2017
Insurance industry training
Business unusual

kpmg.co.za
Over the past few years the insurance industry has undergone radical transformation stemming from the wave of regulatory, compliance, accounting and tax advancements. The industry has had to contend with the challenges of complying with developments, in addition to ensuring that the ultimate business objective is being met.

Insurers are beginning to appreciate that to make a notable difference in a market where innovation has not always been at the forefront, the traditional approach to business will need to be revolutionised.

The landscape is changing and with this in mind that we have produced our 2017 insurance training brochure, where we hope to inspire you to innovate and to conduct business unusual.

Through the 2017 suite of courses we are offering, we demonstrate our passion for the industry, our commitment to continued quality industry training and our support to the industry in their journey.
KPMG update for non-executive directors in the insurance industry

**Date**
9 March 2017 and 29 September 2017

**Target audience**
Non-executive directors in the insurance industry.

**Course overview and objective**
Update on the most recent developments to assist you in your role as a non-executive director in the insurance industry.

**Potential topics of discussion***
Overview of the short-term and long-term insurance industry results and trends; what audit and board committees need to consider for 2017; new developments in the industry and what you need to be considering as a board and/or audit committee member.

**Duration**
Half day course

**Investment**
This course is complimentary

**CPD Hours**
4 hours

*Course content is finalised six weeks prior to the date of the training course.*

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za

**It is not the strongest of the species that survive, nor the most intelligent, but the one most responsive to change.**
Charles Darwin
Bespoke insurance training

Our tailor-made training courses are designed to meet the specific needs of your organisation – whether it’s information on insurance regulations, market conduct, financial reporting or the latest industry developments.

All our courses are accredited by the Insurance Institute of South Africa, and can be conducted either at our premises or yours.

We also offer annual training packages covering our entire suite of training courses.

For more information contact:

Kashmira Naran
Senior Manager
T: +27 (0)82 710 7629
E: kashmira.naran@kpmg.co.za

kpmg.co.za
KPMG Sasria workshop

Date
20 April 2017

Target audience
Accounting staff responsible for the preparation, administration and completion of the returns to Sasria.

Course overview and objective
Interactive workshop on current developments and challenges faced when complying with Sasria regulations, including practical advice on completion of Sasria returns.

Potential topics of discussion*
What your organisation’s role is in relation to Sasria; application of the Sasria policy fee structure; other complexities, including the calculation of Sasria premiums in relation to group schemes.

Duration
Half day course

Investment
R1,800 per delegate, excluding VAT

CPD Hours
4 hours

* Course content is finalised six weeks prior to the date of the training course.

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za
Insurance Contracts Project – Are you ready for the new insurance standard?
The International Accounting Standards Board (IASB) is currently in the balloting process and the final Insurance Standard (proposed IFRS17) is expected to be released in the first quarter of 2017. Therefore time is running out for insurers to understand the requirements of the new insurance proposals and to prepare a conversion plan.

We provide training applicable to short-term and long-term insurers and include specific examples which clarify the requirements of the new Insurance Standard.

KPMG has a dedicated team of specialists who can guide insurers through the requirements and complexities of the new Insurance Standard:

- We can assist by providing specific tailor-made training to an insurer’s staff focussing on the products issued by the insurer; and
- Assisting insurers with a conversion plan and a gap analysis to ensure the insurer is compliant by the effective date of the new insurance standard.

We are looking forward to assist insurers on this journey and will share our experiences and best practice with you.

For more information contact:
Esther Pieterse
Associate Director
T: +27 (0)82 719 5806
E: esther.pieterse@kpmg.co.za

Lyndall Green
Manager
T: +27 (0)82 710 4976
E: lyndall.hobson@kpmg.co.za

kpmg.co.za
Insurance Contracts Project – Are you ready for the new insurance standard?

The International Accounting Standards Board (IASB) is currently in the balloting process and the final Insurance Standard (proposed IFRS17) is expected to be released in the first quarter of 2017. Therefore time is running out for insurers to understand the requirements of the new insurance proposals and to prepare a conversion plan.

We provide training applicable to short-term and long-term insurers and include specific examples which clarify the requirements of the new Insurance Standard.

KPMG has a dedicated team of specialists who can guide insurers through the requirements and complexities of the new Insurance Standard:

- We can assist by providing specific tailor-made training to an insurer’s staff focusing on the products issued by the insurer; and
- Assisting insurers with a conversion plan and a gap analysis to ensure the insurer is compliant by the effective date of the new insurance standard.

