

The background of the cover features a warm, golden-orange sunset sky. In the center, a pair of hands is shown in silhouette, gently cradling a glowing, spherical network of white nodes and connecting lines. The nodes are bright and radiate light, creating a sense of digital connectivity and global reach. The APIG logo is positioned in the upper right corner, consisting of the lowercase letters 'apig' in a bold, dark blue font, with a small orange square above the 'i' and another orange square at the end of the 'g'.

# apig.

## CONFERENCE PROGRAM

**APIG NATIONAL CONFERENCE AND GALA DINNER**

Thursday 22nd August 2019

Sheraton Grand Sydney Hyde Park, 161 Elizabeth Street, Sydney

## It is my pleasure to welcome you to the 12th Annual APIG National Conference.

This year we have an exciting program line up featuring leaders from within our industry and beyond, highlighting a diversity of experience and perspective. One of the things I am most proud to see this year is the strong representation of women in the program either as facilitator, sponsored speaker or panelist.

We have included the Breakfast Seminar series as a new feature this year to make sure we don't overlook getting the fundamentals right. How we handle a claim is testimony to the fulfillment of the contract.

Your feedback is vital to helping us shape the program each year. You will notice we are covering new territory both in content and speakers, with Medical Malpractice making an appearance, and many new speakers and panelists on the program.

I would like to thank our valued sponsor partners who each year help to make this event a success.

Lastly, I would like to thank the Conference sub-committee who has worked incredibly hard this year to plan and bring you the program. We have worked closely with the APIG Education sub-committee and I believe the result of this collaboration is a strong, well-rounded program.

*Please enjoy the Conference!*

I appreciate the importance of coming together as a financial lines community in the face of a deluge of change. My head has been spinning trying to answer "what's next?" this year. Whether it is anticipating the fallout of the Royal Commissions, the interplay of governmental and industry response to cladding, the rapid expansion of the use of technology or responding to protecting against emerging cyber and intangible risk, the list of what we must grapple with grows by the day.

This is over and above the changes in the insurance market, such as the withdrawal of Allianz Global Corporate & Specialty from the Australian and New Zealand Financial Lines markets, the ongoing Lloyds review under John Neal, the changing legislative landscape and the continued influx of claims and pricing corrections.

All this change brings with it additional media scrutiny. Rapidly rising D&O rates are seen as the canary in the mine for the impact of Securities Class Actions on our national economy. We are also part of a diverse group grappling on a public stage with how the building industry proceeds if surveyors and certifiers are unable to obtain acceptable PI cover.

Our industry was founded on the adage that "the best predictor of future behaviour is past behaviour". Given the sheer quantum and scale of change, I suspect that the need for deep specialist expertise is greater than ever rather than relying on out-dated static pricing models.

Along with this, our opportunities to learn have changed. Many of the veterans in the market had their formative training built upon a graduate program that allowed them to undertake rotation throughout the different divisions of an insurer or broker to garner a wide-angle lens on our industry. Others were given the opportunity to attend intensive training such as the near-mystical "Chubb School" held in the US where every attending underwriter supposedly went to get their underwriting "chip" inserted.

No longer do brokers or insurers have the luxury of time or budget to provide such training, nor do many modern employees expect to be employed at the same company for decades or have access to a multi-year training and development plan. Rather, it is industry bodies such as APIG that fill this void and supplement our "on the job" learning, allowing us to learn from each other, and from learned experts outside of the industry.

This year's program can only be described as outstanding, and I assure you that I will be sitting on the edge of my seat throughout the day hanging on every word. We are blessed to have each speaker, and my thanks to you for sharing the day with us.

We are proud to partner with our sponsors, many of whom have been long-time supporters of APIG. These are companies who engage with APIG to give back to our industry and their support represents an investment in how we better serve our clients and build the resilience of our economy.

I would also like to thank you for your time. Each of us are regularly being asked to do more with less, so you have to select with care what conferences and seminars you attend. I would ask you to not only absorb what our wonderful speakers have to say, but to actively engage with each other throughout the day, this is an opportunity to share your own experiences with your peers.

On behalf of the APIG Team, we serve the Financial Lines community because we believe in the importance of what Financial Lines does, we are each fortunate to be in such a dynamic and enjoyable sector. If any of us can assist you, please do approach us.

# THANKYOU TO OUR SPONSORS

The National Conference and Gala Dinner is APIG's flagship event and brings together recognised thought leaders and industry professionals to consider major issues affecting our industry. Our sponsors make a vital contribution that enables APIG to continue to deliver a high calibre event while maintaining affordable prices for our members and insurance professionals.

As a valued sponsor you are acknowledged as a key partner of this industry recognised event. APIG would like to express its sincere thanks to all of our sponsors that have supported this year's event.

