



Resilience

Insurance industry
training brochure

2021

kpmg.co.za



Foreword

Everyone experiences defining moments in their lives. Over the past year, in some way, we all have that moment in common although it hasn't meant quite the same thing for each of us. No matter how each of us experienced 2020, we are not likely to forget it; ever.

South African insurers have done a sterling job of living up to what they are supposed to do and have shown what they're made of. Are you aware of another industry that reduced its prices when times got tough or that let its customers take now and pay later? There were few other industries that helped its customers keep their businesses open when it was not legally bound to do so. Many life insurers took special measures to contact all their high-risk customers and those over a certain age and offered them precautionary health checks and assessments at no cost. Neither one's grocery store, nor butcher, nor baker, nor candlestick maker did any of these things.

Lots of other good things happened as well. The earth breathed a little better as we produced less and consumed less. Maybe 2021 will be a good year for bad weather. Some little boys and girls got to spend lots more quality time with their mums and dads. Most of us got to sleep an hour or two more, now and again. Lockdown reminded us of how much we didn't like to exercise until we couldn't anymore. These things are all good for us and good for insurers – a healthier planet means fewer weather catastrophes; tick. More sleep means healthier people; tick.

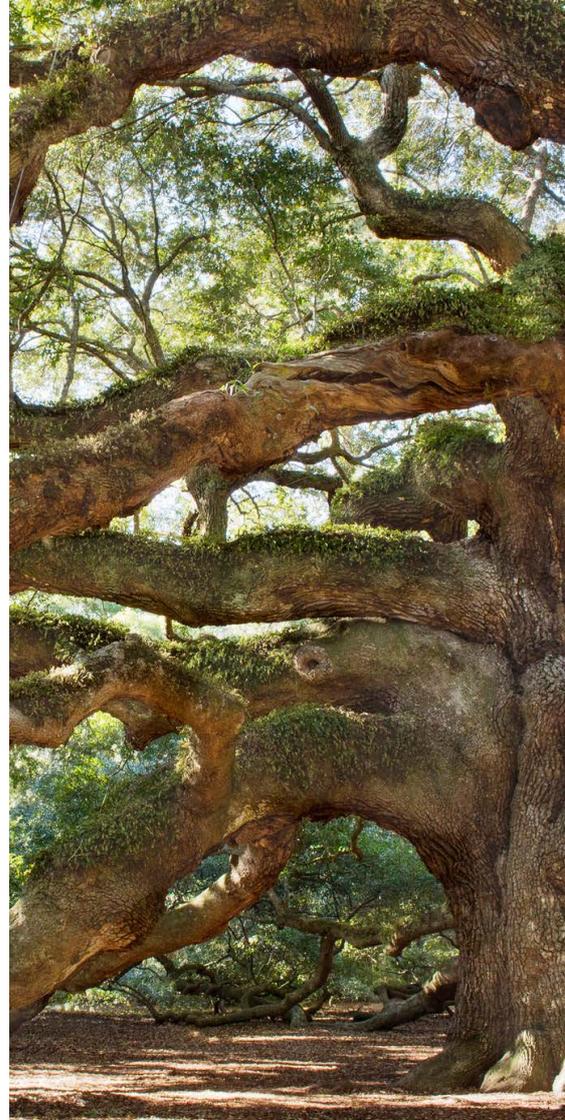
Covid-19 has probably been the worst year many people can recall, and many people lost their lives and their livelihoods. But there must be a lesson for humanity in this somewhere.

With this in mind, we have produced our 2021 insurance training calendar, which we hope will help you maintain and increase resilience in these uncertain times.

While we might not be able to see each other face to face, shake hands, or break bread over breakfast and tea breaks, we look forward to interacting, building relationships and sharing our technical expertise with you through our on-line training platform.

Through the 2021 suite of courses we are offering, we demonstrate our passion for the insurance industry, our commitment to quality industry training and our support to the industry in their journey.

KPMG Insurance practice team



Introductory SAM QRT training

Date

April 2021

Target audience

Financial directors and managers, actuaries and finance team members who are new to the insurance industry and/or new to the completion of SAM regulatory returns.

Course overview and objective

Introductory training course dealing with the completion of the annual Solvency Assessment and Management (SAM) quantitative and qualitative reporting templates (QRTs) for non-life and life insurers.

Duration

Half day course

Investment

R1,800 per delegate, excluding VAT

Estimated CPD hours

4 hours

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KPMG's insurance practice

We operate a specialist insurance unit fully supported by external and internal auditors, accountants, tax and IT specialists, actuaries, lawyers and other regulatory professionals.

