

# ICMIF Biennial Conference 2015

6-9 October 2015 • Minneapolis, USA



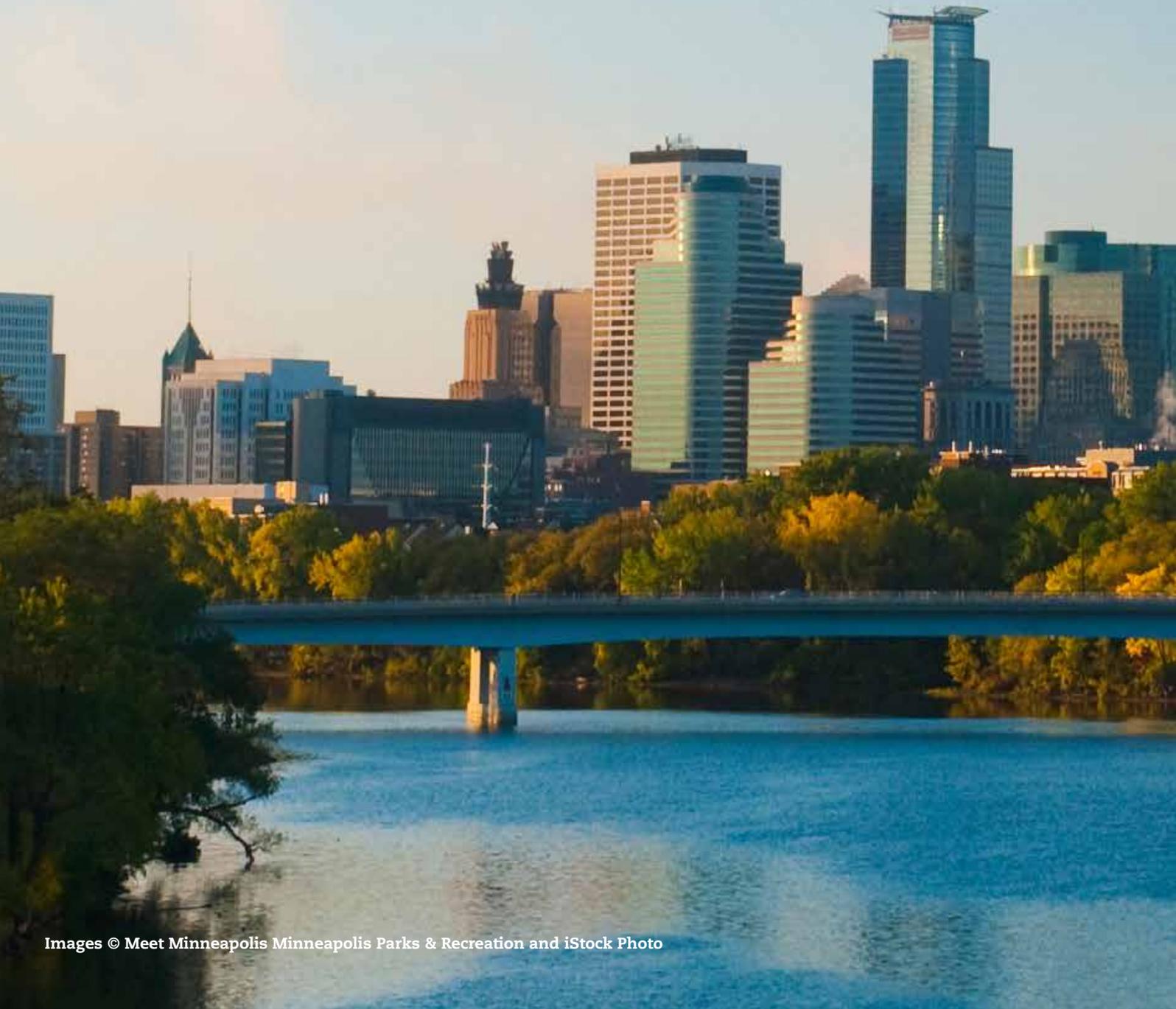
*More than insurance:  
Creating real value for  
the future of our world*

Hosted by:



**THRIVENT  
FINANCIAL®**

*The ICMIF 2015 Conference will be a global gathering of cooperative and mutual insurance leaders. High-profile external partners in ICMIF's influencing work as well as selected external organizations which contribute to our business intelligence will also be present.*





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# WELCOME MESSAGE



**Brad Hewitt**  
President and  
Chief Executive Officer  
Thrivent Financial

**It's my distinct pleasure, on behalf of all of us who work at Thrivent Financial, and our nearly two million members, to welcome you to the 2015 ICMIF Biennial Conference and the city of Minneapolis.**

Between the glitz of Los Angeles and bustle of New York spans the American Midwest, and Minneapolis sits at its northernmost reaches like a shining jewel in its crown. From vast forests to our north to the rich farmland in the south, Minneapolis stands at a crossroads that welcomes all visitors.

Here begins the vast Great Plains—breadbasket to the nation. Here also lie the roots of industries that helped weave our abundant natural resources into the material of a new nation.

Yet from the very beginning, it has been the rhythms of our lakes, rivers, and streams have best defined the allure of Minneapolis. Indeed its very name means, “City of Waters”. The rushing water of the Mississippi River powered the mills of old that helped build cities across our nation and fed the hungry around the world.

Today, Minneapolis has evolved to a centre for technology, research, innovation and the arts. Even so, in the ancient lakes that continue to adorn the city, you still might hear the haunting cries of loons if you are lucky.

There is a reason why many consider this unique place our nation's heartland. In the American imagination, it's a place of hard-working people—thrifty, strong in character and devoted to family. The same cooperative spirit that binds us together as members of ICMIF was a birthright for those who founded our city. That spirit continues to thrive here to this day, and it's why we at Thrivent have called this city home for almost 100 years.

For these reasons, and more, it is altogether fitting that Minneapolis serve as the backdrop for our 2015 Conference. We extend our hands to you in friendship, knowing your presence here enriches us. And it's our sincerest hope to return the favour!

The Thrivent Financial Corporate Centre





**Shaun Tarbuck**  
Chief Executive  
The International Cooperative  
and Mutual Insurance Federation  
(ICMIF)

**Welcome to the 2015 ICMIF Biennial Conference in Minneapolis, USA. Perhaps surprisingly, this is only the second ICMIF Conference to be held in the USA in the Federation's 93-year history.**

It's thanks to the foresight of Brad Hewitt and his team at Thrivent Financial that in 2015 we are bringing the best of the mutual and cooperative insurance sector's leaders to Minneapolis, a beautiful city in the cooperative heartland of the USA.

This year's ICMIF Conference has a lot to live up to after the 2013 Cape Town Conference which attracted record delegate numbers and our highest ever delegate feedback scores. But records are there to be broken and we are determined to make this conference bigger, better and even more dynamic.

The Conference is an opportunity for us to showcase the great work that the sector is doing in the three key focus areas of the new ICMIF strategy which was launched at the beginning of 2015: influence, knowledge and networking.

The conference slogan '*More than insurance*' reflects the difference and added value that cooperative and mutual insurers offer their markets. They go beyond what is normally expected of an insurer for the benefit of their customer-members; putting them at the centre of the business; from product development, underwriting and investments, to sales, service and claims. They also demonstrate a far wider level of responsibility by supporting local communities, combating climate change and alleviating poverty. It is these aspects of mutual and cooperative businesses that make them '*More than*' just insurers.

This year's Conference will be unlike any other. On the first day, we focus on global market influences and the leading role that ICMIF now plays. World-renowned speakers and key influencers from organizations including the United Nations, the G20, the OECD and the IAIS will also feature.

The momentum is maintained on the second day as we focus on leadership with contributions from internationally recognized business thought leaders including Mike Pritula, head of McKinsey & Company's global insurance and financial services practice, looking at the latest trends and innovations in our industry. On day three, we look at our competitive differentiation, including a presentation from entrepreneur and 2014 Co-Chair of the Youth 20 (Y20), Holly Ransom.

All ICMIF member organizations are encouraged to participate in ICMIF's governance, exercise their voting rights and hear from the Chairman and Chief Executive by attending the ICMIF General Meeting which this year will take place before the Conference, on Tuesday 6 October.

The 2015 ICMIF Conference really is the must-attend event of the year and a great opportunity for our sector to demonstrate how it provides more than insurance. See you in Minneapolis.