We are looking forward to assist insurers on this journey and will share our experiences and best practice with you.

For more information contact:

Esther Pieterse
Associate Director
T: +27 (0)82 719 5806
E: esther.pieterse@kpmg.co.za

Lyndall Green
Manager
T: +27 (0)82 710 4976
E: lyndall.hobson@kpmg.co.za

---

EXCELLENT FIRMS DON’T BELIEVE IN EXCELLENCE – ONLY IN CONSTANT IMPROVEMENT AND CONSTANT CHANGE.

Tom Peters

---

May 2017

KPMG SAM QRT workshop

Date
4 May 2017

Target audience
Financial directors and managers, actuaries and finance team members.

Course overview and objective
Interactive workshop dealing with the completion of the impending quantitative reporting templates for Solvency Assessment and Management.

Potential topics of discussion*
Practical guidance on the effective completion of quantitative and qualitative reporting templates applicable to both industries such as the asset templates and short-term and long-term specific technical reserving templates.

Duration
Half day course

Investment
R1,800 per delegate, excluding VAT

CPD Hours
4 hours

* Course content is finalised six weeks prior to the date of the training course.

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za

---

EXCELLENT FIRMS DON’T BELIEVE IN EXCELLENCE – ONLY IN CONSTANT IMPROVEMENT AND CONSTANT CHANGE.

Tom Peters
Market conduct

Conduct risk is changing the global regulatory landscape. Organisations are prioritising their conduct risk frameworks, and implementing measures to ensure they are able to effectively respond to the conduct risk challenges.

The nature of the subject frequently leaves organisations feeling unsure on where to begin and how to tackle conduct risk. KPMG’s market conduct team is made up of a group of individuals with a diverse skills set, bringing to the client a multi-lense approach. Our experience as a team has been enriched through global delivery engagements.

The KPMG market conduct offerings and experiences span the full lifecycle of conduct risk, including proactive formal conduct risk identification, conduct risk framework development, training, readiness assessments and Konduct – our Management Information and reporting tool.

Effective management information is an essential part of any firm’s conduct risk management programme. The KPMG solution (Konduct), helps organisations measure and manage conduct risk, and ultimately deliver good outcomes to their customers.

For more information contact:
Mark Danckwerts
Partner
T: +27 (0)82 710 3261
E: mark.danckwerts@kpmg.co.za

Nicky Kingwill
Associate Director
T: +27 (0)82 718 7291
E: nicky.kingwill@kpmg.co.za

Benjamin Vosloo
Senior Manager
T: +27 (0)82 710 9640
E: benjamin.vosloo@kpmg.co.za

kpmg.co.za
KPMG annual short-term insurance industry update

Date
11 May 2017

Target audience
Financial directors and managers, risk and compliance officers, internal auditors and audit committee members.

Course overview and objective
Your annual update of the most topical regulatory, financial and other developments affecting the short-term insurance industry.

Potential topic of discussion*
Overview of financial results reported by short-term insurers and current and future business, accounting, taxation and regulatory developments within the short-term insurance industry.

Duration
Half day course

Investment
R1,800 per delegate, excluding VAT

CPD Hours
4 hours

* Course content is finalised six weeks prior to the date of the training course.

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za
Competition in the insurance sector has become ever more intense, the evolving preferences of the next generation of insurance customers is changing the way insurers distribute products. Opportunities for face-to-face sales is on the decline, making it more challenging for companies to know their customer and attain customer-centricity.

KPMG’s customer solutions practice provides clients with a comprehensive approach to customer driven initiatives ranging from the development of a marketing strategy, the implementation of a customer centric operating model and the alignment of sales and services to unlock additional economic value.

**What we offer**

Our service offering is centered on four elements, all designed to help our clients drive the economic value of customer relationships

**Customer insight:** We help you to understand your customer requirements, needs and preferences.

**Customer strategy and proposition:** We help you to translate these needs into transparent products and experiences

**Service excellence:** We help you to effectively operationalise and consistently deliver the required customer experience

**Channel optimisation:** We help you to match the right customers to the right sales channels

For more information contact us:

Tanja Ferreira  
Partner  
T: +27 (0)82 719 2053  
E: tanja.ferreira@kpmg.co.za

Onie Okharedia  
Senior Manager  
T: +27 (0)82 719 0736  
E: onie.okharedia@kpmg.co.za

[kpmg.co.za](http://www.kpmg.co.za)
IF SOMETHING IS IMPORTANT ENOUGH, EVEN IF THE ODDS ARE AGAINST YOU, YOU SHOULD STILL DO IT.