The insurance industry is a priority segment for KPMG and we are leaders in this segment. Our broad portfolio of clients gives you confidence that you are being served by professionals who understand all aspects of your business. Our insurance practice is staffed with:

19 Partners and Associate Directors

42 Managers

Over 100 professional staff

Top of our game in everything we do

There is an active global insurance secondment programme for our staff.

Our staff attend more than 10 insurance industry training courses and they present another 16 courses to clients, certified by the Insurance Institute of South Africa (IISA).

Our partners are members of global and local professional committees and industry forums, covering IFRS 17 and other accounting matters, actuarial pricing and risk management, solvency, IT and tax.

Our local Insurance Regulatory Centre of Excellence maintains close ties with our global centre to ensure that we are always equipped to deal with regulatory issues to give you the best help in applying regulations in your business.

KPMG Insurance in the rest of the world



KPMG's UK Insurance Regulatory Centre of Excellence is a significant factor in the success of our local Regulatory Centre of Excellence.



KPMG's global insurance practice has more than 6,200 professionals in member firms worldwide.

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Update for non-executive directors in the insurance industry

Date

To be communicated

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.

Duration

Half day course

Investment

This course is complimentary

Estimated CPD hours

4 hours

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Advanced SAM QRT training

Date

April 2021

Target audience

Financial directors and managers, actuaries and finance team members who are experienced in the insurance industry and/or experienced with the completion and review of SAM regulatory returns.

Course overview and objective

Advanced training course for experienced individuals dealing with the completion of the annual Solvency Assessment and Management (SAM) quantitative and qualitative reporting templates (QRTs) for non-life and life insurers.

Duration

Half day course

Investment

R1,800 per delegate, excluding VAT

Estimated CPD hours

4 hours

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Specialist expertise



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Annual non-life insurance industry update

Date

May 2021

Target audience

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

Course overview and objective

Your annual update of the most topical regulatory, tax, financial and other developments affecting the non-life insurance industry.

Duration

Half day course

Investment

R1,800 per delegate, excluding VAT

Estimated CPD hours

4 hours

For more information contact:

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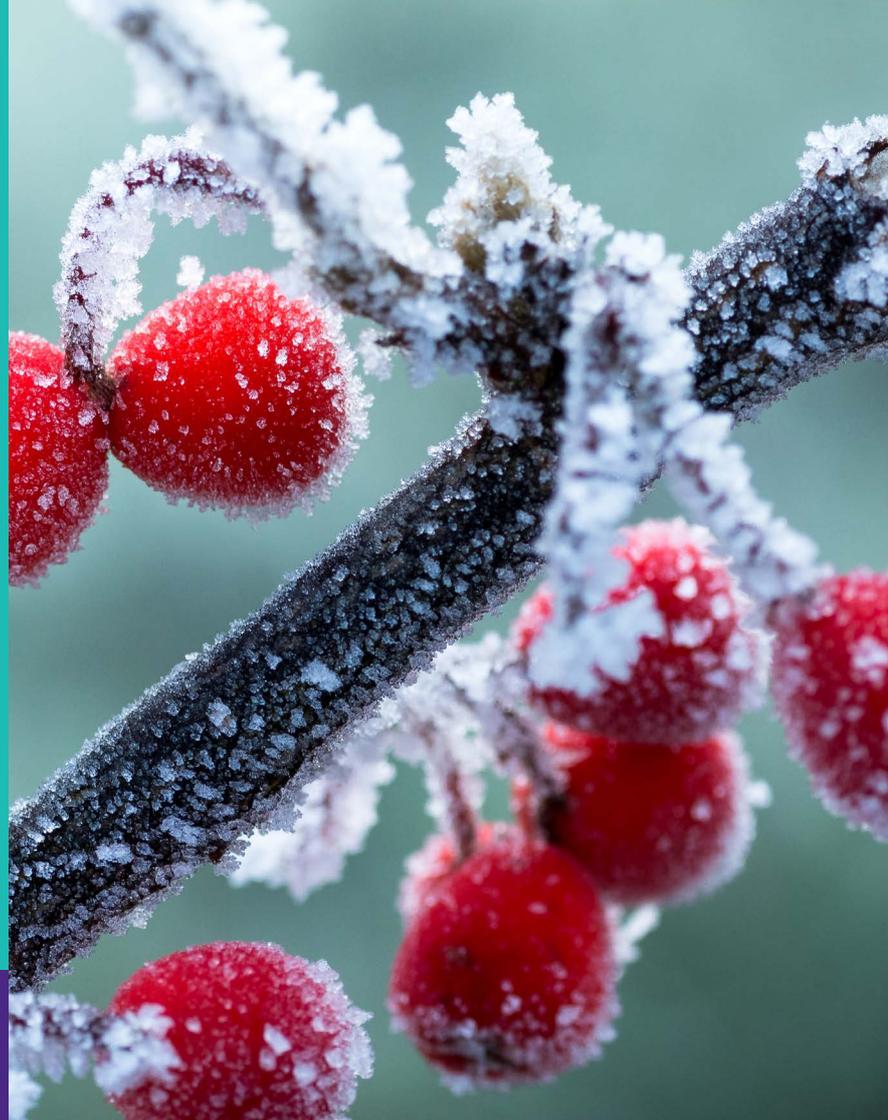
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The Power of Networks