# CONFERENCE PROGRAMME

## Monday 5 October 2015

14.00-14.30	Lunch for Executive Committee (by invitation only)	Lake Superior, 5th Floor
14.00-17.00	ICMIF Executive Committee meeting (by invitation only)	Lake Superior, 5th Floor
13.00-18.30	Conference registration	Great Lakes Promenade, 4th Floor
19.30-22.30	ICMIF Board dinner (by invitation only)	External venue TBA (hosted by Thrivent Financial)

## Tuesday 6 October 2015

06.30-09.30	Delegate and accompanying persons' buffet breakfast	Prairie Restaurant, 1st Floor
08.30-20.00	Conference registration	Great Lakes Promenade, 4th Floor
09.00-15.00	ICMIF Board meeting (by invitation only)	Great lakes A1/A2, 4th Floor
12.30-13.30	Lunch for Board (by invitation only)	Great Lakes A3, 4th Floor
15.00-16.30	ICMIF General Meeting	Lake Superior, 5th Floor
19.30-22.30	ICMIF welcome reception	Northstar Ballroom, 2nd Floor (hosted by ICMIF)

## Wednesday 7 October 2015

06.30-09.30	Delegate and accompanying persons' buffet breakfast	Prairie Restaurant, 1st Floor OR Great Lakes A1-A3, 4th Floor
08.00-09.00	Conference registration	Great Lakes Promenade, 4th Floor
09.00-17.00	<b>CONFERENCE DAY ONE</b> (Lunch 12.30-14.00)	Great Lakes Ballroom, 4th Floor
14.00-15.00	Breakout sessions - choice of two	Lake Superior, 5th floor and Great Lakes Ballroom, 4th floor
10.00-16.00	Accompanying persons' tour	Lake Minnetonka Yacht Lunch Cruise
18.00-19.30	New and potential member reception (by invitation only)	Venue TBA
Evening	Free evening	

## Thursday 8 October 2015

06.30-09.30	Delegate and accompanying persons' buffet breakfast	Prairie Restaurant, 1st Floor OR Great Lakes A1-A3, 4th Floor
09.00-17.00	<b>CONFERENCE DAY TWO</b> (Lunch 12.30-14.00)	Great Lakes Ballroom, 4th Floor
14.00-15.00	Breakout sessions - choice of two	Lake Superior, 5th floor and Great Lakes Ballroom, 4th floor
09.30-16.00	Accompanying persons' tour	Twin Cities Highlights/ Mall of America
18.00-19.00	AOA Meeting (by invitation only)	Lake Superior, 5th Floor
19.30-22.00	AOA Dinner (by invitation only)	External venue, TBA
Evening	Free evening	

All delegate registration, meetings and conference sessions will be held in the Hyatt Regency Minneapolis. Dates and times are subject to change, please refer to the ICMIF Conference website for updates.

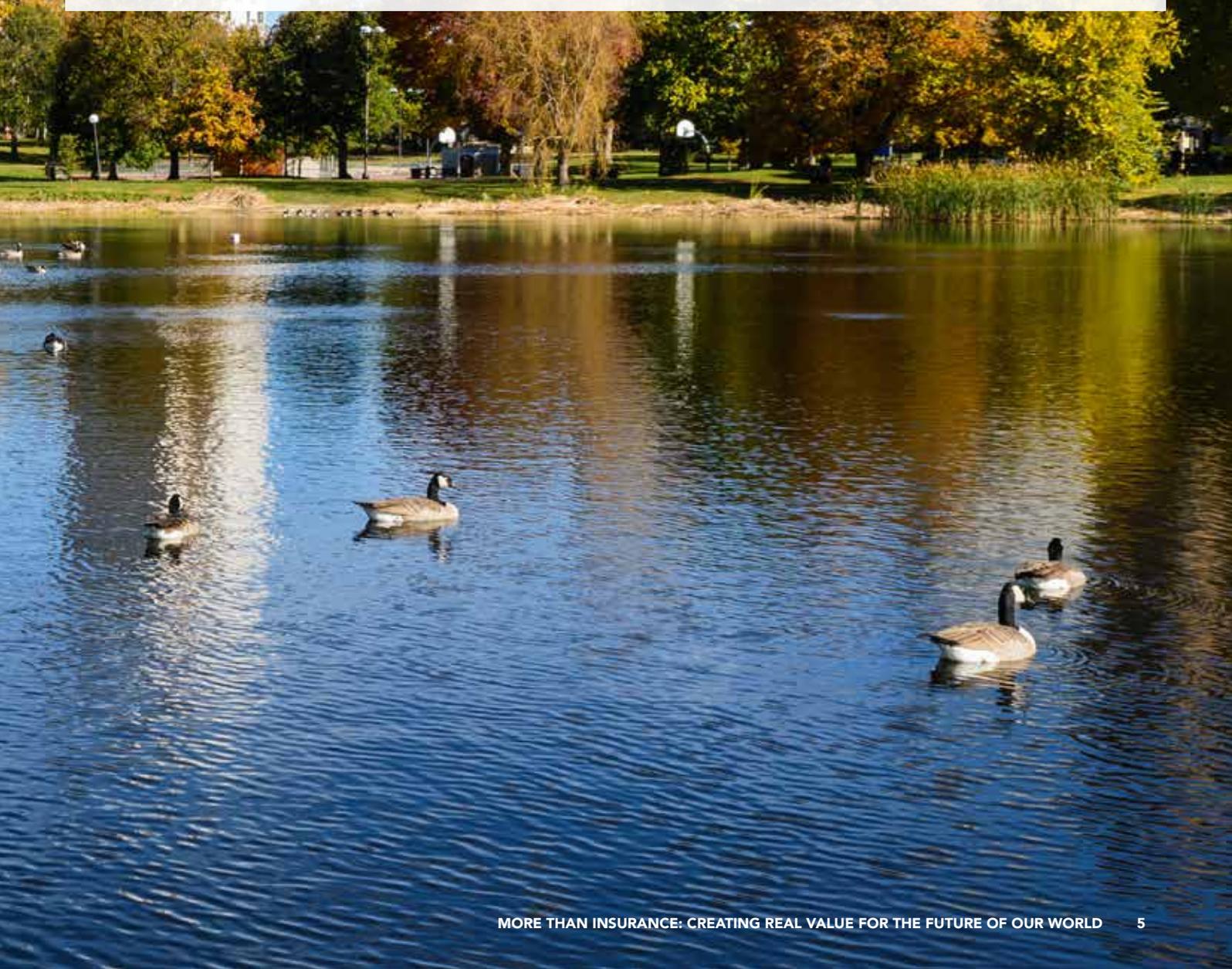
### Friday 9 October 2015

06.30-09.30	Delegate and accompanying persons' buffet breakfast	Prairie Restaurant, 1st Floor OR Great Lakes A1-A3, 4th Floor
09.00-17.00	<b>CONFERENCE DAY THREE</b> (Lunch 12.30-14.00)	Great Lakes Ballroom, 4th Floor
11.30-12.30	Breakout sessions - choice of two	Lake Superior, 5th Floor and Great Lakes Ballroom, 4th Floor
19.00-23.00	Host dinner	Nicollet Island Pavilion (hosted by Thrivent Financial)

### Saturday 10 October 2015

**Organized activities - a choice of three tours:**

06.30-09.30	Delegate and accompanying persons' buffet breakfast	Prairie Restaurant, 1st Floor
09.30-16.00	Full day tour including lunch	Stillwater...Birthplace of Minnesota
09.00-16.00	Full day tour including lunch	Best of the Twin Cities
09.00-12.30	Half day tour	Arts in the City - downtown Minneapolis



## OUR AGENDA

The cooperative and mutual insurance sector offers more than insurance: it creates real value for the future of our world. **It provides solutions that enable people, communities and businesses to exist in safety and in harmony with their environment; it protects lives and livelihoods.** The contribution of cooperative/mutual insurers to socio-economic development and environmental protection is vital, but has often been overlooked or undervalued.

The 2015 ICMIF Conference marks the **advent of a new chapter for cooperative/mutual insurers** as they step up to the world stage to influence the future of our financial systems and our natural world.

The Conference brings to life the relevance and significance of ICMIF's collaboration with headline organizations such as the **United Nations on issues of resilience, climate change and financial sustainability.** Our visible leadership has brought us to the forefront of the global discussions and policymaking that will change the face of the insurance industry and protect our planet.

The ICMIF Conference also **shines a spotlight on the innovations that set ICMIF members apart from their competitors.** Centuries-old cooperative/mutual values combine with twenty-first century insurance to meet the expectations of Generation Y; to manage and mitigate major losses; and to address emerging risks.

## OUR DELEGATES AND OUR OBJECTIVES

The ICMIF 2015 Conference will be a **global gathering of cooperative and mutual insurance leaders.** High-profile external partners in ICMIF's influencing work as well as selected external organizations which contribute to our business intelligence will also be present.