Elon Musk

KPMG annual long-term insurance industry update

Date
8 June 2017

Target audience
Financial directors and managers, risk and compliance officers, internal auditors and audit committee members.

Course overview and objective
Your annual update of the most topical regulatory, financial and other developments affecting the long-term insurance industry.

Potential topics of discussion*
Overview of financial results reported by listed long-term insurers and current and future business, accounting, taxation and regulatory developments within the long-term insurance industry.

Duration
Half day course

Investment
R1,800 per delegate, excluding VAT

CPD Hours
4 hours

* Course content is finalised six weeks prior to the date of the training course.

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za
King IV™ was released by the IODSA on 1 November 2016. It is a non-binding code that contains principles and recommended practices that should be applied and explained by all organisations in the interest of achieving the good governance outcomes of ethics, performance, control and legitimacy.

KPMG’s service offering includes training for key business stakeholders, where we will provide an overview of the code and the key differences between King IV™ and King III. We can also provide comment and insight on the aspects and areas that business may find challenging.

For more information contact:

Thingle Pather  
Partner  
T: +27 (0)83 704 0064  
E: thingle.pather@kpmg.co.za

Kerry Jenkins  
Partner  
T: +27 (0)83 297 1197  
E: kerry.jenkins@kpmg.co.za

kpmg.co.za
KPMG SAM ORSA workshop

Date
14 June 2017

Target audience
Individuals involved in your organisation’s ORSA processes and outputs and may include financial directors and managers, risk and compliance officers, actuarial staff, internal auditors and audit committee members.

Course overview and objective
Interactive workshop dealing with the completion of the proposed Solvency Assessment and Management (‘SAM’) Own Risk and Solvency Assessment (‘ORSA’) for non-life and life insurers and reinsurers.

Potential topics of discussion*
Including but not limited to:
• Overview of the ORSA requirements 2015, 2016 and 2017;
• ORSA and the South African insurance industry; and
• Best practices and lessons learnt from other countries.

Duration
Half day course

Investment
R1,800 per delegate, excluding VAT

CPD Hours
4 hours

* Course content is finalised six weeks prior to the date of the training course.

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za
RDR ready, steady, go! RDR promises to shake up the way in which financial products are distributed. The review will have a profound impact on product development, innovation and systems, which will provide business with an opportunity to answer the questions: what are we selling, to whom, and at what price?

KPMG can assist you with this critical opportunity to reassess your organisation’s distribution models, product design, IT systems and general business capability. Ultimately building a business that is well positioned to move forward into the new era.

Is your organisation RDR ready?
Our support covers:

- Readiness assessment
- Strategy and operating model design
- Proposition knowledge across product sectors and distribution channels
- Assurance and compliance

For more information contact:
Antoinette Malherbe  
Partner  
T: +27 (0)83 458 848  
E: antoinette.malherbe@kpmg.co.za

Michelle Dubois  
Senior Manager  
T: +27 (0)60 997 4572  
E: michelle.dubois@kpmg.co.za

kpmg.co.za
KPMG information technology workshop for insurers

Date
22 June 2017

Target audience
Executive directors, financial directors, IT personnel, risk officers, compliance officers and financial managers.

Course overview and objective
A practical course aimed at assisting you in identifying and implementing forthcoming insurance regulatory and accounting requirements with regard to IT systems, as well as applying the use of data analytics and Big Data to your insurance operations.

Potential topics of discussion*
Including but not limited to:
- Data analytics in insurance;
- Telematics;
- IFRS 17 system requirements;
- SAM system requirements;
- Cyber security; and
- The use of data analytics in monitoring and identifying fraud.

Duration
Halfday course

Investment
R1,800 per delegate, excluding VAT

CPD Hours
4 hours

* Course content is finalised six weeks prior to the date of the training course.

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za

ONE OF THE ADVANTAGES OF BEING DISORDERLY IS THAT ONE IS CONSTANTLY MAKING EXCITING DISCOVERIES.

A.A. Milne
Following a long history of the short-term insurance and reinsurance industries’ interactions with SARS to obtain confirmation of the relevant Value-Added Tax implications and rules, SARS issued a general ruling (BGR14) in 2013 which created tremendous difficulties for these industries, particularly with regards to documentary requirements to zero rate certain transactions.