... and how to pre-empt their effects

We know that risks do not occur in isolation, and interconnectivity is an important consideration in getting a realistic understanding of your risk landscape. The effect of this is often most evident in stressed scenarios, as the current Covid-19 pandemic is unfortunately showing us.

The world is learning that the benefits to our interconnected world (which has brought us international trade, communications and mobility) can be turned against humanity with a Covid-19 virus that uses our very same networks to ill effect.

KPMG uses our proprietary and scientific Dynamic Risk Assessment ('DRA') methodology and application to assist our clients in better understanding their own risk networks and potential consequences (in terms of aggregated impacts and velocity) and enabling improved prioritisation and focus covering key areas of the business, for example:

- Strategy
- Enterprise Risk Management
- Assurance
- Reporting
- Supply chains
- Project management
- Relevant external factors such as adjustments to climate

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Annual life insurance industry update

Date

May 2021

Target audience

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

Course overview and objective

Your annual update of the most topical regulatory, tax, financial and other developments affecting the life insurance industry.

Duration

Half day course

Investment

R1,800 per delegate, excluding VAT

Estimated CPD hours

4 hours

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KPMG Intelligent Underwriting Engine

The insurance industry is inundated with data from a variety of sources and providers. With the introduction of new and varied data sources, underwriters are challenged to collect and combine the right mix of available data and strategically and appropriately apply it to risk assessment, customer experience and policy turnaround time.

The role of the underwriter of the future will be that of a “collaborator” of the end-to-end process, who completes policy decisions quickly, accurately and in a more cost-effective manner.

KPMG’s Intelligent Underwriting Engine is an Azure-based solution that gathers and aggregates data from external sources and applies cognitive capabilities to infer from data meaningful signals and “cause and effect” indicators of risk. This allows for a customer-focused operating model and helps underwriters understand and act promptly on emerging trends, identify operational issues or opportunities in real time and price risks more accurately.

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Technology and innovation training for insurers

Date

June 2021

Target audience

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

Course overview and objective

A training course aimed at bringing you up to date on global technology and innovation trends and developments relevant to insurers.

Duration

Half day course

Investment

R1,800 per delegate, excluding VAT

Estimated CPD hours

4 hours

For more information contact:

Kashmira Naran

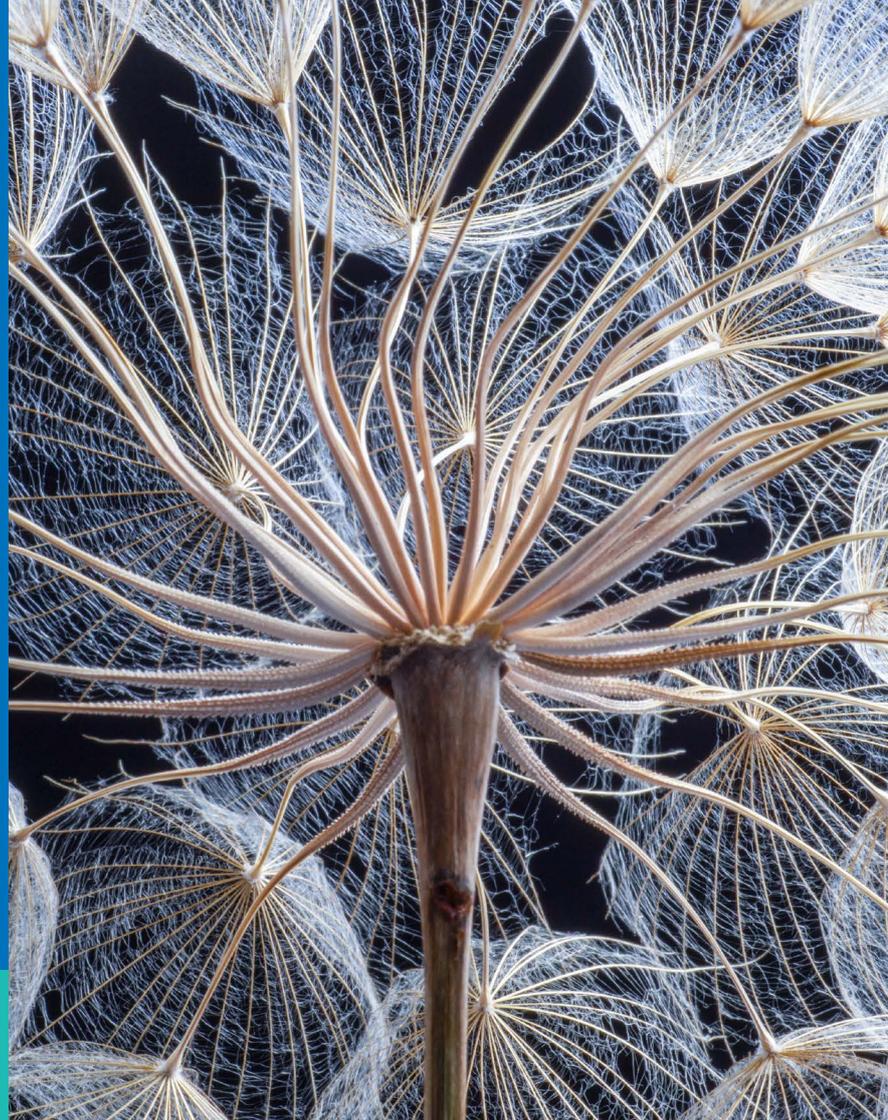
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Insuretech

Insurers are now embracing the benefits of emerging technologies to engage with customers, design appropriate products as well as provide superior customer service. This has been accelerated with the realisation that most insurtechs are not direct competitors and, indeed, are technology providers with cutting edge solutions that enable the twin aims of lower costs and better service.

KPMG's Matchi platform enables insurers to navigate the universe of insurtechs who can solve business problems either by identifying best of class technology providers or developing bespoke solutions.

In our database of in excess of 7 500 technology solutions, we have curated solution providers that enable insurers to improve their offerings in several ways:

- Automation: 350 innovators that can assist with improved processes like document workflows to call centre automation;
- Internet of Things: 108 tech companies that can collect data from sensors to enable quicker detection of fraudulent claims;
- Cloud: 936 cloud-based providers that enable solutions without on-premise systems; and
- Data analytics: 762 technology providers that are able to analyse data for fraud detection to call centre voice analysis of complaints.

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The Protection of Personal Information Act is effective

Please engage with us to learn more about some of the common privacy challenges as you navigate your privacy journey:

- Non-existent or poor privacy governance structure?
- Failing to identify the risk when using a third party to process personal information?
- Stale data – purge or keep?
- Underestimating data subject access requests?

No organisation's privacy journey will be identical, and no organisation can afford to remain complacent.

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Introductory insurance principles and accounting training

Date

July 2021

Target audience

Accounting and other staff members involved in a financial accounting role who are inexperienced in the insurance industry. The course will also benefit those who would like a refresher on insurance accounting principles.

Course overview and objective

An introductory insurance principles and accounting training course aimed at assisting new entrants to the insurance industry and junior staff in understanding insurance principles and the accounting for insurance transactions. We will also broadly cover the underwriting, claims and reinsurance processes from initiation to completion. This course will be presented in the context of the currently effective accounting standard, *IFRS 4: Insurance Contracts*.

Duration

Full day course

Investment

R2,800 per delegate, excluding VAT

Estimated CPD hours

7.5 hours

For more information contact:

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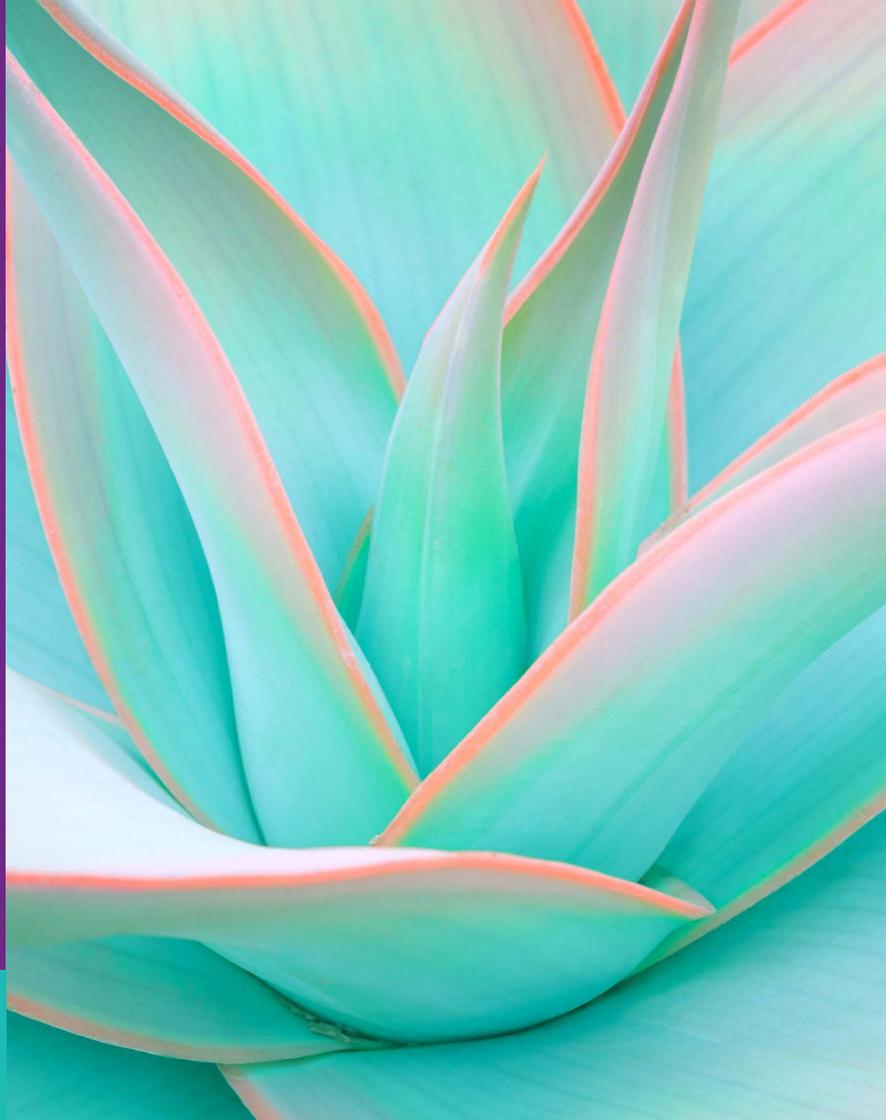
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Introductory REinsurance principles and accounting training

Date

July 2021

Target audience

Accounting and other staff members involved in a financial accounting role who are inexperienced in the insurance industry. The course will also benefit those who would like a refresher on reinsurance accounting principles.

Course overview and objective

An introductory insurance principles and accounting training course aimed at assisting new entrants to the insurance industry and junior staff in understanding reinsurance principles and the accounting for reinsurance transactions. This course will be presented in the context of the currently effective accounting standard, *IFRS 4: Insurance Contracts*.

Duration

Three-quarter day course

Investment

R2,100 per delegate, excluding VAT

Estimated CPD hours

5.5 hours

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We are seeing the dawn of a new era of financial regulation in South Africa. Ready or not, here comes Conduct.

The theory of Conduct is one thing, but its implementation by financial institutions, its regulation and supervision by the FSCA is something entirely different. KPMG's Market Conduct practice embarked on a survey of 4 banks, 14 insurers and 10 asset managers. Please access our publication to understand the financial services industry's views on its regulatory readiness, the effectiveness of different governance structures, where the TCF risks really are and other controversial matters such as holding senior employees personally accountable.

Click [here](#) to access our KPMG Market Conduct survey results for 2020.

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Introductory IFRS 17 training

Date

August 2021

Target audience

Chief financial officers, financial managers, accounting and any other staff members or individuals involved in a financial accounting role who are inexperienced to IFRS 17.

Course overview and objective

An introductory insurance principles and accounting training course aimed at assisting new entrants to the insurance industry and junior staff in understanding insurance principles and the accounting for insurance transactions in the context of the forthcoming accounting standard, *IFRS 17: Insurance Contracts*.

Duration

Half day course

Investment

R1,800 per delegate, excluding VAT

Estimated CPD hours

4 hours

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IFRS update for insurers

Date

August 2021

Target audience

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

Course overview and objective

A training 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.

