

International Conference on IT Challenges for the Financial Sector in Western Europe and the CEE

The banking and insurance sector in Central and Eastern Europe is certainly one of the sectors which has seen dramatic changes. After the fall of the iron curtain, 15 years ago, the shift from a public to a private sector has taken place and many organisations have merged or collaborated with foreign investors.

The changes do not stop there: For many countries, accession to the EU in May 2004 will bring, and has brought already, turbulence and new challenges.

As if this was not enough, within insurance companies or banks the pressure has risen tremendously, to offer all information technology services to the "internal customer" at the lowest possible price. Hence, cost cutting, standardizing and harmonizing infrastructure and processes are key to facilitate a short "time to market".

Not only the internal customers demand more, but also the external customer: Electronic and mobile banking, micropayments and availability 24/7 are nowadays basic requirements. A financial institution has to put its customers center-stage!

Furthermore risk management, with Basel II for the banking sector and Solvency II for the insurance sector, as well as new accounting standards are issues that most organisations are still battling with. These topics do not relate only to the entire organization, but also have strong repercussions for information management and enterprise data warehousing.

The Conference

The international conference programme with its experience reports, think tanks and, last but not least, networking with international IT, operations and E-Business decision makers will support the delegates in coping with the above challenges and help them to ultimately drive their bottom line.

The Exhibition

The bitech international conference & exhibition is the only combined event in Central and Eastern Europe to focus exclusively on the needs of the financial sector in this geographical region and also provides insights for IT decision makers that collaborate with them from Western Europe.

The conference will run alongside the bitech exhibition and will thus enable the delegates to meet with leading international organizations providing solutions to the current challenges under discussion in the conference.

The international exhibitors will enable the delegates to gain insight into the latest technologies and broaden their horizons. Confirmed exhibitors come from countries such as the USA, China, Singapore and Europe.

As a special service, marcus evans offers delegates the opportunity to arrange meetings with technology experts through the event website prior to the event.

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Why Attend the bitech International Conference & Exhibition?

The content of the programme contains many “lessons learned” and experience reports on “how they did it” from leading financial institutions not only in CEE, but also from Western Europe. This offers delegates a regional AND international focus.

As another benefit, interactive sessions facilitate direct exchange and discussion with your peers.

- Best practice case studies, enabling you to benchmark your organization with the best in the market
- Learn from these market leaders, how to streamline your processes and become the “supplier of choice” within your organization
- Increase your competitive advantage by introducing best-in-class transaction systems
- Boost your ROI by optimizing your back office
- Leveraging the benefits of integrated electronic customer contact channels
- Employ tools like CRM, put your customers center-stage and increase your profitability!
- Discuss with your peers if outsourcing might be an option for your organization
- Check out what industrialization of the finance sector could mean for you
- Analyze the “lessons learned” of those who have “done it”
- Presenters from West and East Europe offer multiple perspectives on hot issues
- Talk, discuss and network with your peers from other European Countries
- Get the update on global technologies by visiting the Exhibition alongside the conference

The Delegation

The bitech delegates will include Directors, Head of Departments and decision makers managing IT, organization, operations and e-business in institutions across the entire financial services spectrum from the CEE and Western Europe.

Confirmed Speakers

- Dr. Maciej Majewski, Board of Management, Deloitte (Poland)
- Alexander Lichtenberg, Senior Vice President Group Infrastructure Development, Allianz Group (Germany)
- Waldemar Maj, President, DZ Bank Polska (Poland)
- Dr. Martin Balleer, Principle Consultant, FJH AG/Member of the Advisory Board, German Supervisory Authority for Banks and Insurance (BAFin) (Germany)
- Andrzej Sieradz, Bank Director, ING Bank Śląski (Poland)
- Peter Barysch, Vice President Business Intelligence, DHL Worldwide Express (Germany)
- Katarzyna Niezgodna, Member of the Board, Bank BPH (Poland)
- Bernd Zugenbühler, Assistant General Manager, Dresdner Bank Group (Germany)
- Gyula Pap, Deputy CEO, National Savings and Commercial Bank of Hungary (OTP) (Hungary)
- Girts Berzins, Member of the Board/Head of IT and Product Development, Hansabank Group (Estonia/Latvia)
- Prof. Wolfgang Henseler, Chair for Digital Media, Pforzheim University of Applied Science (Germany)