To add to the frustration, BGR14 referred to other rulings and interpretation notes which exacerbated an already complex topic. SARS advised insurers to obtain private rulings and few did. SARS subsequently issued BGR14(2) in March 2016 with few changes except to remove travel policies and re-insurance.

SARS addressed re-insurance by issuing BGR32. Travel policies, however, remain unaddressed. KPMG appreciates the difficulties which these rulings cause.

To assist our clients, we make our full complement of experts available and:
• Published a VAT and insurance manual;
• Present workshops to the industry, supplemented by client-centred, bespoke training, to clarify the implications of these rulings and to provide our clients with relevant insight to identify the areas of focus to become compliant;
• Review transactions and provide tax opinions;
• Perform reviews to help identify the specific issues of focus; and
• Assist and liaise with SARS to regularise our clients’ tax affairs.

For more information contact:
Andre Meyburgh  Erina Cooper
Partner  Associate Director
T: +27 (0)82 851 6587  T: +27 (0)82 719 5758
E: andre.meyburgh@kpmg.co.za  E: erina.cooper@kpmg.co.za

Pierre Moolman
Senior Manager
T: +27 (0)82 719 5775
E: pierre.moolman@kpmg.co.za

kpmg.co.za
KPMG introductory insurance principles and accounting workshop

<table>
<thead>
<tr>
<th>Date</th>
<th>13 July 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Target audience</td>
<td>Accounting and other staff members involved in a financial accounting role who are new to the insurance industry.</td>
</tr>
<tr>
<td>Course overview and objective</td>
<td>A practical, introductory course aimed at assisting new entrants to the insurance industry in understanding insurance principles and accounting for insurance transactions, including the underwriting, claims and reinsurance processes.</td>
</tr>
<tr>
<td>Potential topics of discussion*</td>
<td>• Financial overview of the insurance market; • Accounting and reserving for premium income; • Accounting and reserving for claims; • Accounting and reserving for reinsurance; and • IFRS 17: Insurance contracts disclosure.</td>
</tr>
<tr>
<td>Duration</td>
<td>Full day course</td>
</tr>
<tr>
<td>Investment</td>
<td>R2,800 per delegate, excluding VAT</td>
</tr>
<tr>
<td>CPD Hours</td>
<td>7.5 hours</td>
</tr>
</tbody>
</table>

* Course content is finalised six weeks prior to the date of the training course.

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za

A LEADER TAKES PEOPLE WHERE THEY WANT TO GO. A GREAT LEADER TAKES PEOPLE WHERE THEY DON’T NECESSARILY WANT TO GO, BUT OUGHT TO BE.
Rosalyn Carter
Solvency Assessment Management

KPMG is the leading provider of risk management solutions and strategic insight for the South African insurance industry. Our team includes specialists across all aspects of prudential regulation including the complex quantitative aspects and process, governance and reporting. We have significant experience in the life and non-life sectors of the insurance industry.

Our service offerings include:

- **SAM Tool**: Completing the SAM SCR calculation is a technical and time consuming process that can divert specialist skills from other essential processes. Our SCR Tool removes the complexity and will free up your time. Our team of experts have designed an integrated tool which will aid your business with the building and implementation of the CPR requirements.

- **ORSA benchmarking**: The ORSA is the backbone of best practice risk management. An insurer without an enabled ORSA is like a bank with a paper ledger. Where are you on the journey from entry level ORSA to best practice? Our ORSA benchmarking offering will help you assess where you are relative to the competition both locally and abroad.

- **Head of Actuarial Control (HAC)**: The HAC function requires an independent expert with a deep understanding of the insurer’s underwriting, reserving and capital setting functions. The KPMG actuarial team is well placed with broad market experience covering all aspects of the HAC requirements to provide HAC services.

For more information contact:

**Malcolm Jewell**  
Head of Actuarial  
Director  
T: +27 (0)82 683 5505  
E: malcolm.jewell@kpmg.co.za

**Derek Vice**  
Insurance prudential reporting  
Senior Manager  
T: +27 (0)82 711 2519  
E: derek.vice@kpmg.co.za

**Susan Hunt**  
Insurance risk consulting  
Associate Director  
T: +27 (0)71 686 4968  
E: susan.hunt@kpmg.co.za

**Francois Berry**  
Insurance prudential  
Senior Manager  
T: +27 (0)82 450 5874  
E: francois.berry@kpmg.co.za

kpmg.co.za
KPMG introductory REinsurance principles and accounting workshop

Date
20 July 2017

Target audience
Accounting and other staff members involved in a financial accounting role who are new to the reinsurance industry.