Duration

Full day course

Investment

R2,800 per delegate, excluding VAT

Estimated CPD hours

7.5 hours

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KPMG IFRS 17 accelerators

E-learning

Our eLearning solution consists of 11 modules, explaining IFRS 17 in an engaging and high-quality animation form.

The eLearning solution can be hosted on your learning management system or through KPMG.

IFRS 17 testing application

KPMG's suite of IFRS 17 accelerators includes a tool that is designed to calculate the Contractual Service Margin (CSM).

The tool can be used to generate the CSM for financial reporting purposes or as a second analysis to support existing CSM calculations.

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Insurance industry training

Our tailor-made training courses are designed to meet the specific needs of your organisation – whether it's education on insurance regulations, market conduct, solvency reporting, financial reporting and IFRS 17, taxation changes or the latest insurance industry developments.

Our training courses can be conducted either at our premises or yours. In addition, our training offering has now been extended to include the option of delivering training in a virtual and no-contact format.

We also offer annual training packages covering our entire suite of training courses, to which your staff are always welcome.

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Deep dive IFRS 17 training: non-life

Date

September 2021

Target audience

Chief financial officers, financial managers, accounting and any other staff members or individuals who are experienced in the insurance industry and are part of the organisation's IFRS 17 implementation project.

Course overview and objective

Training course for experienced individuals dealing with the IFRS 17 implementation project for non-life insurers.

Duration

Half day course

Investment

R1,800 per delegate, excluding VAT

Estimated CPD hours

4 hours

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KPMG Powered Enterprise | Finance

Powered Finance is an outcome-driven business transformation solution that combines deep finance knowledge, proven delivery capability and leading technologies to drive sustainable change, rising performance and lasting value.

Our solution can help transform finance functions using our forward-looking global point of view on finance, coupled with leading organizational design and cloud technologies to enhance capabilities.

Key features of Powered Finance:

- A pre-built solution based on KPMG leading practice;
- An integrated solution across organisational dimensions;
- A pre-configured solution for the leading technology platforms;
- Provides access to proven real-world technology solutions and leading practices designed to reduce risk and enhance returns;
- Improves the ability to manage and navigate change, including the employee change management journey; and
- A solid platform for continuing evolution in the future.

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Deep dive IFRS 17 training: life

Date

September 2021

Target audience

Chief financial officers, financial managers, accounting and any other staff members or individuals who are experienced in the insurance industry and are part of the organisation's IFRS 17 implementation project.

Course overview and objective

Training course for experienced individuals dealing with the IFRS 17 implementation project for life insurers.

Duration

Half day course

Investment

R1,800 per delegate, excluding VAT

Estimated CPD hours

4 hours

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Insurance tax training

Date

October 2021

Target audience

Financial and tax managers.

Course overview and objective

A training course aimed at assisting you in proactively identifying new and existing tax risks that affect life and non-life insurers as well as bringing you up to date with the most recent developments in applicable tax regulations.

Duration

Half day course

Investment

R1,800 per delegate, excluding VAT

Estimated CPD hours

4 hours

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Tax Technology in the insurance industry

Visibility of tax data is often not good, making it difficult to evaluate the accuracy and completeness of tax decisions made by the organisation.

KPMG can put you in control of your tax data and compliance. Our Tax Intelligent Solution Data Analytics tool is an enterprise-based IT solution that extracts transaction level data using bespoke analytical tests and populates dashboards with relevant exception data.

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VAT in the insurance industry

The financial risk of non-compliance with the provisions of the VAT Act can be substantial for insurers. This risk increases the more the business is intermediated, since intermediaries often operate different systems with limited visibility of the VAT treatment followed and documentation retained by the various parties.

Our cumulative experience of over 45 years in the insurance industry enables us to provide tailor-made VAT services to all parties in the industry, including life and non-life insurers, reinsurers, cell captives, brokers and UMAs. These services include:

- VAT documentary and compliance reviews
- Apportionment reviews and ruling requests for alternative methods
- Advice on imported services exposures
- VAT consulting on insurance related transactions
- SARS dispute resolution
- Training on all insurance VAT aspects

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Insurance VAT training

Date

October 2021

Target audience

Financial and tax managers.

Course overview and objective

A training course aimed at assisting you in proactively identifying new and existing VAT risks that affect insurance companies as well as bringing you up to date with the most recent developments in applicable VAT regulations.

Duration

Half day course

Investment

R1,800 per delegate, excluding VAT

Estimated CPD hours

4 hours

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