## GALA DINNER

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# PROGRAM AT A GLANCE

TIME	SESSION
7:30am	<b>Claims 101 – The ups and downs in a claim lifecycle</b> Jim Holland, Insurance broker veteran Joe Hershewe, Claims Manager, Berkshire Hathaway <b>Moderated by:</b> Penny Taylor, Partner Kennedys
8:45am	<b>Welcome to Country</b> – Uncle Allen Madden, Gadigal Man <b>Welcome Address</b> – Jeremy Scott-Mackenzie, Head of Casualty & FinPro Australia & New Zealand, Director, Swiss Re Corporate Solutions
9:00am	<b>Artificial Intelligence – the power that is transforming the insurance sector now</b> Dr Catriona Wallace, Founder & Executive Director of Flamingo Ai <b>Q&amp;A SESSION Moderated by:</b> Michael Gottlieb, Managing Director, BizCover <b>State of the Market</b> Robert Kelly, Managing Director and Chief Executive Officer, Steadfast
10:45am	MORNING TEA
11:15am	<b>#MeToo, the Sexual Harassment National Inquiry and the EPL impact</b> Kate Jenkins, Sex Discrimination Commissioner, Australian Human Rights Commission Sarah Woods, Special Counsel, Gilchrist Connell <b>Today's Cyber Threats – How Do We Respond?</b> Tommy Viljoen, Leading Partner, Cyber Security Strategy & Risk Governance, Deloitte Australia <b>Cyber Panel Session</b> Jane Amling, National Manager Cyber & Forensic Accountant, Crawford Moises Sanabria, Cyber Security Analyst, ID Care Fiona Parker, Head of Corporate Communications, Fleishman Hillard Tommy Viljoen, Leading Partner, Cyber Security Strategy & Risk Governance, Deloitte Australia <b>Moderated by:</b> Andrew Miers, Practice Head, HWL Ebsworth Lawyers Cyber Team
1:00pm	LUNCH
1:50pm	<b>Speaking Up – the Road to the Royal Commission</b> Jeff Morris, Whistle blower protecting financial services victims <b>Non-conforming products in construction and the implications for the insurance industry</b> Jonathan Newby, Partner, Colin Biggers & Paisley Angela Vella, Practice Leader, Construction – Arthur J Gallagher Jill Brookfield, CEO, Association of Accredited Certifiers
3:45pm	AFTERNOON TEA
4:10pm	<b>A Ticking Time-Bomb: Intangible Asset Risk</b> Michael Masterson, Managing Director, Ever Edge Global <b>Medical Malpractice “Under the Microscope”</b> Kenneth Corcoran, Health Practice Leader, Australia and Pacific, Aon Raylee Hartwell, Partner, Kennedys Penny Morgan-Payler, Head of Healthcare, Berkshire Hathaway Specialty Insurance John Young, Managing Director, The MPLC <b>Moderated by:</b> Shannon Dunn, Client Manager, Commercial Risk Solutions, AON
5:30pm	Networking Drinks
6:30pm	Gala Dinner

TIME	SESSION
7:00am - 7:30am Foyer	<b>Registration - Workshop</b>
7:30am - 8:30am Hyde Park Room	<b>Claims 101 – The ups and downs in a claim lifecycle</b> Jim Holland, Insurance broker veteran Joe Hershewe, Claims Manager, Berkshire Hathaway <b>Moderated by:</b> Penny Taylor, Partner Kennedys  Perfect for individuals looking to broaden their knowledge and understanding of claims, Jim Holland is joined by Joe Hershewe to walk you through a claim life cycle. From addressing the roles and functions of the individuals involved in the claims process, to tackling more significant issues such as allocation, reservations and exclusions, Jim and Joe will bring a claim scenario to life, all under the guidance of our moderator, Penny Taylor.
8:00am - 8:45am Foyer	<b>Registration</b>
8:45am Grand Ballroom	<b>Welcome to Country</b> – Uncle Allen Madden  <b>Welcome address</b> – Jeremy Scott-Mackenzie, Head of Casualty & FinPro Australia & New Zealand, Director, Swiss Re Corporate Solutions
9:00am	<b>Artificial Intelligence – the power that is transforming the insurance sector now</b> Dr Catriona Wallace, Founder & Executive Director of Flamingo Ai  Part I of this session will explore the key trends in InsurTech, Artificial Intelligence and Machine Learning defined. It will also look at the types of AI for example, Deep Learning, NLP, Computer Vision, Data Analytics, Robotics and Sensors, where AI is being used in insurance, the best use cases for AI in insurance and how to get started with an AI for insurance roadmap. <b>Q&amp;A SESSION</b> <b>Moderated by:</b> Michael Gottlieb, Managing Director, BizCover Part II of this session will be an interview-style Q&A with an opportunity for audience questions.
10:00am	<b>State of the Market</b> Robert Kelly, Managing Director and CEO, Steadfast  Was the Hayne Royal Commission the titanic event the industry expected or will it impact or change the course of manufacture and distribution in the Australian General Insurance market going forward? Has the realisation that insurers should make profit on their sales finally struck home and is the reinsurance industry finally deciding that catastrophes are now very difficult to model and will the ILS funds run and hide or are they there for the long term? And lastly, is the consumer of insurance finally getting the protection that the legislation has offered but not adequately enforced over the past two decades? An introspective, retrospective and futuristic view of the comments above.
10:45am Foyer	<b>Morning Tea</b>