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- Krzysztof Maciejewski, Editor IT, Gazeta Bankowa (Poland)
- Shirish Atre, General Manager, ICICI Infotech Ltd (India)
- Sladan Tufekovic, Sales Engineer, FJA (Slovenia)
- Boyko Kotchev, Director Insurance Information Systems, Fadata Ltd. (Bulgaria)
- Susan Savage, Manager Member Relation; UK and Europe, ACORD Global Insurance Standards Association (Europe)
- Wilfried Wilms, Advisor, European Banking Federation (Europe)
- Prof. Dr. Volker Gruhn, Chair for Applied Telematics / e-Business, University of Leipzig (Germany)

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The Speaker Programme

Timelines:

Wednesday, 16th June 2004

- 10.00 Welcome address and opening of the conference by the Chairman
Dr. Maciej Majewski, Board of Management, Deloitte
- 18.00 End of Day 1 and Networking Cocktail Party

Thursday, 17th June 2004

- 09.00 Start of Conference Programme
- 18.00 Prize Draw, closing address and end of conference by the Chairman
Dr. Maciej Majewski, Board of Management, Deloitte

Enterprise Architecture and Central Systems for Efficient Operations

Best Practice Case Study

Award Winner "The Best Banking IT Project in 2003"

Implementing a New Core Banking System in Record Time - Setting the Pace for the Future

The implementation at DZ Bank Polska received a distinction in a prestigious competition of "Gazeta Bankowa".

The new demanding customers and the new requirements of EU accession as well as having to meet the Basel II criteria, made the introduction of an entire new banking system necessary. Furthermore, it was implemented within 7 months and 7 days!

- New approach to the building of the IT architecture of the Bank
- Selection of systems and integrators
- Change management: bringing employees on board
- Integrating successfully all areas of the bank concerned
- Migrate from the old to the new system
- Comprehensive IT management – implementation of the „good voltage“ project

Waldemar Maj, President, DZ Bank Polska S.A.

Keynote Presentation

IT Standardization and Consolidation Within the Allianz Group

It is common sense that through consolidation of IT infrastructure and processes, costs can be contained. But is it really like this? Is this also possible in a very diverse group working with different products and countries?

- Does an ever more central IT steering collide with the Governance Rules in different Business and country units?
- Cost cutting versus more spending – Does cost containment generate higher costs elsewhere? Or are loss of quality and flexibility to be expected?

Alexander Lichtenberg, Senior Vice President Group Infrastructure Development, Allianz Group

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Back Office and Electronic Data Warehousing

Best Practice Case Study

Award Winner "Leader in IT Banking 2003"

Using a long-term IT strategy and EDW to create synergies within the bank's product portfolio

After the merger with ING, the new bank had to integrate both the wholesale-oriented ING IT with retail-oriented IT of Bank Slaski.

This new, integrated structure enables the bank to offer all products to their customers through various channels – a 24/7 availability is understood - and thus create gains in productivity for their own organization and better service for the customers.

Andrzej Sieradz, Bank Director, **ING Bank ŚSlaski**

Best Practice Presentation

Award Winner "User of the Year 2002", Gartner Group

Industrialisation: How the Finance Sector Can Use DHL's Experience with Business Intelligence and Data Warehousing

With the introduction of Business Intelligence, DHL has given a tool to all departments in order to analyse their business activities and open up new business opportunities.

According to Gartner Group and a high-level jury, this project received the Award for comparably low costs and a comprehensive effect on all activities of the entire company.

- Overview over the business intelligence project
 - Presentation and evaluation of the status quo
 - Presentation and evaluation of the new system
 - Importance of ETL technology DHL
 - Importance of meta data for DHL
 - Importance of business intelligence for DHL
- Cost-benefit calculation of the project
 - Costs and return on investment
 - Opening new lines of business
- Lessons learned
- The next steps

Peter Barysch, Vice President Business Intelligence, **DHL Worldwide Express GmbH**

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Best practice presentation

Award Winner "Best Back Office"

Building Bridges across the Bank BPH - Increasing Back Office Efficiency for Human Resources based on Integrated IT systems

Three years ago, after the merger, Bank BPH set out to merge and update 14 000 employees, 300 people in the HR Division, many IT systems, many of them out of date and with incomplete and incoherent staff information. The task was to develop an internal and external model of co-operation, service-based on a world-class new back office system.