The Conference will examine the **leadership challenges, strategies and successes in our sector within a unique international environment of cooperation and sharing.** Each day includes plenary sessions featuring high-level guest speakers; ICMIF members' own expert presenters; roundtable discussions; and interactive voting. The agenda also includes breakout sessions, offering delegates a choice of topics in all four conference languages to meet their individual needs and interests.

Additional networking opportunities during the conference programme, including evening and social events, will firmly **ensure that your time at the ICMIF Conference delivers maximum value for you and your organization.**

# CONFERENCE AGENDA

## TUESDAY 6 OCTOBER 2015: GENERAL MEETING AND WELCOME RECEPTION

### GENERAL MEETING

#### **Chairman's report**

#### **Chief Executive's report**

#### **Committee reports**

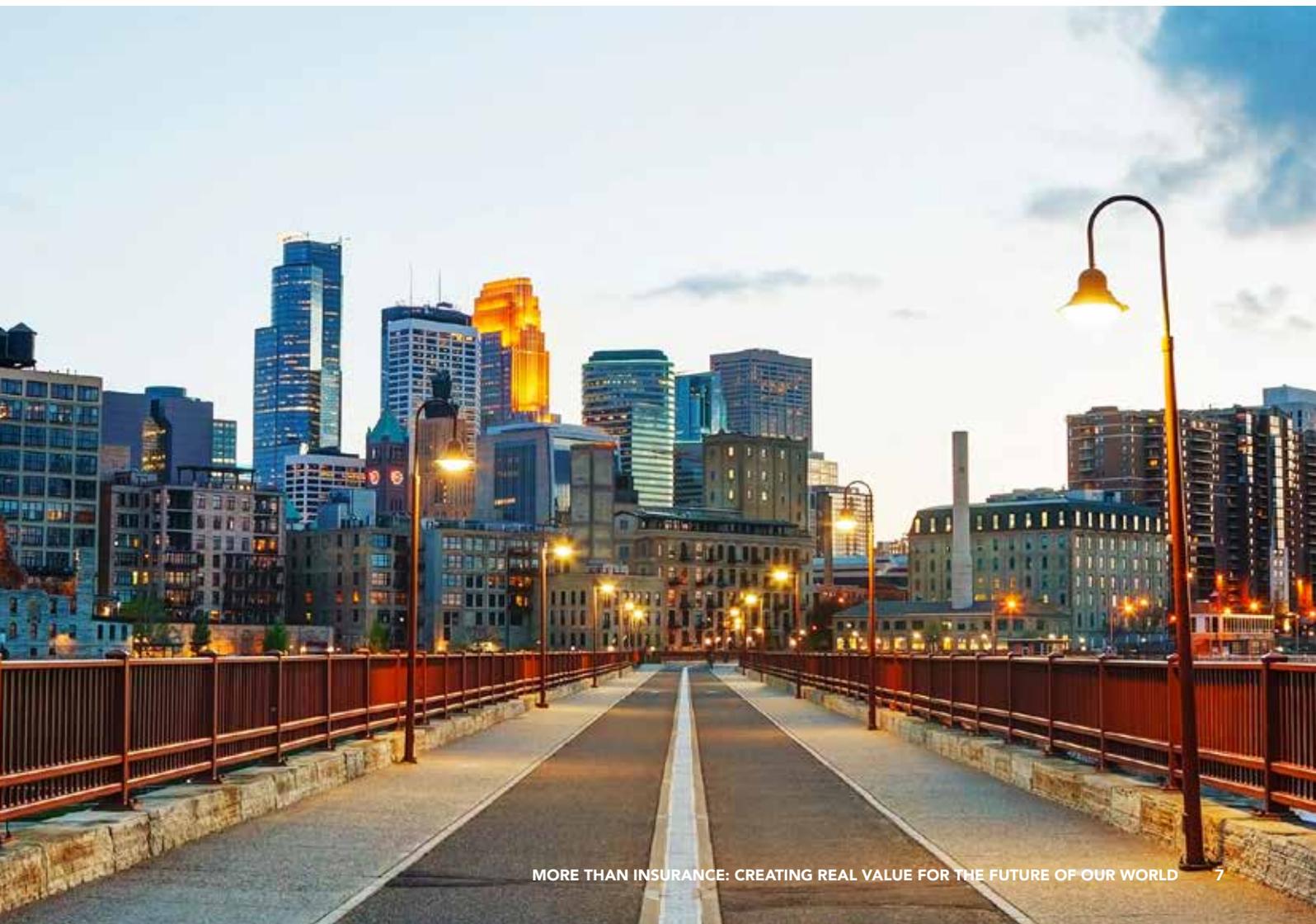
Formal business including appointment of new Board

All ICMIF member organizations are encouraged to participate in ICMIF's governance, exercise their voting rights and hear from the Chairman and Chief Executive by attending the ICMIF General Meeting.

This year the General Meeting will take place on Tuesday 6 October before Conference Day One.

### WELCOME RECEPTION

Conference delegates gather for an informal evening of networking, dining and entertainment.



# WEDNESDAY 7 OCTOBER 2015: CONFERENCE DAY ONE

## INFLUENCE: OUR SECTOR, OUR WORLD

ICMIF members are more than insurers: they bring an unrivalled understanding of risk and manage significant sums in investible assets. The knowledge and financial strength of cooperative/mutual insurers make them a key influence in strengthening our global socio-economic capabilities and building a more resilient world.

### OPENING CEREMONY AND KEYNOTE SPEECHES

#### Host's message

Brad Hewitt, President and Chief Executive Officer, Thrivent Financial

#### Chairman's address

Anders Sundström, Chair of ICMIF and Folksam Life

#### Keynote speeches

### PLENARY SESSION

#### RESILIENCE – BUILDING FINANCIAL SYSTEMS AND INFLUENCING POLICY

- **Impact of climate change and resilience; cooperative/mutual responses and outlook**
- **The contribution of insurance to a sustainable financial system**

Plenary session features guest speakers, discussions and interactive voting

### BREAKOUT SESSIONS

#### INSURANCE FOR A SUSTAINABLE WORLD

#### **How can insurance lead a change in behaviours to steer us towards a sustainable world?**

Delegates will be able to choose between two themed breakout sessions<sup>1</sup> looking at topics which include investment, underwriting and reinsurance.

### PLENARY SESSION

#### A GLOBAL REACH FOR LOCAL STRENGTH

A panel of key influencers and chief executives from ICMIF members discuss their views on our sector's role in influencing socio-economic sustainability and responding to climate change: organizational objectives, insurance industry commitments, implications for ICMIF members.

<sup>1</sup> Simultaneous interpretation for all four conference languages will be available in all breakout sessions.

# THURSDAY 8 OCTOBER 2015: CONFERENCE DAY TWO

## LEADERSHIP AND INNOVATION

ICMIF members offer more than just insurance: they are responsible businesses which provide leadership across all sections of our socio-economic frameworks. From contributing to global discussions, through providing support to local communities, to creating new types of insurance mechanisms, they lead the way in setting new benchmarks for the insurance industry.

### PLENARY SESSION

#### NEW THINKING, NEW OPPORTUNITIES

Innovation is key in addressing threats to our social cohesion, environmental wellbeing and economic stability through insurance. A panel of ICMIF member CEOs discuss how their organizations embrace new ideas and new ways of thinking to rise to the challenge presented by existing and emerging risks.

The session will be introduced and led by a guest speaker from multinational consulting firm **McKinsey & Company** and will include interaction with the audience.

### PLENARY SESSION

#### MOMENTS THAT MATTER

- **Protecting lives and livelihoods**
- **Post-catastrophe management and disaster prevention**

When disaster strikes, cooperative/mutual insurers are at the forefront of recovery, rebuilding and rehabilitation, making a real difference to those who have been impacted.

Panel session featuring ICMIF member experts and guest speakers, discussions, short presentations and interactive voting.

### BREAKOUT SESSIONS

#### CONTRIBUTING TO TOMORROW'S WORLD

**What are the priorities, challenges and opportunities for our sector in managing relations with external stakeholders?**

Delegates will be able to choose between two themed breakout sessions<sup>2</sup> looking at topics which include influencing financial regulation, increasing insurance penetration, social development and community engagement.

### PLENARY SESSION

#### GLOBAL TRENDS: OUR SECTOR'S PLEDGES

- **A Manifesto for cooperative/mutual insurers**
- **Making our mark on the world – our dreams for the future**

Interactive session featuring guest speakers, panel of ICMIF CEOs and audience interaction.

