability securitisation and insurance · Understanding the importance of liquidity · Insurance and liability securitisation - complementary or alternative Mark Azzopardi, Senior Actuary, Global Risk Solutions BNP PARIBAS
2.40	DEVELOPING AN INTEGRATED ALTERNATIVE RISK FINANCING TRANSACTION · What is meant by the term "integrated alternative risk financing"? · A bank's understanding of IARF · Identifying and quantifying the risks inherent in the clients company · Overcoming the difficulties in structuring an IARF transaction · Creating a bespoke solution for a client Amar Shah, Associate Director, Alternative Risk Solutions WESTDEUTSCHELANDESBANK	2.40 QUANTIFYING CATASTROPHE RISK TRANSFER ALTERNATIVES: ART VS CONVENTIONAL REINSURANCE · Alternative risk transfer structures · Different forms of basis risk · A framework for quantifying the total risk-cost to the issuer · Selecting the appropriate risk transfer structure · The investor's perspective of risk cost Dr Robert Muir-Wood, Managing Director, Global Risk Modelling RMS
3.20	Afternoon break and opportunity to visit the exhibition	

Alternative Risk Strategies

Day one continued

<p>3.50 EVALUATING THE PRICING OF ALTERNATIVE RISK TRANSFER: MAKING A MARKET IN RISK</p> <ul style="list-style-type: none"> · Pricing relative to risk: sponsor and investor perspective · Cost of protection relative to other alternatives (value of term, credit, features) · Value of investment relative to other alternatives (spread and diversification) · Pricing process: evolution during a transaction · Secondary market as an ongoing source of price information <p>Barney Schauble, Executive Director, Co-head - Risk Markets Group GOLDMAN SACHS INTERNATIONAL</p>	<p>3.50 PORTFOLIO THEORY - CAN FINANCIAL RISK AND HAZARD RISK BE COMBINED INTO ONE INSURANCE SOLUTION?</p> <ul style="list-style-type: none"> · The basics of portfolio theory · Financial risk modeling · Hazard risk modeling · Combining the distributions · Executional and practical considerations · Assessing the markets and future prospects for these types of insurance deals <p>Eddie McLaughlin, Director & Practice Leader MARSH RISK CONSULTING</p>
<p>4.30 CASE STUDY: THE FIRST BANK AND INSURER SYNDICATION - COMPAGNIE FINANCIÈRE MICHELIN</p> <p>Vincent Fleury and Marc Romano, Executive Directors, WINTERTHUR INTERNATIONAL STRATEGIC RISK SOLUTIONS</p>	<p>4.30 INDEXED VS. INDEMNITY BASED SECURITISATION</p> <ul style="list-style-type: none"> · Parametric vs. index vs. indemnity based securitisation · Understanding the details and treatment of parametric and index based securitisation · The reasoning behind parametric and index based securitisation · How to achieve more efficient risk transfer · Case study: PRIME Capital <p>Dr. Thomas Arnoldt, Manager, Financial Reinsurance MUNICH RE</p>
<p>5.10 ROUNDTABLE DISCUSSION: HOW BENEFICIAL ARE ALTERNATIVE RISK SOLUTIONS?</p> <p>Moderator: Tom Skwarek, Principal SWISS RE NEW MARKETS</p> <p>Alarik van Doorn, Director -Structured Products DRESDNER KLEINWORT WASSERSTEIN</p> <p>Nicola Harrison, Director - Alternative Risk Markets DEUTSCHE BANK</p> <p>Adrian Sweeney, Manager, Alternative Risk Financing ZURICH FINANCIAL</p>	<p>5.10 ROUNDTABLE DISCUSSION WEATHER DERIVATIVES: BUYSIDE AND SELLSIDE PERSPECTIVES</p> <p>This roundtable discussion will be led by I-WEX Moderator: Nick Mooney, CEO I-WEX</p> <p>Lynda R. Clemmons, President & COO ELEMENT RE CAPITAL PRODUCTS</p> <p>Chris Burghes, Business Development Manager, NFU SERVICES</p>
<p>5.50 Chairman's closing remarks</p>	<p>5.50 Chairman's closing remarks</p>
<p>6.00 End of day one</p>	

Congress Cocktail Reception



The **Alternative Risk Strategies 2001 Europe** cocktail reception provides the perfect opportunity for networking and discussion with fellow delegates and speakers before dinner.