- Aligning the roll-out of the new HR back office with the merger process of the bank
- Implementing mySAP HR with minimal cost of ownership
- Integrating the HR back office with business projects
- Analysing HR real-time information and achieving optimal business results

Katarzyna Niezgoda, Member of the Board, **Bank BPH**

Presentation

Best in Class Sales Support – How IT Can Become a Business Partner and Maximize Sales through all Channels

The sales processes of the different sales channels for insurance companies, that IT needs to support, differ considerably from each other. Agents, brokers and customers deserve interfaces and IT support which have to be customized to their particular needs. However, business logic is the same for all of these channels. Insurance proposals are processed in the same way, regardless of the channel through which they reach the insurance company. The architecture supporting such a multi channel sales approach is based on a clearly separated and component based business logic and highly specialized interfaces and integrated databases. The LPZ-POS system has been developed in cooperation with a number of German insurance companies and it implements the architecture mentioned above. The presentation will discuss:

- Business processes supported by this system
- Sales numbers per sales channels
- Mobile sales processes and their acceptance with sales partners and customers

Prof. Dr. Volker Gruhn, Chair for Applied Telematics / e-Business, **University of Leipzig**

Basel II and Regulatory Changes and their Repercussions on IT

Case Study Presentation

Basel II and IAS and US-GAAP - How to Cope with the Changing Environment

- How to harmonize the specific requirements into one's data structure
- How to collect data and timeseries of credit risk and operational risk
- How to use data warehouse and data marts to support regulatory requirements
- How to build the necessary infrastructure in a restrictive budget environment

Bernd Zugenbühler, Assistant General Manager, **Dresdner Bank Group**

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Workshop

Which and How to Use Standards to Communicate with Customers, Partners and Supervisory Authorities

At ACORD, we recognize that reinsurance transactions are truly global transactions. By communicating electronically via data standards, you can make that process more efficient and cost effective. As the industry evolves and transforms from its paper-based origins full of inefficiency and inaccuracy to the new electronic paradigm based on industry standards, ACORD is at the forefront, providing the data and messaging standards.

Companies are taking long and serious looks at themselves and at their daily operations, business processes and technology usage in order to position themselves competitively now and into the future. It is now a business requirement to implement these standards based business and technology enhancements immediately in order to survive in this increasingly competitive marketplace

Susan Savage, Manager Member Relations UK and Europe, **ACORD Global Insurance Standards Association**

Expert Exchange

The new reporting standards from an IT perspective: What are the new IFRS and IAS standards? How does IT have to implement them for their organization?

Wilfried Wilms, Advisor, **European Banking Federation**

Increasing the Bottom Line with Best Customer Service

Best Practice Case Study

Award Winner "Mobile Bank", The Index-Portal

Award Winner "The Bank of the Year/Hungary", The Banker

Using IT Infrastructure and Multiple Channels to Supply Best-Practice Customer Service

At the front end, a well functioning branch office system as interface to the customer is mission-critical, while in the back-office a standard-based platform allows to maintain the network from the headquarter.

- Introducing standardised platforms
- Making the change - migrating from the old to the new system
- People as success factor
- Integrating multiple electronic channels

Gyula Pap, Deputy CEO, **National Savings and Commercial Bank of Hungary (OTP)**

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Best Practice Presentation

Award Winner "Country Award Estonia", The Banker

Developing Remote Services and Increasing Customer Satisfaction in Hansabank Group

Hansabank Group is the largest financial institution in the Baltic countries and has identified the three Baltic states as its home market, and has a committed strategy for Baltic expansion. Hansabank services are based on deployment of advanced technological solutions centered around customer needs. Hansabank internet bank has been recognized as one of the best internetbanks not only in the Baltic region, but also in Europe.

- Evolution of services in Hansabank
- Role of information technologies and
- Need of customer orientation.
- Future perspectives of remote banking services

Girts Berzins, Member of the Board/Head of IT and Product Development, **Hansabank Group**

Strategic Outlook

Presentation

Meeting the Market Challenge: How Insurance IT Can Drive Long-Term Business Strategy

The changing legal environment and intensified competition within the European Union will greatly influence the product structure, product development and its administering. Solvency II has already caused a revolution in risk management, which will become a key factor in managing the risk transfer. The new accounting principles IAS/ IFRS could change the valuations in accounting dramatically by expecting more volatility of the financial results. Time-to-market and flexibility of products will gain importance in distributing products.