TIME	SESSION
11:15am Grand Ballroom	<p><b>#MeToo, the Sexual Harassment National Inquiry and the EPL Impact</b>                      Kate Jenkins, Sex Discrimination Commissioner, Australian Human Rights Commission                      Sarah Wood, Special Counsel, Gilchrist Connell</p> <p>The #MeToo Movement has put a public spotlight on an issue which, if the research is anything to go by, is more prevalent than anyone could have imagined. We now have large bodies of data which show sexual harassment is widely experienced, under-reported and crosses blue and white collar industries. Claim numbers have already been affected with nearly every jurisdiction in Australia reporting increases in claims. Australia has responded by launching the first ever National Inquiry into Sexual Harassment.</p> <p>Led by Sex Discrimination Commissioner, Kate Jenkins, the Inquiry is due to release a number of recommendations aimed at addressing the problem later this year. Sarah Wood in conversation with the Sex Discrimination Commissioner will look at some recent trends in claims, the extent of exposure for insurers, the likely recommendations to come out of the National Inquiry and how they will impact the EPL market.</p>
	<p><b>Today's Cyber Threats – How do we respond?</b>                      Tommy Viljoen, Leading Partner, Cyber Security Strategy &amp; Governance Deloitte Australia</p> <p>This session will consist of 2 parts:                      Tommy Viljoen, Leading Partner, Cyber Security Strategy and Governance at Deloitte Australia, will demonstrate how the exponential increase in technology advancement and digital transformation is leading to “cyber everywhere”. This is matched by an increase in value destruction of cyber attacks and has placed cyber risk as one of the highest risks facing critical infrastructure. Daily articles alert readers to horror situations. Tommy will demystify the hype to help us better understand the current cyber threats we face, both as individuals and organisations alike. While you may leave the session feeling nervous about the cyber risks now out there, you will be better prepared to engage with your clients and other stakeholders.</p>
	<p><b>Cyber Panel Session</b>                      Jane Amling, National Manager Cyber and Senior Forensic Accountant, Crawford                      Moises Sanabria, Cyber Security Analyst, ID Care                      Fiona Parker, Head of Communications, FleishmanHillard                      Tommy Viljoen, Leading Partner, Cyber Security Strategy &amp; Governance Deloitte Australia  <b>Moderated by:</b> Andrew Miers, Practice Head, HWL Ebsworth Lawyers Cyber Team</p> <p>Tommy will then join an expert panel discussion on how to respond to such cyber threats, both in terms of preparing for attacks and when cyber breaches arise. The panel will be moderated by Andrew Miers, Partner, HWL Ebsworth Lawyers, and comprises expert panellists Jane Amling, National Manager Cyber and Senior Forensic Accountant of Crawford, Fiona Parker, Head of Corporate Communications at FleishmanHillard, and Moises Sanabria, Cyber Security Analyst of ID Care. The panel will share from their wealth of practical experience in dealing with many crises, from issues relating to forensic investigations and business interruption, to media attention and client identity concerns.</p>
1:00pm - 1:50pm Grand Ballroom	<b>Lunch</b>

TIME	SESSION
1:50pm Grand Ballroom	<p><b>Speaking Up – the Road to the Royal Commission</b>                      Jeff Morris, Whistle blower protecting financial services victims</p> <p>Jeff will talk about the “Alice in Wonderland” situation he found at CBA Financial Planning when he joined in 2008, the suffering of the clients when the GFC hit, the cover up by CBA management leading to his decision to blow the whistle and the consequences for him and his family. He will discuss the failure of the regulator ASIC and his attempts to get them to do their job – leading to his decision to go public in 2013 with a plan to seek a parliamentary inquiry as a stepping stone to a Royal Commission. In addition, Jeff will discuss how failure at senior management and board level leave the whistle blower as the last line of defence in corporate governance and the need for enhanced whistle blower protections. Lastly, he will give his impression of the Banking Royal Commission.</p>
	<p><b>Non-conforming products in construction and the implications for the insurance industry</b>                      Jonathan Newby, Partner, Colin Biggers &amp; Paisley                      Angela Vella, Practice Leader, Gallagher                      Jill Brookfield, CEO Association of Accredited Certifiers</p> <p>Moderated by Jonathan Newby, a highly experienced partner specialising in construction and financial services industries, this session will explore the issues facing the construction industry that look to be more complex than just cladding, as well as contemplating the challenges faced by the insured industry in managing these risks and losses. From what initially appeared to be a cladding risk for the Australian construction industry it has now emerged to be a far-reaching issue for non-conforming products and latent defects rife within the construction industry, our three industry experts will explore how regulators, industry participants and insurers are responding to a potential crisis. CEO of the Association of Accredited Certifiers, Jill Brookfield will bring a unique and intelligent insight to the construction industry including the role and responsibility of certifiers. Jill is a strong advocate and actively consults with local and State governments on industry reform. Angela Vella is recognised as a leading market expert for construction insurance. Angela will share her views on how the insurance industry has responded to the challenges so far, as well as sharing her insightful comments on the role of insurance going forward and how as an industry we can manage these risks.</p>
3:45pm - 4:10pm Grand Ballroom	<b>Afternoon Tea</b>
4:10pm	<p><b>A ticking time-bomb: intangible asset risk</b>                      Michael Masterson, Managing Director, Australia and New Zealand EverEdge</p> <p>Research unequivocally demonstrates that sustainable long-term company value is derived primarily via leveraging intangible assets (such as data, brands, software code, client lists, regulatory approvals and confidential information). However, intangible assets are typically absent, mispriced or under-valued on balance sheets, which often results in significant value and risk from these assets remaining unrealized or unknown.</p> <p>As the value of intangible assets continues to grow, it is also expected that risk around these valuable assets will also increase. Whether it be in relation to confidential information becoming increasingly vulnerable in today’s digital age; a company protecting its rights through litigation; or from shareholders holding directors to account if they neglect their fiduciary duties by failing to take care of these assets – these risks need to be taken seriously. Join Michael Masterson, Managing Director – Australia &amp; New Zealand, from EverEdge to hear about:</p> <ul style="list-style-type: none"> <li>• What are intangible assets and how do they drive growth and value</li> <li>• The key intangible asset risks</li> <li>• How to mitigate intangible asset risk in order to protect these critical assets</li> <li>• How to identify and leverage intangible assets to build and protect a competitive edge</li> </ul>