<sup>2</sup> Simultaneous interpretation for all four conference languages will be available in all breakout sessions.

## FRIDAY 9 OCTOBER 2015: CONFERENCE DAY THREE

# DIFFERENTIATION: MORE THAN INSURANCE

ICMIF members stand out from the crowd. The cooperative/mutual business model offers consumers an option to buy insurance which also emphasizes fair market practice, good governance, risk reduction and social contribution. These characteristics provide points of differentiation and a sustainable competitive advantage. Being more than an insurer is at the heart of being a cooperative/mutual insurer.

### PLENARY SESSION

#### WINNING THE HEARTS AND MINDS OF TOMORROW'S CUSTOMERS TODAY

- **Understanding Generation Y and its expectations of insurance**
- **Changing consumer behaviours**

Plenary session featuring guest speakers, member presentations and interactive voting.

### PLENARY SESSION

#### PROMOTING OUR DIFFERENCE

- **Making an impact and enhancing our reputation**
- **From market-player to market-leader**

Plenary session featuring ICMIF member experts showcasing their own experiences and debating the most effective differentiation approaches for cooperative/mutual insurers.

### BREAKOUT SESSIONS

#### CONTRIBUTING TO A NEW WORLD

##### **What's next for cooperative/mutual insurers?**

Delegates will be able to choose between two themed breakout sessions<sup>3</sup> exploring the most pressing issues for our sector over the next ten years.

Topics will include social risk, ageing populations, big data and the digital insurer.

### PLENARY SESSION

A panel of ICMIF member CEOs tackle the challenges facing the cooperative/mutual sector, reflecting upon the key learnings from the previous three days:

- **In which areas will our innovations and influence have greatest impact?**
- **How will we contribute to building a more resilient world?**
- **What messages will help us differentiate ourselves in the future?**
- **What key elements will help us create sustainable competitive advantage?**

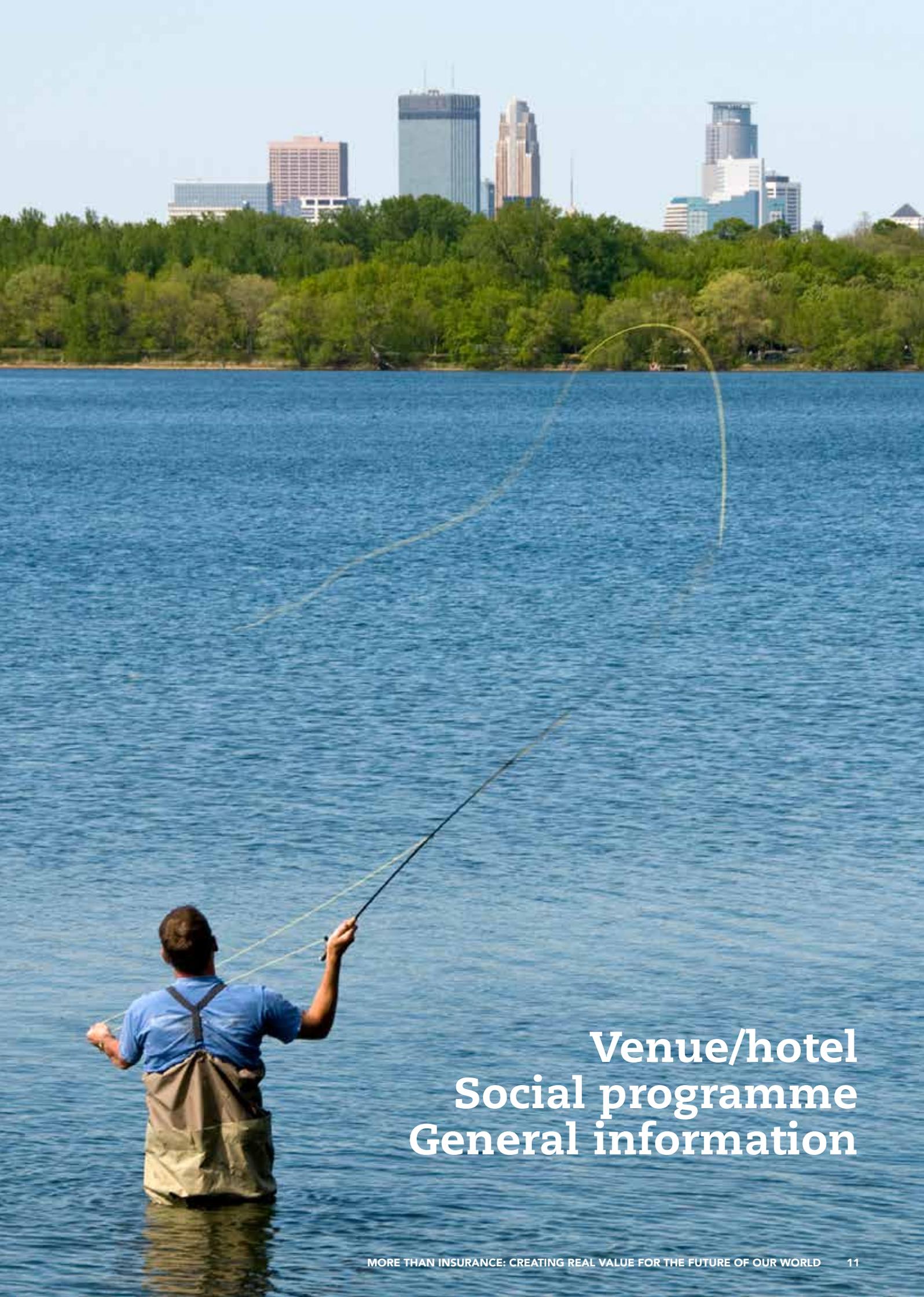
### CLOSING SESSION

Final concluding remarks and announcement for the 2017 ICMIF Conference.

### HOST DINNER

A final evening for ICMIF members to network, to celebrate and to look forward to the future.

<sup>3</sup> Simultaneous interpretation for all four conference languages will be available in all breakout sessions.



**Venue/hotel  
Social programme  
General information**

# VENUE/HOTEL

## CONFERENCE HOTEL

Our conference hotel is the Hyatt Regency Minneapolis located on Nicollet Mall in the heart of the downtown business district of Minneapolis. The hotel's design has made use of many local materials, including granite quarried by a century-old Minnesota company; locally crafted art work in the lobby; and the guest rooms are decorated with images of the iconic Gold Medal Flour building. The hotel provides spectacular views of the city skyline, has connection to the Minneapolis Skyway pedestrian walkway system and has convenient access to the Light Rail Transit (LRT) transport system. The location also provides convenient access to an array of the attractions of Minneapolis and its twin city St Paul, from shopping to sports, the arts or the great outdoors.



## CONFERENCE VENUE

The ICMIF Conference, pre-conference meetings and the General Meeting will take place on the fourth and fifth floors of the hotel in the Great Lakes conference area. This area is accessible from dedicated conference area elevators and escalators located on the first floor (reception level). Please note that you will not have access to the conference area from elevators located on bedroom levels.

### Hyatt Regency Minneapolis

1300 Nicollet Mall

Minneapolis, Minnesota, USA 55403

Tel: +1 612 370 1234, Fax: +1 612 370 1463

[www.minneapolis.hyatt.com](http://www.minneapolis.hyatt.com)

## HOTEL ACCOMMODATION AND FACILITIES

ICMIF has negotiated a very competitive rate at the Hyatt Regency with internet use and entrance to the gym/pool area included in the bedroom rate.

## RESTAURANTS

The in-house restaurant, located on the first floor, the Prairie Kitchen and Bar, features cuisine and décor that reflect the natural resources and unique growing seasons of the prairie and is open for breakfast, lunch and dinner from 06.30 to 22.00. The Market snack bar located near to the hotel reception features quick deli-style food and drink options including Starbucks and is open from 06.00 to 20.00.

## BREAKFAST

Please note that breakfast charges are at delegates' own cost and are additional to the bedroom rates shown later in this brochure. There are a variety of options to ensure quick service on conference days:

- Hot and cold buffet breakfast is available from 06.30 in the Prairie Restaurant on the first floor and the price is approximately USD 18.00. Additional à la carte choices are available if required. Payment can be made by delegates using their room numbers, cash or credit card.
- Breakfast snacks are available at the Market snack bar on the first floor from 06.00 and payment can be made by delegates using their room numbers, cash or credit card.
- A private breakfast area will be allocated to our group on the fourth floor in the Great Lakes A1/2/3 area from 07.00 where fruit, bakeries, yogurt, hot breakfast sandwiches, coffee and juice will be available. Payment can be made by delegates using cash and credit card (not room numbers).
- Continental breakfast is available on a complimentary basis in the Executive Club on the 22nd floor from 07.00 if you have upgraded your room (USD 40.00 per room per night) or if you have chosen to stay in an Executive Suite.
- In-room dining from 06.00 onwards (choose the evening before). The cost of this will be added to the delegate's hotel bill, payable when you check out.