- What are the future scenarios for markets and products?
- Which corresponding challenges will IT have to face?
- How can IT cope best?
- The business case: How IT can prove its case to the business side

Dr. Martin Balleer, Principle Consultant, **FJH AG**/Member of the Advisory Board, **German Supervisory Authority for Banks and Insurance (BAFin)**

Case Study Presentation

Making the Most out of Current Resources – Using an Integrated ATM Network for Customer Interaction and Bancassurance

This presentation will truly provide the audience with a glimpse of the very near future: Dresdner Bank is upgrading their current ATM network and turning it into a means of customer dialogue and in the more distant future into a cross-selling terminal for bank AND insurance products.

Prof. Wolfgang Henseler, Chair for Digital Media, **Pforzheim University of Applied Science**

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Outsourcing and Sourcing

Round table Discussion

IT Outsourcing – is this an option for the CEE finance sector?

Every time, the economy is not doing so well, outsourcing providers try to lure new customers by offering cost savings and synergy effects. However, when selecting the right partner, many obstacles are to overcome: Define and agree on Service Level Agreements, reduction of personnel, loss of core competencies to name only a few. And: Is outsourcing at all an option for countries with low labour costs? What about legislative issues?

Sit down in a small group and discuss these and other questions with peer practitioners.

Krzysztof Maciejewski will moderate and facilitate this session.

Krzysztof Maciejewski, Editor IT, **Gazeta Bankowa**

Technology Show Case

Presentation

Leveraging Information Technology for Change Management

The Banking sector has gone through a paradigm change in the mid 1990s. The successful banks of the 21st century were those that leveraged technology for reengineering their business processes with the objective of delivering value to their customers. Branches which earlier contributed largely to the bank's bottom-line, have increasingly become just one of the many delivery channels of a bank, treasury operations emerged as one of the key profit churning line of business for most modern day banks. New environmental challenges throw up operational and business risks, which perhaps were not relevant earlier. In today's world a successful financial institution is one which while adopting a retail strategy to power its growth has a well defined and tested risk assessment, presentation and mitigation strategy in place. Moreover, ICICI Infotech with its cutting edge products for banks and financial institutions is perhaps uniquely positioned to share its experiences and knowledge with respect to leveraging IT for change management.

The change management process would involve:

- Definition of enterprise-wide IT architecture
- Enhancement of IT maturity of organisation
- Business integration and unified customer view
- Alignment of IT with business as strategy achiever

Shirish Atre, General Manager, **ICICI Infotech Ltd**

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Presentation

FJA SymAss

The standard software for multi-line insurance administration

FJA SymAss is a standard software system which provides complete support for all core business processes within an insurance company. It is a multilingual, integrated and comprehensive multi-line system (life, property, accident, health). SymAss is equipped with an open interface architecture and is upgradable through releases. This ensures that its clients can benefit from further developments through cost-effective upgrades (e.g. to accommodate changes in the law, market trends, new IT features).

Following business processes are supported: product definition, offer proposal, contract administration, contribution payments, partner administration, insured events, agent commissions, reinsurance, standard evaluations, reporting, controlling, document management and workflow definition. SymAss is successfully used by various companies in seven European countries.

Sladan Tufekovic, Sales Engineer, **FJA**

Presentation

Deployment of a new product within a week without programmers?

Yes, INSIS is a Lego to build insurance products

The time-to-market for new insurance product is crucial in the competitive insurance market. Often insurance companies have limited options for shortening this time due to the limitations of the used information systems, which usually require programming and involvement of IT staff. Modern information systems have to provide capabilities for implementing new products with virtually no programming. INSIS – insurance information system package developed by Fadata, is like insurance Lego with which insurance specialists, without need of programmers, can define their new products by setting a number of comprehensive parameters. From the business point of view INSIS covers all types of businesses in both life and non-life, including unit-linked and provides fully functional coverage of insurance companies activities – quotation, underwriting, premium collection, commission calculation, policy administration, claim settlement, actuarial calculations, reinsurance, full accounting transaction output to external financial systems.

Boyko Kotchev, Director Insurance Information Systems, **Fadata Ltd**

Networking

The cocktail reception at the close of the first day will offer the chance to interact with peers and discuss new ideas and suggestions of the day and possibly arrange follow-up meetings after the end of the conference.

Coffee and lunch breaks will provide further opportunities for exchange and debate in the dining area of the venue.

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And the Winner is...

To facilitate the interaction between delegates and exhibitors and also to add a fun factor to the event, marcus evans is organizing the Tech Rally: Every delegate receives his quiz card upon registration. Within the following two days, he has to answer the questions on this card. The experts in the exhibition hall will have the answers!