Marketing opportunities:

Alternative Risk Strategies 2001 Europe offers your company an unparalleled opportunity to reach both your existing and future clients at a time when they are most receptive to information. To find out more about how you could take advantage of the sponsorship or exhibition opportunities available at this or the USA event, call **Karlie Rogers** in London on **+44 (0)20 7484 9733** or e-mail **krogers@riskwaters.com**

Strategies 2001 Europe

Day two - Friday 29 June 2001

8.30am Registration and breakfast

Stream one

LATEST ADVANCES IN ALTERNATIVE RISK FINANCING AND CREDIT RISK TRANSFER

Stream two

ALTERNATIVE RISK TRANSFER TOOLS AND TECHNIQUES

9.00

Chairman's opening remarks
Alarik van Doorn, Director, DRESDNER KLEINWORT WASSERSTEIN

9.00

Chairman's opening remarks
Rowan Douglas, Executive Director
WILLIS

9.10

COMPARING AND CONTRASTING THE DIFFERING PERSPECTIVES OF ALTERNATIVE RISK FINANCING: BANKS AND INSURERS

- Alternative Risk financing - definitions and scope
- Products and services provided by :-
 - banks
 - insurance companies
- Tax and accounting issues
- Legal issues
- Areas of convergence
- Major differences in perspective and approach
- What the future holds

Derek Thrumble, Executive Director
Matthew Maguire, Director
AON RISK CONSULTANTS

9.10

UNDERSTANDING THE EVOLVING ROLE OF CAT MODELLING IN INSURANCE LINKED SECURITIES
Ming Lee, Senior Vice President, APPLIED INSURANCE RESEARCH

9.50

CASE STUDY: HEDGING THE CREDIT RISK OF A RETAIL PORTFOLIO: MASTERLOAN

- Raison d'etre for active Portfolio Management
- Tools of active credit management
- Detailed case study on the Masterloan transaction
- Future market developments

Mark Winter & Simon Page, Directors
BARCLAYS CAPITAL

9.50

WEATHER RISK MANAGEMENT IN THE ART MARKET

- Historical perspective
- The nature of demand
- The nature of supply
- The impact of technology, data and modelling
- Constraints and drivers
- The future

Julian Roberts, Director
AON CAPITAL MARKETS

10.30 Morning break and opportunity to visit exhibition

11.00

UNDERSTANDING AND ASSESSING THE DIFFERENCES BETWEEN CREDIT DERIVATIVES AND CASH SECURITISATION

- Ease of documentation
- Pricing benefits
- No need for asset sales/transfers
- Access to new investors
- Access to new asset classes through synthetics

Stephen Stonberg, Managing Director - Global Credit Derivatives
DEUTSCHE BANK

11.00

APPLYING WEATHER PRODUCTS TO CREATE A STRATEGIC AND COMPETITIVE ADVANTAGE

- Analysing the operational and financial impacts of weather
- Using risk transfer as a competitive tool
- Building shareholder value through effective risk management

Gautam Jain, Director of consulting
WEATHER RISK ADVISORY

11.40

MODELLING AND PRICING CREDIT PORTFOLIO RISK FOR EFFICIENT RISK TRANSFER

- Evaluating the portfolio, not the individual credits
- Identifying and modelling the factors that drive portfolio performance and volatility with respect to default and recovery risk
- Incorporating contractual terms and conditions rather than reference instruments to avoid basis risk
- Improving recovery estimates
 - incorporating contractual arrangements
 - incorporating factor based cash-flow analysis
 - ensuring accuracy and robustness

11.40

HOW CAN LIFE INSURERS BENEFIT FROM THE ART MARKET?

- General life insurance performance issues
- Hidden options and impact on the life contract performance
- Applying ART techniques to corporate life & pension offer
- Practical example: Performance optimisation

Vincent Fleury & Marc Romano, Executive Directors
WINTERTHUR INTERNATIONAL STRATEGIC RISK SOLUTIONS

Alternative Risk St

Day two continued

- Constructing a price for portfolio risk based on periodic expected loss and capital requirements
- Structuring an efficient risk transfer program

Derrell Hendrix, President
Neil Hohmann, Consultant
RISCONSULTING



12.20 Lunch

1.50 MARKET PERSPECTIVES: ALTERNATIVE RISK FINANCING: THE RATING AGENCIES' PERSPECTIVE

- How do the rating agencies evaluate synthetic securitisation?
- What impact does the rating agency have on the deal?
- Evaluating the rating process
- Key considerations

Kurt Sampson, Managing Director - European Structured Finance
STANDARD AND POORS

1.50 MARKET PERSPECTIVES: THE CORPORATE PERSPECTIVE ON ALTERNATIVE RISK SOLUTIONS

- What drives companies to seek a risk transfer programme?
 - isolating portfolio performance
 - removing residual volatility
- What options are available to corporations?
- What kind of agreements can be reached with reinsurers?