## LEISURE FACILITIES

The hotel offers residents complimentary use of a 32,000 square foot Stay Fit gym (open from 05.00-24.00 midnight) and indoor heated pool (open from 08.00-21.00 daily) located on the 6th floor of the hotel. The fully equipped fitness centre also features a full size basketball pitch.

## BEDROOMS

Guest rooms are spacious with a sleek Scandinavian décor and are well equipped with flat screen TV, coffee maker, high speed internet, safe deposit box, hairdryer, recycling bins, in-room entertainment and the supreme comfort of a King Hyatt Grand Bed. Bedrooms enjoy views of the impressive city skyline or Loring Park. Guests can request an upgrade to Regency level for USD 40.00 per night per room in order to gain access to the facilities of the Executive Club on the 22nd floor including complimentary continental breakfast, evening hors d'oeuvres and use of the PCs and printers. A limited number of Executive Suites are available with a separate living room and bedroom and also VIP suites with two separate bedrooms and lounge area.

Check-in time at the hotel is from 15.00 and check out time is 12.00 noon. Early check-in and late check-out may be possible subject to availability.



### Room categories offered are:

Room Type	Single/Double Occupancy
<b>Standard Rooms:</b>	
One King Bed and Sofa Sleeper	USD 225.00
Two Queen Beds	USD 235.00
<b>City View (from floor 15 and above)</b>	
One King Bed with City View	USD 235.00
Two Queen Beds with City view	USD 235.00
Executive Suite	USD 255.00
VIP Suite	USD 550.00

Rooms are available with either one king sized bed or two queen sized beds. Not all of the rooms have a bath, please indicate when making your reservation if you require one. All bathrooms are equipped with power showers.

Room rates above are subject to the appropriate state, local and occupancy tax which are currently at 13.4% per room night occupied.

Please note that delegates are kindly requested to book their own accommodation directly with the hotel using the Passkey web based reservation system. Credit cards are required at time of making a reservation but are not charged until departure or if the reservation is cancelled or in the event of a no-show. To ensure you receive ICMIF's special room rates, please use this link: <https://resweb.passkey.com/go/ICMIF2015>

### CANCELLATION POLICY

We advise that you check the terms and conditions of your hotel reservation at the time of booking making special note of details on hotel cancellation fees in case you need these in the future. At present the cancellation policy allows for rooms to be cancelled without charge up to 72 hours prior to arrival and early departures are subject to penalty fees set by the hotel.

### ACCESS TO CONFERENCE AREA

Please note that it is not possible to gain access to the conference meeting rooms from the bedroom escalators, there are dedicated conference room elevators and escalators located on Level One (ground floor).

### ALTERNATIVE HOTELS

It is essential for all delegates to register their attendance early for the Conference and also for delegates to book their accommodation at the Hyatt Regency Minneapolis as soon as possible as bedroom availability is limited. If our room limit is exceeded, we can recommend comparable accommodation at alternative nearby city centre hotels in Minneapolis. For delegates with smaller budgets, we can also recommend cheaper priced hotels in the same area.

# SOCIAL PROGRAMME

## Organized tours and events

For visitors who will be accompanying Conference delegates, ICMIF has arranged an interesting range of sightseeing tours and events. When events take place over lunchtime, a lunch will be provided. Details of the accompanying persons' tours on Wednesday 8 and Thursday 9 October 2015 can be found below.

Also listed below are the details of the organized group tours which are open to all delegates and their accompanying persons. These will take place on Saturday 10 October 2015.

Pick up point for all the tours will be the lobby of the Hyatt Regency Minneapolis hotel.

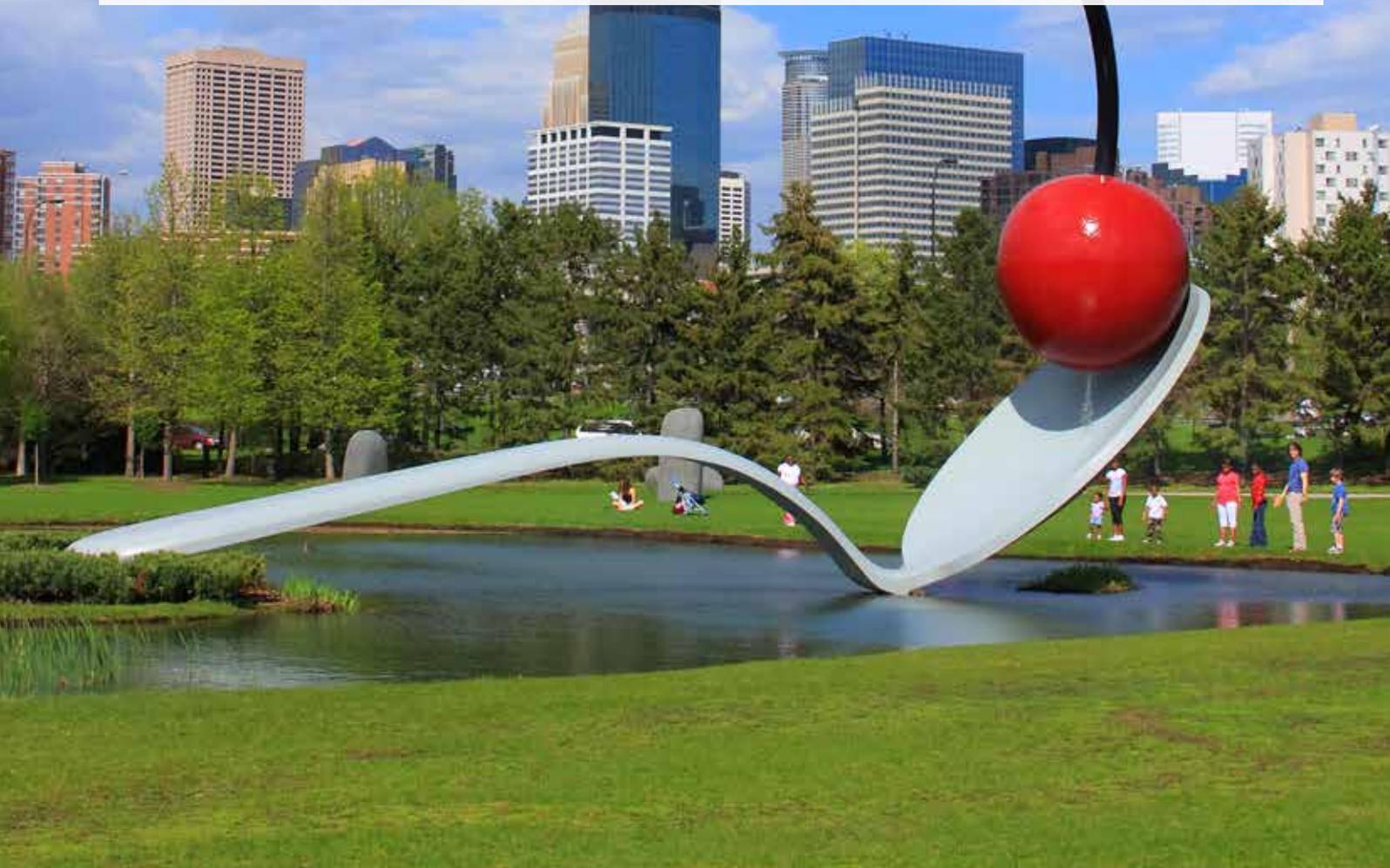
### **Wednesday 7 October 2015** **Accompanying persons' tour** **Lake Minnetonka Yacht Cruise** **(including lunch)**

This tour will explore the area of Lake Minnetonka which is made up of a series of lakes and bays with 150 miles of lush green shoreline featuring a dazzling array of magnificent estates, beaches, parks and quaint towns. The bays, once separate little lakes, are now connected by channels. In the 1880s, Lake Minnetonka was one of the most popular resort areas in the country and was the choice location for summer homes of the area's wealthy citizens and later many of these citizens constructed year-round mansions on its shores. Today,

Lake Minnetonka serves as a centre for recreational activities and water sports and is also known as the birthplace of Tonka Toys and Minnetonka Moccasins. The leisurely two hour lunch cruise aboard a custom built, 64 foot luxury yacht will showcase this beautiful lake, the largest body of water in the Twin Cities area. In the afternoon, there will be an opportunity to explore the shops of the town Excelsior, nestled on the shores of Lake Minnetonka. The atmosphere of this one-square-mile-area with a population of only 2,397 is relaxed with a unique blend of old and new including antique shops and a variety of speciality shops and restaurants.