Course overview and objective
A practical course aimed at assisting new entrants to the insurance industry in understanding reinsurance principles and accounting for reinsurance transactions, both from an insurer’s and reinsurer’s perspective.

Potential topics of discussion*
- What is reinsurance;
- Types of reinsurance;
- How reinsurance works in practice;
- Complex reinsurance issues; and
- Reinsurance risks and pitfalls.

Duration
Half day course

Investment
R1,800 per delegate, excluding VAT

CPD Hours
4 hours

*Course content is finalised six weeks prior to the date of the training course.

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za
Big Data

It’s out there, either in the cloud or word on the street and multiplying this very moment.

The massive growth of structured data (i.e. data tables) and unstructured data (i.e. online and social media) in speed, volume and variety represents what is commonly referred to as Big Data.

Big Data has no defined boundary and includes information on emails and even surveillance footage. Many organisations are in search of Big Data as it has a wealth of information and often provides opportunities by correlating information with a business need or business trend in order to constructively drive a strategic venture.

Unfortunately, some organisations have not adopted good governance around privacy rules, Acts and regulations leading to the contravention of government regulations or legislation.

Management should be at the forefront of driving such initiatives and ensuring that adequate measures are taken to maintain a safe and secure working environment.

At KPMG we can help to cut through this complexity as our global data and analytics approach aims at producing fact-based insights and customised business intelligence reports for constructive decision making even though systems may not have advanced report writing functionality.

Results from our analysis may aid in identifying fraud, highlighting process improvement areas, or outlining key trends for strategic decision making. Allow us the opportunity to optimise your business operations by implementing strategic controls, improving on efficiencies and bringing to you fact-based insights.

For more information contact:
Karin Kruger
Associate Director: Data & Analytics
T: +27 (0)79 512 9946
E: karin.kruger@kpmg.co.za

Martin Vipond
Director: Technology Advisory
T: +27 (0)83 454 1812
E: martin.vipond@kpmg.co.za

kpmg.co.za
INFORMATION TECHNOLOGY AND BUSINESS ARE BECOMING INEXTRICABLY INTERWOVEN. I DON’T THINK ANYBODY CAN TALK MEANINGFULLY ABOUT ONE WITHOUT THE TALKING ABOUT THE OTHER.

— Bill Gates

August 2017

KPMG insurance tax workshop

Date
17 August 2017

Target audience
Financial and tax managers.

Course overview and objective
A practical course aimed at assisting you in proactively identifying new and existing tax risks that affect short-term and long-term insurers as well as bringing you up to date with the most recent developments in applicable tax regulations.

Potential topics of discussion*
What you need to know on certain new tax developments; what most often goes wrong in tax risk management and developments you need to be aware of; discussions and refresher on the more complex tax issues currently facing insurance organisations.

Duration
Full day course

Investment
R2,800 per delegate, excluding VAT

CPD Hours
7.5 hours

* Course content is finalised six weeks prior to the date of the training course.

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za
AND THE ONLY WAY TO BE TRULY SATISFIED IS TO DO WHAT YOU BELIEVE IS GREAT WORK. AND THE ONLY WAY TO DO GREAT WORK IS TO LOVE WHAT YOU DO.

Steve Jobs
KPMG compliance update for insurers

Date
14 September 2017

Target audience
Compliance officers, company secretaries, internal auditors, risk officers, public officers and audit committee members.

Course overview and objective
Interactive session on the most recent regulatory and compliance developments and trends in the insurance industry.

Potential topics of discussion*
Recent FSB directives, information letters and discussion papers.

Duration
Full day course

Investment
R2,800 per delegate, excluding VAT

CPD Hours
7.5 hours

* Course content is finalised six weeks prior to the date of the training course.

For more information contact Kashmira Naran | +27 (0)82 710 7629 | kashmira.naran@kpmg.co.za

THE DAY BEFORE SOMETHING IS A BREAK THROUGH IT’S A CRAZY IDEA.
Peter Diamandis
WHEREVER YOU SEE A SUCCESSFUL BUSINESS, SOMEONE ONCE MADE A COURAGEOUS DECISION.

Peter Drucker
KPMG IFRS update for insurers

**Date**
19 October 2017

**Target audience**
Chief financial officers, financial managers and any other staff members or any individuals with CPD requirements.