Stephen Hough, Head of Commercial & Compliance,
Aircraft Services Group
BAE SYSTEMS

2.30 ANALYSING THE LATEST SYNTHETIC SECURITISATIONS

- Why is the originator securitising?
- Different asset classes
- Black and grey Boxes
- Credit events
- Asset substitution
- Call and extension risk

Chris Carman, Vice President, Structured Finance
JP MORGAN CHASE

2.30 MODELLING A FRAMEWORK FOR AIRCRAFT RISK TRANSFER

- The role of models in aircraft risk transfer
- Defining the theoretical price for the buyer
- Understanding and incorporating risk factors
 - Macroeconomic movements
 - Industry level factors
- Aircraft and contractual level detail

Derrell Hendrix, President
Neil Hohmann, Consultant
RISCONSULTING

3.10 Afternoon break and opportunity to visit exhibition

3.40 USING PORTFOLIO MODELING TO STRUCTURE AND ASSESS CDO'S

- Overview of the CDO market - trends and motivation for issuance
- Collateral selection - security level analysis
- Collateral loss distribution - effects of size, rating and concentrations
- Typical CDO structures - arbitrage, balance sheet and synthetic
- Factors that affect performance
 - Collateral: losses, ratings and correlations
 - Liabilities: leverage, excess coupon, concentration limits and ratio triggers
- Stress testing

Massimo Borghetto, Head of European Credit Products
RISKMETRICS GROUP

3.40 ASSET AND LIABILITY MANAGEMENT FOR LIFE INSURANCE: A DYNAMIC APPROACH

- Financial aspects of life insurance: a contingent claim approach
- Merging financial and actuarial worlds
- Integrated dynamic assets liabilities management.
- Use of control parameters: dynamic hedging
- Further developments: optimal control, passport options
- Technological and computational issues

Gabriele Susinno, Managing Director
CAPITAL MANAGEMENT ADVISORS

4.20 ANALYSING THE IMPACT OF THE PROPOSED CHANGES TO THE BASEL AGREEMENT ON THE SECURITISATION INDUSTRY

- Overview of the changes proposed by the regulators
- Why have these changes been proposed?
- What impact will these changes have on future transactions?
- What are the potential implications for investment bankers and insurers?

Mark Fogarty, Executive Consultant
KPMG

4.20 ARE WEB-BASED RISK EXCHANGES THE FUTURE OF THE ART INDUSTRY? CASE STUDY: AN EXAMPLE OF RISK TRANSFER IN THE VIRTUAL WORLD

Alex Letts, CEO
CITY3K

5.00 Chairman's closing remarks

5.00 Chairman's closing remarks

5.10 End of conference

Strategies 2001 Europe

Pre-conference seminar
**LATEST TECHNIQUES AND APPROACHES
TO EFFECTIVELY MANAGE CREDIT RISK TRANSFER**
Wednesday 27 June 2001

8.30am	Registration and breakfast
9.00am	EVALUATING THE DIFFERENT TECHNIQUES TO MANAGE CREDIT RISK TRANSFER
10.15am	Morning break
10.45am	ANALYSING THE TYPES OF DATA REQUIRED TO STRUCTURE CREDIT RISK TRANSFER TRANSACTIONS
12.15am	Lunch
1.15pm	EFFICIENT TECHNIQUES FOR TRANSFERRING THE APPROPRIATE OUTPUT FROM THE MODEL
2.45pm	Afternoon break
3.15pm	UNDERSTANDING THE CHALLENGES RELATING TO CREDIT RISK MITIGATION
4.15pm	COMPARING THE DIFFERING ASPECTS OF ALTERNATIVE RISK SOLUTIONS
5.15pm	End of seminar

Seminar leaders include:

Bryan Joseph, Actuarial Partner, PRICEWATERHOUSECOOPERS

Charles Stewart, Director - Portfolio Management, BARCLAYS CAPITAL

C O M I N G S O O N

Alternative Risk Strategies 2001 USA

New York, September 6 & 7 2001

Sponsored by Chubb Financial Solutions

Risk Training and Risk Conferences

Risk Training and Risk Conferences deliver the most cutting edge, topical conferences and training courses in the industry. Affiliated to Risk magazine we have a unique perspective on the risk management and derivatives industry.

Our independently researched programmes offer you the practical tools and strategies presented by top-level practitioners and world-renowned academics to keep you abreast of the latest thinking in your field. Risk conferences & training courses guarantee to provide you with the highest quality events specifically designed to meet all your information needs. For further information on our conferences or training courses please visit our websites.

www.risktraining.com

www.risk-conferences.com

www.risk-conferences.com/alternativeeuro

Risk

CONFERENCES

Alternative Risk Strategies 2001 Europe

London 28 & 29 June 2001

Code: 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

VIP NO:

Please do not cover this box as it contains important marketing information

TO REGISTER

Mail: Conference Administration
Risk Waters Group,
Haymarket House, 28-29 Haymarket,
London SW1Y 4RX, UK
Tel: +44 (0) 20 7484 9898
Fax: +44 (0) 20 7484 9800

Mail: Conference Administration
Risk Waters Group,
270 Lafayette Street, Suite 700
New York, NY 10012
Tel: +1 212 925 1864 X197
Toll-free 1-800 717 3836 X197
Fax: +1 212 925 7585