All cards that are 100% correct will be entered in the draw. The Chairman will then draw the lucky winners at the closing ceremony on Thursday evening. The winners will receive valuable prizes!

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The Location

The bitech 2004 International Conference & Exhibition is taking place at the Warsaw International Expocentre located in the heart of Warsaw. Opened in 2001, it is Poland's newest exhibition center providing the latest in IT and communications and making it the ideal location for **bitech** 2004. With its red-brick architecture, it provides more atmosphere than the usual exhibition halls. It is conveniently located 5 minutes by car from the city center and only 25 minutes away from the international airport, Chopina.

Accommodation Service

marcus evans offers, as a special service, to confirmed delegates, to arrange their hotel bookings for them. marcus evans has secured special rates at a number of local hotels for our customers only. All hotels are located in proximity to the event venue and provide every comfort. Delegates will receive the full information pack upon registration.

The Organisers

The bitech 2004 International Conference & Exhibition is produced by marcus evans. A world leading business information company, presenting over 1,000 strategic conferences worldwide, marcus evans` products include congresses, business and economic summits, high level conferences, market analysis, professional training and sports hospitality. The company employs over 2,000 staff in 31 global offices. Above all, marcus evans provides clients with business information and knowledge which enables them to sustain a valuable competitive advantage and makes a positive contribution to their success.

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The Speaker Profiles

Maciej Majewski

has over 18 years of Industry experience in international environment in Banking, Finance and Insurance industries. He has managed and delivered a multitude of projects including: post merger integration, performance improvement, change management, IT/IS strategy, as well as implementation of MIS and core banking applications. Maciej is actively sharing his experience as speaker on conferences and seminars and publishing in the printed media. He holds Ph.D. in space physics from the University of Graz in Austria and M.Sc. in theoretical physics from the Warsaw University.

Alexander Lichtenberg

After his studies of music and economics, Alexander Lichtenberg started his career as assistant of the Board of Management of Allianz Insurance AG in 1996. After several positions in sales and underwriting, in 2000 he took over responsibility for the marketing department of Allianz' corporate client business in Germany. In 2002 Alexander was assigned responsible for "Group Infrastructure Development" - an entity responsible for IT infrastructure on group level, e.g. Allianz worldwide IP network, IT security and business continuity management, IT standards, worldwide datacenter consolidation etc. In 2004 he joined the turnaround project and took over responsibility for server and workplace consolidation within Dresdner Bank

Waldemar Maj

Waldemar Maj is President of the Board of DZ BANK Polska S.A since August 2003. Since July 2002, as Member of the Board, he supervised credit risk, finance, operations and IT. He was the author of the central IT banking system replacement project.

He came to the Bank from MCKINSEY & COMPANY (2000-2002) in Warsaw, where, as Senior Associate, he participated in the implementation of projects in the financial and telecommunication sectors.

In 1996-2000, as Senior Investment Officer at the International Finance Corporation in Washington (IFC – member of the World Bank Group), he arranged financing for private projects in Russia and Asia, and supervised an IFC's investment portfolio comprising projects in Central Asia and South America.

In 1995 he co-operated with UNION BANK OF SWITZERLAND in Zurich. From 1993 – 1994, he was Chairman of the Supervisory Board of **Bank Gdański S.A.**

From 1991 – 1994 he worked for the Ministry of Finance, where he implemented the PHARE program of the European Union for the financial sector.

Waldemar Maj holds an MBA from Harvard University and a Ph.D. in Physics.

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Dr. Martin Balleer

Principal Consultant of FJH AG. Member of the Advisory Board of the German Supervisory Authority for Banks and Insurance (BAFin). Member of the Board of Gothaer Insurance Group for 27 years. Member of several committees including presidential committee of the German Insurance Association (GDV); President of the German Actuarial Association from 1995-2003, still Member of the Board; Honorary member of the British Institute of Actuaries and the Swiss Actuarial Association;

Peter Barysch

Peter Barysch studied economics at the University of Mainz. Between 1980 and 1997, he developed aviation planning systems for Lufthansa, which are currently used by more than 15 airlines.

Before his current position, Peter Barysch was responsible for database systems and the architecture of the technical infrastructure in DHL. Today, he is responsible for web-based analytical tools and consolidated enterprise data.