### **Thursday 8 October 2015** **Accompanying persons' tour** **Twin Cities Highlights/** **Mall of America (including lunch)**

This tour will experience a sample of what makes the Twin Cities so special including highlights of the downtown districts of Minneapolis, Saint Paul and the surrounding areas. Minneapolis is filled with exciting attractions, recreation and entertainment that is unsurpassed in the Midwest. One of the main features of the tour will be the Minneapolis skyline, an ever changing scene of contemporary skyscrapers in a dazzling variety of colours, shapes and sizes. Other highlights include the famous Nicollet Mall; Skyway network; Theatre District; Minneapolis Sculpture Garden; Guthrie Theatre; Milwaukee Train Depot; Orchestra Hall; the television home of Mary





Tyler Moor; and St Anthony Falls, known as the birthplace of Minneapolis. A short stop will be made at Minnehaha Falls to see Minnesota's oldest tourist attraction where the 22 mile Minnehaha Creek, which flows from Lake Minnetonka through the western suburbs of Minneapolis and into the city, dives over the falls and into the Mississippi River. The 53 foot Falls have been immortalized in Henry Wadsworth Longfellow's "Song of Hiawatha" and are visited by thousands of tourists and locals every year.

The tour will then continue with a visit to Saint Paul, Minnesota's charming historic capital city featuring magnificent Art Deco and Victorian reminders of the past which sit next to sleek skyscrapers, giving this capital city an old world charm. Highlights will include visits to Rice Park; Ordway Centre for the Performing Arts; Landmark Centre; Children's Museum; Mickey's Diner; The Fitzgerald Theatre; Minnesota History Centre; and the Minnesota State Capitol, considered the second most beautiful capitol building in the United States after Utah. Also included will be a tour of the magnificent Cathedral of Saint Paul, the fourth largest cathedral in the United States with seating for 3,000 people. Built in the Classical Renaissance style of architecture, the Cathedral dome is modelled on St Peter's Basilica in Rome.

This will be followed by a drive along Summit Avenue, one of the longest stretches of virtually uninterrupted Victorian architecture in the United States featuring spectacular houses, churches, synagogues and schools. Streets like Summit Avenue with architectural curiosities and landmarks were not uncommon in the 19th century but in most American cities, these thoroughfares have completely lost their character to progress, except in Saint Paul. Famous homes to note in this avenue are the James J Hill House, the home of F Scott Fitzgerald and the Governor's Mansion.

Following the city tours, will be an opportunity to shop (tax-free) at the renowned Mall of America for two hours of shopping time. Designed as city

within a city, the nation's premier shopping and entertainment district has over 4.2 million square feet of space and 4.3 miles of storefront footage. Mall of America consists of four avenues placed in a square around the centrepiece, the Nickelodeon Universe indoor amusement park.

## **Saturday 10 October 2015** **Delegates and** **Accompanying persons' tours**

After the conference has ended, this free day offers delegates and their accompanying persons the opportunity to enjoy the delights that Minneapolis has to offer. We are offering a choice of full day and half day trips to allow greater flexibility. If delegates need assistance with organising additional tours, please contact Yvonne Hautenne ([Yvonne@icmif.org](mailto:Yvonne@icmif.org)).

We will be charging a non-refundable nominal amount of USD 50.00 for taking part in the organized group tours, which is purely to guarantee attendance and to prevent absence without notice. The balance of the cost will be kindly paid by our hosts, Thrivent Financial.

Please indicate on the registration form which tour you would prefer to attend. Tickets for these tours will be issued at the ICMIF registration desk at the Conference.

*See next page for tour details.*





## **Tour one** **Stillwater...Birthplace of Minnesota** (Full day including lunch)

Located on St Croix River, Stillwater lays claim to being Minnesota's oldest town and the birthplace of the Minnesota Territory in 1949 and is an area steeped in history, architectural gems and beautiful natural surroundings. For more than 50 years, lumbermen dominated the St Croix River with lumber camps, mills, log rafts and steamboats making Stillwater the "Queen City of the river". The hills of Stillwater provided an escape from the industrial and commercial riverfront and are where the lumbermen, bankers, riverboat men and mill workers built homes for their families. The diversity of the population created diversity in family accommodation including the styles of Queen Anne, Greek Revival, Second Empire, Stick, Shingle, Neoclassicism, Bungalow, Italianate, Craftsman and Prairie.

The tour will providing a fascinating insight into this old river town and will go behind the scenes of Stillwater's history. Anecdotes and incidents from bygone years will provide insight into the lives of immigrants and entrepreneurs as well as offering a view into the mansions built by wealthy lumber barons; beautiful old churches on the "Street of Spires"; landmarks on the National Register of Historic Places; and the stunning St Croix River. A delicious buffet lunch will be served on board a replica of a 1890s paddlewheel riverboat as we cruise along the scenic St Croix River. After lunch there will be time to enjoy the variety and quality of the shops on Stillwater's historic streets including boutiques, speciality shops, antiques and art galleries selling original works of art, jewellery, pottery, crafts, books, clothing, home furnishings and wine.

## **Tour two** **Best of the Twin Cities** (Full day including lunch)

The tour will commence with a Twin Cities Highlights Tour including the downtown districts of both St Paul and Minneapolis.

Highlights in Minneapolis will include commentary on the new Guthrie Theatre, Milwaukee Train Depot, Orchestra Hall; St Anthony Falls – the birthplace of Minneapolis; the famous Nicollet Mall; and the Skyway network of the downtown area. This Skyway system links buildings together with more than seven miles of controlled, glass enclosed walkways, particularly useful when the weather turns sour.

A stop at the Minneapolis Sculpture Gardens, adjacent to the Walker Art Centre, encompasses 11 acres and is one of the largest urban sculpture gardens in the country featuring more than 40 works on permanent view including the most beloved icon, the "Spoonbridge and Cherry" sculpture. Additional temporary installations keep the Garden experience continually fresh.

The journey continues through the Kenwood residential area to see the television home of Mary Tyler Moore and around sparkling lakes and lagoons on the way to the legendary Minnehaha Falls. Afterwards the tour will continue along the Mississippi River past Fort Snelling on the road to St Paul.

Our arrival in St Paul will include a drive along stately Summit Avenue (the longest stretch of restored Victorian homes in the USA) to see the Governor's Mansion; the home of F Scott Fitzgerald; and many other mansions once owned by the wealthy lumber and railroad barons. After a drive past St Paul's Cathedral and the Minnesota State Capitol building, lunch will be taken in a local favourite restaurant.

After lunch there will be the opportunity to take part in an exciting gangster tour which will transport you back to the 1920s and 1930s and the days of prohibition. This was an era when things were not always what they seemed – St Paul was not just a quiet, picturesque river town! The tour will include the places where one local gangster blew up a rival; where the infamous gangster and bank robber from the Depression-era Dillinger had a shoot-out with St Paul police; and where the most exclusive speakeasy in the area at that time was located. Further along the route is the Landmark Centre, once the site of famous gangster trials (J Edgar Hoover personally escorted the then "public enemy number one", Al Karpis, through the doors for his trial) and the restored federal courts building still commands respect. Next stop is a visit to the Wabasha Street Caves which were dug in the early 1800s out of a layer of rock known as St Peter Sandstone and the sand which forms this rock was once the beach of a warm inland sea over 400 million years ago. In the 1800s, a mushroom-growing business was established in the Caves, then a nightclub and restaurant were opened in the 1930s. Also featured is a fireplace area with bullet holes in the mantles from the gangsters back in the 1930s. You will also see a "Gangster Gallery" that features some of the Caves' more notorious past visitors..

The tour will end with a drive with commentary past Rice Park, Ordway Centre for the Performing Arts, Children's Museum, Mickey's Diner and the Fitzgerald Theatre, home to Garrison Keillor's A Prairie Home Companion (a live radio variety show).



### **Tour three** **Arts in the City** **– downtown Minneapolis** (Half day tour)

First stop will be The Guthrie Theatre, opened in 1963 with a production of Hamlet directed by Sir Tyrone Guthrie, the theatre's founder. Disenchanted by Broadway, his idea was to create a theatre with a resident acting company that would perform classic plays with the highest professional standards. The tour will include a history of the theatre and a "behind the scenes" backstage tour with a display of props, dressing rooms, the costume department and rehearsal area. The exterior is made of metal and glass and evokes industrial forms rendered in a modern way. The large circular form of the main area of the theatre echoes the area's adjacent grain silos. One of the signature features of the new Guthrie, is the cantilevered lobby known as the "Endless Bridge" which is an observatory for the Mississippi River falls and landscape. The aim of the "Endless Bridge" was to create an exciting and inspiring place for people to gather at the river. Views highlight and give focus to many nearby historical landmarks. The "Endless Bridge" is one of the longest occupied cantilevers in the world.