Email conf@riskwaters.com
www.risk-conferences.com/alternativeeuro

Visit the **Risk Waters Group** web site for an update on our forthcoming conferences and courses and for information on our magazines and books at www.riskwaters.com

Registration details

- I would like to book a special discount package: 2 day conference plus one seminar: £1948 + 17.5% VAT = £2288.90 (save £150)
- I would like to book the 2 day conference only: £1299 + 17.5% VAT = £1526
- I would like to book the 1 day pre-conference seminar (Latest techniques and approaches to effectively manage credit risk transfer) only £799 + 17.5% VAT = £938.83

Your registration fee includes breakfast, lunch and refreshments and your documentation pack on each day of the conference. Telephone or fax the completed form with your credit card details, or follow up the provisional reservation with a cheque payable to Risk Waters Group Ltd. In order that we may process your registration with maximum efficiency, we request that your payment is accompanied by a copy of this booking form. Please complete the form below in BLOCK CAPITALS. **(please note your place is not guaranteed until payment has been received)**

TITLE	FIRST NAME	FAMILY NAME
JOB TITLE / POSITION	DEPARTMENT	COMPANY
ADDRESS		
CITY	POST/ZIPCODE	COUNTRY
TELEPHONE	FAX	EMAIL
APPROVING MANAGER	COMPANY TYPE	

- Check here to receive emails informing you of future events Check here to receive information on sponsorship and exhibition opportunities at this or future events

Please check the description which best fits your company type

- | | | | |
|-----------------------------------------------------|--------------------------------------------------------------|-------------------------------------------------|----------------------------------------------------|
| <input type="checkbox"/> Commercial/Investment bank | <input type="checkbox"/> Exchange | <input type="checkbox"/> Accountancy/Audit | <input type="checkbox"/> Energy/Utility |
| <input type="checkbox"/> Brokerage | <input type="checkbox"/> Asset/Investment/Fund management co | <input type="checkbox"/> Consultancy/Boutique | <input type="checkbox"/> Non-financial corporation |
| <input type="checkbox"/> Building Society/Thrift | <input type="checkbox"/> Legal | <input type="checkbox"/> Government/Public Body | <input type="checkbox"/> Other (please specify) |
| <input type="checkbox"/> Insurance company | <input type="checkbox"/> Regulator | <input type="checkbox"/> Software/Technology | |

Payment details (please note your place is not guaranteed until payment has been received)

CRXD102

- I enclose a cheque payable to **Risk Waters Group Ltd**
Please debit my: AMEX VISA MASTERCARD DINERS CLUB (please state "valid from" date: _____)

CARD NO: _____ EXPIRY DATE: _____

ACCOUNT ADDRESS IF DIFFERENT FROM ABOVE _____

SIGNATURE _____ DATE: _____

Risk Waters Group VAT No: GB 681 3190 38 For companies in EU member states only: Please write your VAT/TVA/BTW/IVA/ MCMS/MWST/FPA Number here
Payment is required prior to the event. If you require an invoice please inform us stating whether you need an original or a fax copy. We accept company cheques, credit cards and bank transfers.
Please allow a minimum of seven working days for a bank transfer to reach us and phone or fax us when it has been sent. Please state the event name and delegate name to which it relates.

Venue details

Le Meridien Piccadilly
21 Piccadilly
London, W1V 0BH
Tel: 020 7734 8000

For London accommodation call The Event Workshop on
+44 (0)118 9869 111

Special discounts

Customer loyalty: Because we value your custom, any delegate who books onto three or more Risk events, conferences or courses, in the same calendar year, will receive a 15% discount.

Groups: When three or more delegates from the same company and city register for an event at the same time, they will receive a 10% discount on the registration fee.

WARNING: Risk is a registered trademark, and the title, contents and style of this brochure are the copyright of Risk Waters Group. We will act on any infringement of our rights anywhere in the world. © Risk Waters Group 2000.

CANCELLATION

A refund (less 10% administration fee) will be made if notice of cancellation is received in writing three weeks before the event. We regret that no refunds can be given after this period. A substitute delegate is always welcome at no extra charge.

DISCLAIMER

The programme may change due to unforeseen circumstances, and Risk Waters Group reserves the right to alter the venue and/or speakers. Risk Waters Group accepts no responsibility for any loss or damage to property belonging to, nor for any personal injury incurred by, attendees at our conferences, whether within the conference venue or otherwise.

INCORRECT MAILING, DATA PROTECTION

If any of the details on the mailing label are incorrect, please return the brochure to the database administrator at Risk Waters Group so that we can update our records and ensure future mailings are correct.

- Please tick this box and return this page if you do not want to receive details of special offers which may be of relevance to you.

www.risk-conferences.com/alternativeeuro