TIME	SESSION
4:45pm	<p><b>Medical Malpractice "Under the Microscope"</b></p> <p>Kenneth Corcoran, Health Practice Leader, Australia and Pacific, Aon                      Raylee Hartwell, Partner, Kennedys                      Penny Morgan-Payler, Head of Healthcare, Berkshire Hathaway Specialty Insurance                      John Young, Managing Director, The MPLC</p> <p><b>Moderated by:</b> Shannon Dunn, Client Manager, Commercial Risk Solutions, AON</p> <p>An introductory session to the world of medical malpractice. We will explore the insurance issues the healthcare sector is facing today from the unique perspective of insurance and legal practitioners with over 100 years' combined experience. Penny Morgan-Payler brings a background in reinsurance, Medical Defence Organisations and now corporate medical malpractice underwriting to share her views on the current state of the market and the issues facing clients. John Young has vast experience in writing medical malpractice around the world having started and run one of the most successful medical malpractice syndicates in Lloyd's. John will bring a unique global view to the panel. Kenneth Corcoran has been involved with healthcare clients and with medical malpractice for over 2 decades. Kenneth now runs the largest broking health practice in Asia Pacific and brings a vast insight from a broking perspective and has a deep understanding of the issues facing clients in this fast evolving sector. Raylee Hartwell is one of Australia's most respected medical negligence legal practitioners having acted for some of the household names in healthcare. Raylee will bring to the panel the weird and the wonderful from the world of medical negligence claims.</p>
5:30pm Grand Ballroom	<p><b>Thank You and Closing Address – Aimee Pozoglou, APIG National Conference Committee Chair</b></p>
5:30pm Foyer	<p><b>Networking Drinks, The Sheraton Grand Sydney Hyde Park</b></p>
6:30pm Grand Ballroom	<p><b>Gala Dinner, The Sheraton Grand Sydney Hyde Park</b></p>

**Please note: Times are approximate and may alter on the day.**



## ABOUT OUR SPEAKERS



**Jane Amling, National Cyber Manager, Senior Forensic Accountant, Crawford Forensic Accounting Services**

Jane has over 18 years' experience specialising in forensic accounting, dispute consulting, conducting investigations and fraud and cyber risk consulting, following a career in external and internal audit and a commercial accounting role. Jane manages Crawford's cyber incident response solution across Australia & New Zealand. She performs crisis management at the time of identification of a cyber event – most recently assisting clients who had suffered a data breach in making notifications under the Notifiable Data Breaches Scheme to the Australian Information Commissioner and impacted customers and suppliers. Jane also assists clients in a forensic accounting capacity to quantify their losses as a result of a cyber event, and often acts as the loss adjuster cyber policy claims. Prior to joining Crawford in 2017, Jane was a Principal at a global insurance broker responsible for leading investigations and the preparation of claims for complex fraud and other large value financial losses, and performing fraud and cyber risk consulting for clients across the Asia Pacific region. Jane was previously a Director with a Big 4 accounting firm specialising in the provision of expert and consultative accounting and financial investigation services for clients. She worked in the San Francisco office of that firm on a two-year secondment, focussing on disputes and large scale financial and fraud investigations working on behalf of clients and at the direction of regulators.



**Jill Brookfield, CEO, Association of Accredited Certifiers**

Jill Brookfield is the Chief Executive Officer of the Association of Accredited Certifiers (AAC). Jill comes with a wealth of experience in the not for profit sector and has been crucial to the overall growth and success of the organisation. She has a background in marketing & communications in financial services and she has a degree in Communications. Jill joined the AAC within a year of its incorporation as its first and only employee, when it only had 30 members. Under Jill's management, AAC has had a steady growth in both membership and industry profile. She now leads a team equally dedicated to supporting members, who are the reason for the Association's existence.



**Kenneth Corcoran, Health Practice Leader, Australia and Pacific, Aon**

Kenneth is the Health Industry Practice Group Leader for Australia and the Pacific at Aon. He has over 20 years' experience in compliance, underwriting and broking in both general and commercial insurance business and has played a senior role on a number of national and multinational corporate client accounts. Kenneth has significant Professional Indemnity, Medical Malpractice, Clinical Trial Liability, and Public and Products Liability insurance knowledge, and working experience of the London market from both within and outside Lloyd's of London. Kenneth currently manages the insurance and risk management programmes for a cross section of clients within healthcare, from large hospital groups, day surgery groups, manufacturers of medical devices and pharmaceuticals, and clinical trials groups, including both publicly listed and not-for-profit clients.