**Course overview and objective**
A practical course aimed at providing you with a detailed understanding of new financial reporting developments specific to insurance companies, as well as topical application issues found in practice.

**Potential topics of discussion***
Including but not limited to:
- IFRS 17: Insurance contracts;
- IFRS 9: Financial instruments;
- IFRS 16: Leases;
- Standards and interpretations effective and not yet effective; and
- Presentation and disclosure of financial statements.

**Duration**
Full day course

**Investment**
R2,800 per delegate, excluding VAT

**CPD Hours**
7.5 hours

*Course content is finalised six weeks prior to the date of the training course.*
**Deep expertise**

**Innovative approaches**

*Working shoulder to shoulder with you to deliver real results and empower change*

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Contact Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Omera Naiker</td>
<td>Insurance advisory services Partner</td>
<td>+27 (0)82 710 7459 <a href="mailto:omera.naiker@kpmg.co.za">omera.naiker@kpmg.co.za</a></td>
</tr>
<tr>
<td>Kashmira Naran</td>
<td>Insurance training Senior Manager</td>
<td>+27 (0)82 710 7629 <a href="mailto:kashmira.naran@kpmg.co.za">kashmira.naran@kpmg.co.za</a></td>
</tr>
<tr>
<td>Nishen Bikhani</td>
<td>National insurance practice leader and long-term insurance specialist</td>
<td>+27 (0)60 720 4937 <a href="mailto:nishen.bikhani@kpmg.co.za">nishen.bikhani@kpmg.co.za</a></td>
</tr>
<tr>
<td>Mark Danckwerts</td>
<td>Johannesburg insurance practice leader and market conduct Partner</td>
<td>+27 (0)82 710 3261 <a href="mailto:mark.danckwerts@kpmg.co.za">mark.danckwerts@kpmg.co.za</a></td>
</tr>
<tr>
<td>Derek Vice</td>
<td>Solvency Assessment and Management Senior Manager</td>
<td>+27 (0)82 711 2519 <a href="mailto:derek.vice@kpmg.co.za">derek.vice@kpmg.co.za</a></td>
</tr>
<tr>
<td>Antoinette Malherbe</td>
<td>Insurance regulatory returns and short-term insurance specialist Partner</td>
<td>+27 (0)83 458 8484 <a href="mailto:antoinette.malherbe@kpmg.co.za">antoinette.malherbe@kpmg.co.za</a></td>
</tr>
<tr>
<td>Benjamin Vosloo</td>
<td>Market conduct, binder regulations and outsourcing Senior Manager</td>
<td>+27 (0)82 710 9640 <a href="mailto:benjamin.vosloo@kpmg.co.za">benjamin.vosloo@kpmg.co.za</a></td>
</tr>
<tr>
<td>Lyndall Green</td>
<td>Insurance technical accounting Manager</td>
<td>+27 (0)82 710 4976 <a href="mailto:lyndall.hobson@kpmg.co.za">lyndall.hobson@kpmg.co.za</a></td>
</tr>
<tr>
<td>Michelle Dubois</td>
<td>Retail distribution review Senior Manager</td>
<td>+27 (0)83 275 2403 <a href="mailto:michelle.dubois@kpmg.co.za">michelle.dubois@kpmg.co.za</a></td>
</tr>
</tbody>
</table>
Andre Meyburgh
Insurance VAT
Partner
+27 (0)82 851 6587
andre.meyburgh@kpmg.co.za

Esther Pieterse
IFRS 4 Phase II insurance accounting
Associate Director
+27 (0)82 719 5806
esther.pieterse@kpmg.co.za

Yacoob Jaffar
Insurance income tax
Partner
+27 (0)82 719 1981
yacoob.jaffar@kpmg.co.za

Nevellan Moodley
Insurance information technology
Senior Manager
+27 (0)82 717 0286
nevellan.moodley@kpmg.co.za

Malcolm Jewell
Insurance actuarial consulting
Partner
+27 (0)82 719 2611
malcolm.jewell@kpmg.co.za

Irma Fourie
Insurance internal audit
Partner
+27 (0)83 419 8983
irma.fourie@kpmg.co.za

Nicky Kingwill
Regulatory Centre of Excellence
Associate Director
+27 (0)82 718 7291
nicky.kingwill@kpmg.co.za

Vian Strydom
Insurance income tax
Partner
+27 (0)82 719 5617
vian.strydom@kpmg.co.za