The tour will then explore the Minneapolis Sculpture Garden adjacent to the Walker Art Centre which, encompassing 11 acres, is one of the largest urban sculpture gardens in the USA. There are more than 40 works on permanent view, including the most beloved icon, the "Spoonbridge and Cherry" sculpture. Additional temporary installations keep the Garden experience continually fresh.

The final stop will be at the Minneapolis Institute of Arts which was established in 1883 and is now "dedicated to national leadership in bringing arts and people together to discover, enjoy and understand the world's diverse artistic heritage". The building houses more than 100,000 objects from every age and culture spanning 5,000 years and its permanent collection includes paintings, sculpture, decorative arts, period rooms, prints, drawings, textiles and photography. Maintaining a continuous schedule of special exhibitions from various museums, institutions and their permanent collections, the museum is recognized internationally as one of the great museums of America.

### **Evening social events**

#### **Monday 5 October 2015** **ICMIF Board dinner** (By invitation only)

A dinner kindly hosted by Thrivent Financial will be held for ICMIF Board and Committee members and their accompanying persons. Further details will be confirmed in due course to Board and Committee members.

#### **Tuesday 6 October 2015** **ICMIF welcome reception** **Hyatt Regency Minneapolis,** **North Star Ballroom, 2nd floor**

The ICMIF welcome reception will be held in the conference hotel and will allow delegates to meet, exchange ideas and relax together upon arrival in Minneapolis. The evening will include a chance to enjoy both local culture and local cuisine with fresh, seasonal dishes from the surrounding areas.

#### **Friday 9 October 2015** **Host dinner** **Nicollet Island Pavilion, Nicollet Island,** **in the Mississippi River**

Kindly hosted by Thrivent Financial, our farewell dinner will be held on an enchanting island park on the Mississippi with spectacular views of downtown Minneapolis and the Stone Arch Bridge.

Minnesotans are known for enjoying time "up north" at their lakeside cabins. At this event, our hosts invite you to join us as we create a "Northwoods cabin" experience, complete with unique entertainment, fun activities and delicious local cuisine. Please dress casually in jeans or chinos, as if you were heading out to the country for a weekend at the cabin with your friends!



# GENERAL INFORMATION

## MINNEAPOLIS—CITY BY NATURE

Minneapolis isn't your average city; it is known and loved by those who live there and those who visit it as the *City by Nature*. Only in Minneapolis can you step outside your hotel and kayak on the Mississippi River. Minneapolis is a perfect blend of urban chic and natural beauty, creating a city where outdoor fun is minutes from visitors' hotels. After exploring the nature in Minneapolis, you will find the dynamic vibrancy of a thriving city.

Also known as the *City of Lakes*, Minneapolis is abundantly rich in water with twenty lakes and wetlands; the Mississippi River; creeks and waterfalls, many connected by parkways in the Chain of Lakes; and the Grand Rounds National Scenic Byway (a linked series of park areas across the city). Divided by the Mississippi River, Minneapolis and Saint Paul together form the core of the "Twin Cities" metropolitan area. Once the world's flour milling capital and a hub for timber, today the city has become the primary business centre between Chicago and Seattle, with Minneapolis itself containing America's fifth highest concentration of Fortune 500 companies.

As the largest city in the state of Minnesota, which holds the title of "Land of 10,000 Lakes", Minneapolis is the 48th largest city in the USA. With a perfect blend of urban chic and natural beauty, Minneapolis and its twin city Saint Paul offer impressive skyscrapers, vibrant nightlife, a thriving financial district, a rich art and theatre scene alongside professional sporting events as the area is home to the Minnesota Vikings American football team, Minnesota Timberwolves basketball team, Minnesota Twins baseball team and the Minnesota Wild hockey team. Examples of successful home grown businesses are 3M and Target which have gone on to become household names across the USA.

The Dakota Sioux people were the region's sole residents until explorers arrived from France around 1680. The Minnesota Territorial legislature authorized present day Minneapolis as a town on the Mississippi's west bank in 1856, later it was incorporated as a city in 1867 when the rail service between Minneapolis and Chicago began operating.

Minneapolis had a quiet beginning as a centre for trade, however, it gradually became a prime location for the flour industry and eventually grew into Minnesota's business and transportation centre at the same time as developing the vibrant recreational and cultural offering of a booming metropolis.

The autumn season is spectacular in this area as the leaves turn from green to gold and red and autumn harvests provide a plentiful store of home-grown, organic food.

No matter the season, no matter the weather, Minneapolis has enough outdoor and indoor adventure to keep you busy day after day. Minneapolis has the perfect blend of nature and city; it is the *City by Nature*.

## AIRPORT AND TRANSPORTATION TO THE HOTEL

The Minneapolis-Saint Paul International Airport (MSP), is the country's 14th busiest travel hub with 34 million passengers passing through each year. The airport has two terminal buildings and twelve air carriers provide non-stop service to 114 domestic and 21 international markets.

The airport is located 15 miles (24 km) from the Hyatt Regency Minneapolis. Taxis are freely available and safe to use and the journey to the hotel should take around 20 minutes and cost around USD 50.00. The Light Rail Transit (LRT) system connects the airport to downtown Minneapolis, the Mall of America and several other locations. This rail service stops about four blocks from the hotel and it would be necessary to then take a taxi if carrying luggage.

## CONFERENCE FEES

The conference fee includes all conference papers, conference lunches and organized dinners. There is an additional charge for participation in the group tours on Saturday 10 October (which is a non-refundable nominal amount of USD 50.00 to guarantee attendance).

Fee type	USD
Member	2200
Non member	3200
Subsidized member*	800
Accompanying person	800
Organized group tours ** (10 October)	50

\*This rate is available to member organizations from developing countries where the member organization has gross premium income of less than USD 5 million.

\*\* This non-refundable amount is purely to guarantee attendance and to prevent absence without notice.

## CANCELLATION POLICY

Any cancellations received after Friday 28 August 2015 will be subject to the conference fee being paid in full.



## GENERAL MEETING

Please note that there will be an ICMIF General Meeting held before the Conference on Tuesday 6 October from 15.00 to 16.30 in the Hyatt Regency Minneapolis in the Lake Superior room on the fifth floor of the hotel. This meeting is for members of ICMIF and will include Chief Executive and Committee reports and formal business including financial accounts and Board nominations

## CONFERENCE REGISTRATION UPON ARRIVAL IN MINNEAPOLIS

There will be an ICMIF registration desk located in the Great Lakes Promenade area on the fourth floor of the Hyatt Regency Minneapolis hotel. The desk will be open for conference registration from from 13.00 to 18.30 on Monday 5 October, and on Tuesday 6 October from 08.30 to 20.00. Upon arrival at the hotel, you will need to register in order to receive your delegate pack. Late arrivals will be able to pick up their pack on Wednesday 7 October (Conference Day One) from the ICMIF Help Desk which will be located near to the conference room (Great Lakes Ballroom) on the fourth floor of the Hyatt Regency Minneapolis hotel. Tickets for the Saturday organized group tours will also be available from the registration desk.

## LANGUAGES

After English, the most common language spoken in Minneapolis is Spanish (8.9%).

At the Conference, simultaneous interpretation will be offered in English French, Spanish and Japanese in all conference sessions and in all the breakout sessions.

## CONFERENCE PREVIEW AND PROCEEDINGS

A Conference Preview, including a profile on each speaker, will be available for download from the conference website prior to the event and a printed version will be included in your delegate pack. This document will also contain all the latest practical information. The speeches and PowerPoint presentations will be posted on the ICMIF Conference website soon after the event.

## CURRENCY

The currency in the USA is the United States dollar also referred to as the US dollar or American dollar (USD or \$). Banks are open from 08.30 to 17.00. Credit cards and travellers cheques are widely accepted.

## CLIMATE

In Minneapolis in October the weather is characterized by rapidly falling daily temperatures with daily highs decreasing from 19°C to 11°C over the course of the month. The average probability of rain in a given day is 37% so we would recommend bringing a raincoat or umbrella.

## VISA INFORMATION

The US Visa Waiver Programme (VWP) allows most European citizen passport holders to visit the USA for up to 90 days without a visa. For other countries, we would recommend that you check with your local embassy for the latest visa advice. If you are arriving by air or sea you must get authorization via the Electronic System for Travel Authorization (ESTA) at least 72 hours before travel.