**Shannon Dunn, Client Manager, Commercial Risk Solutions, Aon**

Shannon is a Client Manager in the Health Industry Practice Group at Aon. She has over 14 years' experience and has worked across a variety of industry practice groups within the Corporate Division of Aon and has worked within the Health Industry Practice Group since January 2008. Shannon currently manages the insurance and risk management programs for hospital groups, IVF providers, primary health providers, radiology and pathology group practices including public listed, private and not-for-profit clients. Shannon has also worked with the Aon Mergers & Acquisitions Group and was involved in the provision of Insurance Consultancy Due Diligence services to Aon clients.



**Michael Gottlieb, Managing Director, BizCover**

Michael is an experienced 'start up' entrepreneur who has founded four business in the insurance space since 2001, all of which have repeatedly won accolades in the insurance & technology arenas. Michael's current focus is on BizCover, which is Australia & NZ's only commercial insurance platform where SME clients can instantly compare & buy their insurance online from leading insurers. To date they have sold over 450,000 policies to over 170,000 SMEs.



**Raylee Hartwell, Partner, Kennedys**

Raylee is a partner at Kennedys in Sydney practicing in insurance, professional indemnity and medical malpractice. Over a career spanning two decades, and with particular expertise in the health and aged care sector, Raylee has acted for insurers and their insureds in a wide range of matters – from low value, high frequency claims and complaints to high value, complex, multi-party litigation. She recently advised clients with regard to the Royal Commission into Aged Care and several of her matters have been widely covered in the media. Raylee is a provider of choice for a number of professional insurance schemes and professional associations and bodies. She is listed in Chambers Asia Pacific as a leading insurance lawyer.



**Joe Hershewe, Claims Manager, Berkshire Hathaway Specialty Insurance**

Joseph E. Hershewe, Claims Manager, is responsible for the management of all Executive & Professional Lines claims at Berkshire Hathaway Specialty Insurance including: professional indemnity, directors & officers, financial institutions, and cyber. Joe is a US qualified lawyer, starting his career working for a US litigation firm specialising in insurance before beginning his Australian career at Catlin Insurance where he managed a diverse claims portfolio. Most recently Joe was a Senior Claims Specialist in the Financial Lines team at XL Catlin handling an assortment of complex financial lines claims such as shareholder class actions, banking litigation, and professional negligence matters. Joe is also a current Committee Member for the Australian Professional Indemnity Group's (APIG) New South Wales Chapter.



**Jim Holland, Marsh**

Jim Holland has recently retired after 10 years as Financial Lines Claims Manager at Marsh & McLennan Companies in NSW and Queensland. It is with some degree of astonishment that Jim admits to having been involved in the Insurance Industry for over 42 years. Jim previously worked for Brokers and Insurers both in Australia and in the UK. Jim's time as FINPRO Claims Manager at Marsh coincided with the fall-out from the GFC as well as the rise in Class Actions. More recently Jim has been involved with assisting insureds as they deal with Royal Commissions into both the Banking and Finance Industries, and Aged Care. Jim has served on the National Board of APIG as well as the Education Sub-Committee, and has presented both locally and interstate on diverse subjects including Crime claims and Management Liability matters.



**Kate Jenkins, Sex Discrimination Commissioner, Australian Human Rights Commission**

Kate Jenkins is Australia's Sex Discrimination Commissioner and a member of the Australian Human Rights Commission. Her purpose is to advance gender equality, consistent with the Sex Discrimination Act and the Convention on the Elimination of All Forms of Discrimination Against Women. Kate is leading a number of projects including the National Inquiry into sexual harassment in Australian workplaces and the Commission's collaborative project on cultural reform with the Australian Defence Force. Kate is also the convener of the National Male Champions of Change group (established 2015), and the Co-Chair of Play by the Rules, a joint project between human rights agencies and sports commissions to make grass roots sports safe, fair and inclusive. Prior to joining the Commission, Kate spent three years as the Victorian Equal Opportunity and Human Rights Commissioner, 20 years as lead equal opportunity partner with Herbert Smith Freehills' and many years serving on the boards of Berry Street Victoria, Heide Museum of Modern Art and Carlton Football Club.



**Robert Kelly, Managing Director and CEO, Steadfast Group**

Robert co-founded Steadfast in 1996 and has over 45 years' experience in the insurance industry. Steadfast is the largest general insurance broker network and the largest underwriting agency group in Australasia, with growing operations in Asia and Europe. Robert is ranked the second most influential person in insurance by Insurance News, and received the ACORD Rainmaker Award in 2014 and NIBA's Lex McKeown Trophy in 2016. He is a Qualified Practising Insurance Broker, a Fellow of NIBA, a Senior Associate of ANZII, a Certified Insurance Professional and a Graduate member of the Australian Institute of Company Directors.



**Allen John Madden, Gadigal man from the Eora nation, Board Member of the Metropolitan Local Aboriginal Land Council**

Allen John Madden was born 16th June 1949 at Redfern NSW. Attended Redfern Public School, which is now reformed into National CIE, Narwee Boys High School & Newtown Technology High School. Started working at age 14 at Ingham Chicken, Shelly soft drinks, City Sydney of Sydney Council, Aboriginal Medical Service, Aboriginal Children's Service, Aboriginal Legal Service, NCAP, New Careers for Aboriginal People Employment. Former MLALC CEO and MLALC Culture & Heritage Officer. Previous Board member of Sydney Foreshore Authority, SBS, Central Coast Aboriginal Heritage and various others. At present a Board member of the MLALC. Madden has been involved in television with Redfern Now, Walk on Country, Greatest Cities of the World (BBC), First Australian, Pemulwuy, First Contact, and Foot Prints. Allen is married with 10 children. He is a life member of Redfern All Blacks sporting club and Business Owner of Aboriginal Land Consultancy.



**Michael Masterson, Managing Director, Australia and New Zealand EverEdge**

Michael is the Managing Director of Australia and New Zealand at EverEdge, a global intangible asset advisory, valuation and transaction specialist that helps companies and investors unlock their competitive edge by identifying, valuing and monetizing their intangible assets. Michael specializes in helping Boards and management teams to unlock and realize the full potential and value of their intangible assets. He has several decades of experience in working for, or with, high-growth businesses, helping them evaluate innovations and opportunities and develop robust commercialization and risk management strategies, which result in increased revenues and profitability margins. He has a vast international network, which he leverages on behalf of his clients to create meaningful business connections. Prior to joining EverEdge, Michael was part of the senior management team at Salesforce (now Salmat), helping the company to grow from 6 to 7,500 people in just over eight years. As the Managing Director of Asia & New Zealand, Michael successfully guided the business to become one of Omnicom Group's (NYSE:OMC) most successful and profitable acquisitions. Michael is also the successful founder of a number of successful start-ups; and has been integral to turning around two mid-sized companies in the logistics and FMCG sectors, taking both from significant losses to profit within nine months. He is on a number of private company boards and the board of Cure Brain Cancer, named the most Innovative Charity, and the AFR's 25th most innovative organisation.



## Andrew Miers, Partner, HWLE

Andrew Miers is a partner in HWL Ebsworth's national insurance group advising clients on emerging risks in online content, technology and cyber security as well as more traditional professional, executive and financial risks. Andrew is especially recognised for his expertise in cyber insurance, having advised insurers on the constantly changing legal and regulatory landscape and assisting them with cyber insurance policy wordings. He has acted for insurers and corporates in handling many cyber incidents, data breaches and related claims. Andrew is a sought-after industry speaker on cyber and is widely published as a thought leader in the field.



## Penny Morgan-Payler, Head of Healthcare, Berkshire Hathaway Specialty Insurance

Penny Morgan-Payler is the Australian Head of Healthcare at Berkshire Hathaway Specialty Insurance. She is an accomplished healthcare liability insurance professional, with extensive experience across local and global insurance and reinsurance markets. In 1992, after completing a degree in Politics, Penny joined the insurance industry in a liability claims role. She worked for several local insurers before heading over to London to work for Lloyd's. She subsequently completed her ANZIF Fellowship and Post Graduate in Insurance Law at Melbourne University, before focusing on a career in healthcare

liability. Penny's previous roles include 12 years as a Senior Executive for the biggest Medical Defence Organisation in Australia and eight years as a Client Manager for one of the world's largest reinsurers. She has a thorough understanding of medical indemnity legislation and the inner workings of medical indemnity. In 2017 Penny joined Berkshire Hathaway Specialty Insurance to head up its experienced Healthcare team. She enjoys leading teams who are empowered to service customers and partnering with like-minded business associates who are focused on delivering long-term solutions. Penny has a deep technical knowledge of the risks facing the Australian healthcare sector across both individual healthcare practitioners and the organisations that they work in. Along with the BHSI Healthcare team, she is focused on building sustainable insurance solutions for both doctors (through TEGO), allied health practitioners, and healthcare organisations including hospitals. Penny finds working with healthcare professionals and their businesses rewarding and enjoys supporting an industry of people who spend their lives caring for others, and who sometimes need care and assistance themselves.



## Jeff Morris, Whistle blower protecting financial services victims

Jeff Morris studied Economics and Law at the University of Sydney and was a Certified Financial Planner. He has had over 30 years' experience working in Financial Services including as a Taxation Manager at NatWest Bank and Deloitte & Touche Chartered Accountants, a Financial Consultant with Towers Perrin and a Vice President of investment bank Bankers Trust Australia. In 2008 he joined CBA Financial Planning and rapidly became concerned about the severe losses and emotional distress being suffered by many elderly and vulnerable clients due to the poor advice they received. He became a whistle blower to the Corporate Regulator ASIC in October 2008. In June 2013 he blew

the whistle again, this time on the way in which ASIC dealt with the information he provided to them. In a series of Walkley Award winning articles by Adele Ferguson it emerged that ASIC had failed to act on a fax sent by whistle blowers for over 16 months. This scandal was the catalyst for a Senate Inquiry into ASIC. Jeff Morris provided over 150 pages of submissions to this Inquiry and testified in person on 10 April 2014, calling for a Royal Commission into Financial Services. The findings of this Inquiry in July 2014 completely vindicated Jeff Morris and were scathing of both CBA and ASIC, although the Inquiry's recommendation for a Royal Commission was not acted on by the Government. Jeff Morris and victims of CBA Financial Planning appeared in the Four Corners documentary "Banking Bad" by Adele Ferguson that aired on ABC TV on 5 May 2014. After this Jeff continued to campaign for several years for a Banking Royal Commission and was involved in bringing to light further financial scandals such as those involving NAB Financial Planning, CBA Commlnsure and IOOF. He became a recognised industry thought leader and frequent media commentator. Literally billions of dollars in compensation has been or will be paid to victims of bank malpractice as a result of the journey he began in 2008.