If you require a letter of invitation from ICMIF to support a visa application, please indicate this on your conference registration form or as soon as practicable after you make your registration to attend the Conference. Please note that ICMIF are unable to issue a letter of invitation until your conference registration has been received and processed.

## FREE EVENINGS AND LOCAL CUISINE

Minneapolis and Saint Paul offer a diverse array of cuisines influenced by their many immigrant groups as well as innovative local restaurant chefs who follow the trends of larger cities. Historically the majority of Minnesotans were of European ancestry, many with farming backgrounds and most home cooked meals still reflect this by including comfort food items such as *hotdish* (a type of casserole), soups and stews commonly being served. Another popular item in Minnesota is wild rice which has been gathered in the lake areas by Native Americans for centuries. One other item of note, Minneapolis and Saint Paul pioneered the “Juicy Lucy”, a hamburger with a core of melted cheese. A list of recommended restaurants will be supplied in the delegate pack in Minneapolis.

## SHOPPING

Minneapolis houses the country's most fashionable discount retailers and largest shopping complex in the USA. As well as the Target department store and the Mall of America, there is also an abundance of young designers, local neighbourhood boutiques, major retailers and large malls. Downtown Minneapolis is home to Macy's, Saks Off 5th, Target's flagship store and dozens of other unique shops. All of these malls and shops have the added bonus of no sales tax on clothing and shoes.

## LOCAL TRANSPORT

Public transport around the city is quick, safe and inexpensive. Shuttle and cab services are available anywhere in the metropolitan area. Metro Transit operates one of the largest public transportation systems in the country and buses marked "Free Ride" offer free travel when boarding along Nicollet Mall for a trip downtown. The Light Rail Transit (LRT) Hiawatha Line connects downtown Minneapolis with the airport, Mall of America and with 18 other stations.

## LOCAL TIME

The time in Minneapolis during the Conference in October will be five hours behind Greenwich Mean Time (GMT).

## HEALTH

Health care facilities in the USA are largely owned and operated by private sector businesses. Visitors' health insurance is recommended as healthcare costs can be very expensive.

## SAFETY AND SECURITY

Minneapolis, like all large metropolitan areas, has neighbourhoods that might be considered more dangerous but eighty percent of those living in the Minneapolis-St Paul area say they feel safe walking alone at night in the area where they live, the highest percentage among the 50 largest US metropolitan areas. As in all major cities, please take care of luggage at all times and beware of pickpockets, especially at night.

## TIPPING

Tipping is widely expected in the USA and it is usual to give 15% or more in cafes, restaurants, bars and hotels. Taxi drivers will expect the same amount.

## DRESS CODE

The dress code for all the conference sessions is smart business attire. For the full day tours we would advise comfortable shoes and a raincoat/warm jacket in case of possible showers and decreases in temperature. The dress code for the welcome reception is smart casual (ties not required). For the host (farewell) dinner, the dress code will be casual (jeans and chinos).

## GREEN ISSUES

Sustainability isn't just a concept in Minneapolis, it's a lifestyle. Locals strive to make sustainability an aspect of their daily lives. The transit system is eco-friendly, rain is harnessed through rain gardens and green roofs, restaurants strive to be sustainable by using locally grown produce.

To avoid excessive printing of brochures/literature, delegates who register for the conference will be encouraged to access information about the event, primarily via the ICMIF Conference website.

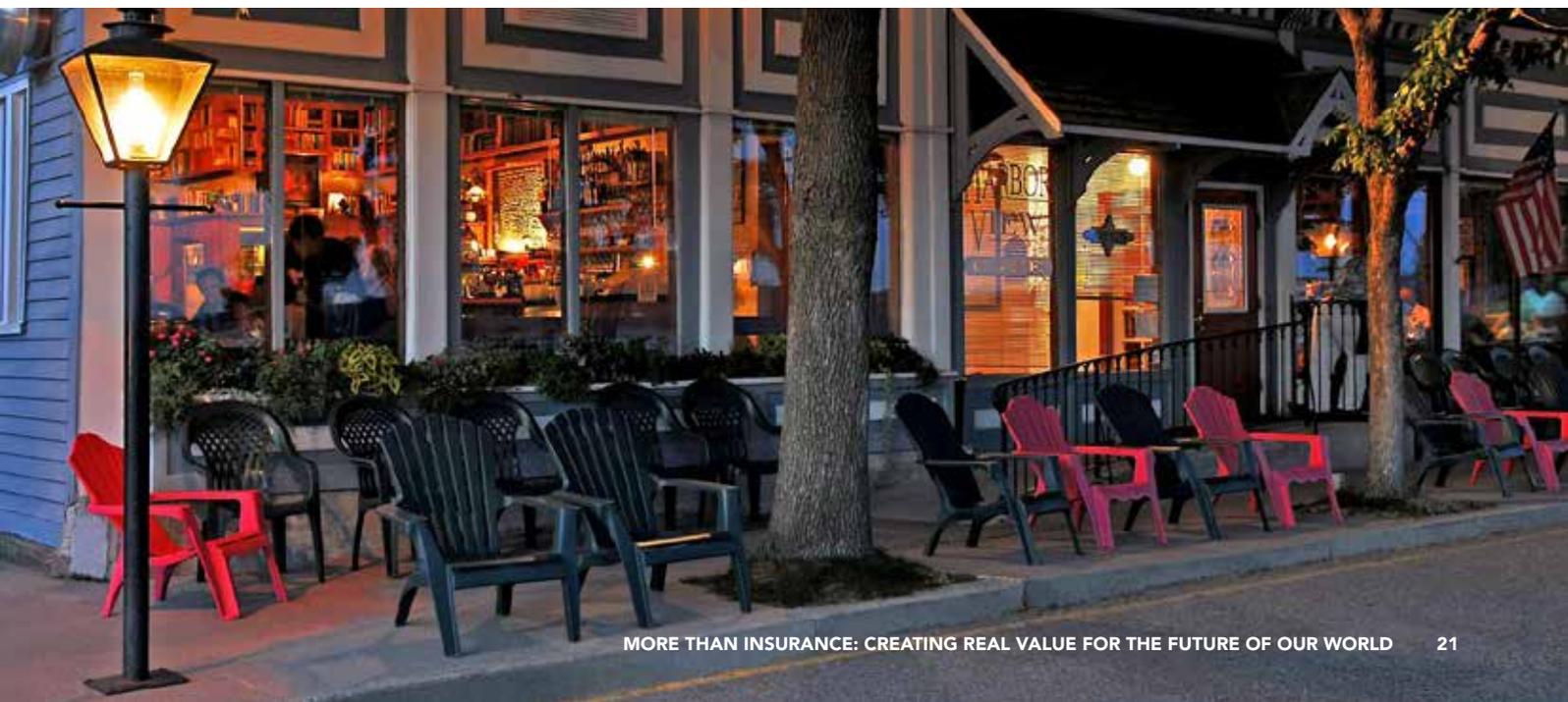
The Hyatt Regency Minneapolis is committed to promoting and leading the way in environmental sustainability through its Hyatt Environmental Advocacy Team (HEAT), full details of which are included on the hotel website.

## ELECTRICITY

Electricity in the USA runs on 120 volts with 60hz. A converter will be required for appliances that do not accept this voltage. Standard electric plugs have two flat blades and you will need an adaptor for your electrical appliances if travelling from Europe or Australasia.

## DRINKING WATER

Minneapolis is one of the few cities in Minnesota that softens water at a centralized softening plant. They take great pride in their drinking water and consider it to be safe, great tasting and amongst the best tap water in the USA.



# Website and online registration

The conference website and online registration will be available at the beginning of March 2015.

Members will be informed when the website is launched.

For more information please contact  
Yvonne Hautenne, Vice-president, Events  
[yvonne@icmif.org](mailto:yvonne@icmif.org)

## Supporting Members

ICMIF is grateful to its Supporting Members for their ongoing collaboration with the Federation and its members.

The Supporting Members are carefully selected suppliers to the insurance industry who acknowledge the unique nature of ICMIF member organizations. Working together in partnership with the Federation and its members, this exclusive group of professionals support and promote the mutual and cooperative sector.

All the Supporting Members will be participating in the ICMIF 2015 Biennial Conference in Minneapolis. They will be available throughout the event for discussions, advice and meetings with ICMIF members.

For more information on the Supporting Members or on how to become a Supporting Member, please visit:

[www.icmif.org/supporting-members](http://www.icmif.org/supporting-members)



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