## Jonathan Newby, Partner, Colin Biggers & Paisley

Jonathan Newby is a partner in the insurance team. He has a substantial professional indemnity practice acting for a wide range of professionals, with a particular focus on the construction and financial services industries. Jonathan's practice extends to coverage and defence of shareholder class actions and he has been deeply involved in some of the most substantial litigation in that space in recent years. He has extensive experience in project specific policy coverage disputes as well as high profile warranty and indemnity claims and directors'

and officers' disputes. A significant portion of Jonathan's work originates from the London market. He regularly acts as prosecuting and coordinating counsel on subrogated recoveries throughout Australia, many of which are associated with construction risk policies and energy losses. He is a go-to lawyer on large-scale claims with many of the disputes he is instructed on being for tens and hundreds of millions, both as defence counsel and for coverage. Jonathan is described as a "first-class operator" and listed as a recommended lawyer in insurance by the *Legal 500 Asia Pacific* 2016 and key contact in the *Legal 500 Asia Pacific* 2017. Jonathan is also listed in the 2018 Insurance and Reinsurance *ExpertGuides*. In 2020 Jonathan was recognised in *The Best Lawyers in Australia* as a leading professional malpractice litigation lawyer. Jonathan joined the legal practice as a partner in 2013 having previously been a partner at a boutique insurance firm for several years.



## Fiona Parker, Head of Corporate Communications, FleishmanHillard

Fiona Parker is Head of Corporate Communications for the Australian operations of global public relations consultancy, FleishmanHillard. Fiona has over 20 years' international communications experience spanning Sydney, London and Hong Kong. Fiona has provided strategic communications and crisis counsel to many of the world's leading corporate and technology brands and leads FleishmanHillard's cybersecurity consultancy practice in Sydney. In 2018, FleishmanHillard launched

a specialist data breach communications and customer notification service, via which the company advises clients affected by a data breach, coordinating media, stakeholder, industry and clients' customer communications, with the help of specialist services from fellow Omnicom agencies. Fiona specialises in the technology, fintech and professional services sectors and her current and past client experience includes Philips, Mastercard, Western Union, LG Electronics, Microsoft, BlackBerry, TCL, Huawei, British Telecom, Tata Communications, HSBC, EY, Intel, OC&C Strategy Consultants, The Economist Intelligence Unit and Mercer. Fiona holds a Bachelor in Communication, Organisational Communication, Marketing and English from Charles Sturt University and a Master's Degree (with Merit) from the University of Sydney.



## Moises Sanabria, Cyber Security Analyst, ID Care

Moises Sanabria is an experienced Identity Security Analyst and the Head of Business Development at Identity care Australia and New Zealand Limited (IDCARE), a non-for-profit charity and the national support service for data breaches and cyber incidents. Moises works across IDCARE's counselling and analytic capabilities, and leads IDCARE's incident response services. He partners with subscriber organisations to build their cyber resilience and manage data breaches and related cyber privacy incidents. Moises is currently seconded to the Joint Cyber Security Centre on a part-time basis.



## Jeremy Scott-Mackenzie, Head Casualty & FinPro Australia & New Zealand, Director, Swiss Re Corporate Solutions

Jeremy Scott-Mackenzie is a leading authority on underwriting and the strategic leadership of liability insurance portfolios, with a particular emphasis on Directors & Officers Liability, Management Liability, Commercial Crime and Employment Practices Liability insurance across Asia Pacific. Jeremy is a passionate advocate for continuing to develop the knowledge and professionalism of the

insurance industry, is a regular speaker on issues affecting the financial lines insurance sector, and is regularly published in industry and broader financial media. Jeremy is a Certified Practising Accountant, Registered Professional Liability Underwriter, Fellow of Governance Institute of Australia and a member of the Australian Institute of Company Directors and the Australian Insurance Law Association.



**Penny Taylor, Partner, Kennedys**

Penny is a partner with Kennedys, and is an industry specialist with a focus on professional indemnity, D&O and construction claims. Penny has almost 20 years' experience acting in a number of high profile, complex directors and officers disputes and she also advises on a range of insurance matters spanning professional indemnity, construction and product development in several local and international jurisdictions. Penny is as a long-standing member of the National APIG Committee and is the current Vice President and Secretary.



**Angela Vella, Practice Leader, Gallagher**

Angela is a risk and insurance advisor who has spent most of her career specialising in the construction and infrastructure sector, working with clients to understand risk and to manage the financial impacts of risk to minimise project volatility and balance sheet exposure. Angela has worked with various parts of the Government at both a State and Federal level and also with a variety of project consortiums, contractors, architects, engineers, financiers and developers across many of Australia's largest infrastructure projects. Navigating complex risks can be challenging. Angela works with clients to help them join the dots

between risk and insurance to achieve a balanced commercial result in a market where clients are subject to onerous contractual conditions. The commercial and insurance landscape in Australia is rapidly changing and the ability to transfer risk is becoming more challenging for certain professions. Risk transfer strategies need to be robust and reliable to protect businesses and projects. Angela partners with clients to help them align their business objectives with risk appetite to ensure the risk transfer and insurance solutions are fit for purpose. Angela joined Gallagher three years ago to enhance the construction expertise within the business helping clients to navigate complex risk and insurance challenges. Prior to joining Gallagher Angela spent 16 years with Aon and Marsh in similar roles.



**Tommy Viljoen, Partner and National Lead Partner Cyber Risk Strategy and Governance, Deloitte Risk Advisory**

Tommy is a Cyber Risk Partner in Deloitte Touche Tohmatsu with over thirty years' experience in Technology Risk and IT Solution Delivery, the last fifteen of which have been focusing on Cyber Security. He is a leading Partner in the Cyber Strategy and Governance practice in Australia having previously worked extensively for Deloitte in the UK and Southern African practices. Tommy has considerable experience in delivering security transformation consulting services, including security remediation and implementation projects, identity and access

management solutions and privacy remediation programs for large corporations. His client base in Australia is focused on Financial Services, Government and organisations that deliver critical infrastructure and services to organisations and the public. Tommy has been heavily involved in assisting organisations bridge the gap between technology and the business, specifically focussing on Cyber and the need to help organisations understand Cyber Risk in simple terms. Tommy assists organisations develop, acquire and consume appropriate cyber capabilities commensurate with the nature of their business and the cyber threats and risks facing them. Over the years Tommy has been responsible for building many Deloitte Tech and Cyber businesses. He led the build of the Banking Solutions development team serving clients in Southern Africa. He helped grow the IT risk practises in South Africa and Australia and most importantly he established the Cyber Risk practice in Australia which is now one of the larger Deloitte Cyber practices globally and was recently called out as being one of the growth areas of the Australian Firm. Tommy is a regular speaker at events, helping attendees understand and evaluate the risks they will encounter in Cyber Security and challenging them to being proactive in managing and mitigating the risks.



**Dr Catriona Wallace, Founder & Executive Director, Flamingo Ai**

Dr Catriona Wallace has been recognised by the Australian Financial Review as the Most Influential Woman in Business & Entrepreneurship (2018). Catriona has also achieved Advance Australia's highest award in Technology & Innovation for Australians working abroad and recently won the FinTech Leader and Overall Excellence in Finance award by Women in Finance (2018). Catriona has been named among the Top 9 Female Entrepreneurs by the Sydney Morning Herald and Top 30 Women redefining business by Women's' Agenda. Based in the US and Australia, Catriona is the Founder and CEO of Artificial Intelligence FinTech and ASX Listed company (ASX:FGO) Flamingo Ai, provider of Machine Learning based Cognitive Virtual Assistant technologies. Flamingo AI is the second only woman-led (CEO & Chair) business ever to list on the Australian Stock Exchange. Catriona has a PhD in Organisational Behaviour: Human Technology Interaction and is a well published author and commentator. Catriona is one of the world's most cited experts on Artificial Intelligence, Customer Experience, Ethics & Human Rights in technology and Women in Leadership. Catriona is also a philanthropist, human rights activist and mother of five.



**Sarah Wood, Special Counsel, Gilchrist Connell**

Sarah is an Employment Practices Liability (EPL) and workplace relations specialist with extensive insurance experience. She advises employers about workplace relations, safety and employment law and has acted in numerous unfair dismissals, general protections applications, sexual harassment and discrimination claims as well as complex employment contract claims. She regularly appears in various state and federal industrial and discrimination tribunals as well as the Federal, Federal Circuit Courts and various state courts. Sarah has extensive experience providing strategic advice to businesses aimed at preventing claims

on issues such as workplace investigations, performance and injury management, misconduct and termination of employment. She has assisted employers to draft and improve their workplace policies to ensure compliance and create cultural improvements in the workplace. Sarah also acts for companies and directors during Fair Work Ombudsman and safety investigations and prosecutions. Her current industry focus is on the SME market through management liability policies but she has also advised government agencies, mining companies and other large corporates about their obligations at employment and safety law.



**John Young, Managing Director, The MPLC**

John Young - John is the managing director of The MPLC. He has been underwriting Australian and international medical professional liability business for over 30 years. The MPLC is a Lloyd's coverholder which acts on behalf of certain Syndicates at Lloyd's. Prior to The MPLC, he was Managing Director/CEO of Marketform which he co-founded in January 1989.

# THANKYOU

We would like to thank the members of the APIG National Committee for their contribution to APIG, and in particular, the APIG National Conference Committee members for their efforts in organising the 2019 Annual APIG National Conference and Gala Dinner.

- Aimee Pozoglou, ProRisk\*
- Andrew Moore, Wotton + Kearney
- Crystal Sanders, IAG
- Jason Symons, HWLE
- Jeremy Scott-Mackenzie, Swiss Re Corporate Solutions\*
- Julie Morgan, Zurich Insurance Australia
- Katherine Allsop, YPOL
- Katherine Czoch, Gilchrist Connell
- Katherine Hayes, Carter Newell
- Louise Lumley, AIG
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- Mitchell Spurr, AIG
- Penny Taylor, Kennedys
- Puneet Sharma, AON\*
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- Nick Hurst, Willis Towers Watson
- Roger Gibson, AJ Gallaghers\*
- Thilini Perera, Allianz
- Vicky Sheridan, AXA XL\*

*\*National Conference Sub-Committee Members.*

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