After the re-location and centralization of the IT systems to the London datacenter, he secured not only the headcount for his department, but also created new employment by convincing the business side of the advantages of the use of business intelligence.

Thanks to this success, his department is now developing BI systems for all Europe and Africa and is steering the global business intelligence concept.

Katarzyna Niezgoda

is heading the Human Resources Division since June 2001. She has achieved this career goal by implementing state-of-the art IT solutions within human resources in every company she worked for. Her HR career began with Johnson & Johnson Poland Sp. z o.o. Her next position was with Nestlé Polska SA, where she in her capacity as Human Resources Director and Member of The Management Board was involved in the restructuring of the corporation during the merger process. She holds a law degree from the Warsaw University, Law and Administration Faculty.

Prof. Dr. Volker Gruhn

holds the chair for Applied Telematics and e-Business at the Computer Science Department of University of Leipzig. His research interests are component-based software development, software architecture and distributed software processes. An application focus is on point-of-sale systems and always-online solutions for mobile systems. From 1997 to 2002 Volker Gruhn has been Professor of Software Engineering at the University of Dortmund. From 1994 to 1996 Volker Gruhn was acting as chief technical officer at LION, a medium sized software house with 400 employees. In this position he was responsible for software development, quality management and the mainframe computing center of LION. In 1993 Volker Gruhn

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worked for the Fraunhofer Institute for Software and Systems Engineering where he was responsible for the European Professional Software Engineering Program. He received a diploma degree (1987) and a PhD (1991) both in computer science from the University of Dortmund. Volker Gruhn is author and co-author of about 100 national and international journal and conference articles.

Bernd Zugenbühler

studied Economics from 1969 - 1975 at the University of Frankfurt am Main, with a focus on Accounting and Banking. He started his career in 1976 with his first employment at Dresdner Bank AG. From 1976 until 1983, Bernd Zugenbühler was working as financial analyst at home and abroad. Since 1983, he has taken over several tasks in the field of credit and risk management. Since 1988, in his capacity as Head of „Information Technology“ in „Institutional Restructuring Unit - IRU“, he is responsible for the development and implementation of tools and instruments for credit risk monitoring.

Susan Savage

With over 30 years experience in the Re/Insurance industry, Susan joined ACORD in February 2002 charged with expanding ACORD's member base to foster industry-wide adoption of standards. Prior to joining ACORD, Susan was a former executive with insurance e-commerce solutions, WIN and WISE and has also been a broker and underwriter in the USA and London Markets.

Susan is responsible for member relationship and marketing in the London market and Europe to promote and grow ACORD membership and participation in the development and implementation of standards within the insurance and reinsurance industry.

Gyula Pap

first studied electrical engineering and than later on informatics business administration at the Foreign Trade College.

After some first work experience in electrical engineering, he obtained his first position with the National Savings & Commercial Bank in 1988 in the Data Processing Team.

From this point, he moved up the career ladder steadily via miscellaneous positions in IT and operations to become CIO and Deputy CEO of the bank in 2001.

He is member of the board in several organizations such Monopost, Quantum Pension Fund, OTP Banka Slovenska and also the Giro National Clearing House.

Girts Berzins

has been working in the banking sector since 1993. From 1996 he worked at "Hansabanka", where he has held the positions of Payment Cards Department Manager and Branch Network Manager, before he became a member of the Management Board and Head of Product Development and IT Division in 2000.

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Ģirts Berzins has a degree in Business Management, specializing in International Economic Relations, of the University of Latvia, Faculty of Management and Economic Information. In 1998, he received his Master Degree in social sciences with specialization in finance and credits.

In addition to academic education, Ģirts Berzins has acquired knowledge in multiple educational and professional courses – human resources management, payment cards, internal audit and IT systems management both in Latvia and abroad.

Since 1998 Ģirts Berzins is a founding member of Latvian Economic Development Fund. He is fluent in Latvian, English and Russian, and has basic knowledge of German.

Prof. Wolfgang Henseler

From 2001 to 2002 Prof. Henseler was Design Director International of GFT Technologies AG and Managing Director of the „Business Design“ division GFT PIXELFACTORY.

Since 1999 he is Professor at the University of Applied Science in Pforzheim where he teaches "Digital and New Media Design" and „electronic Customer-Relationship-Management“. He also gives interdisciplinary lectures on „Human-Centered-Design“, „Strategic Business Design“, „New Business Strategies“ and „Intelligent Information Interfaces“.

In 1994 Wolfgang Henseler founded the internationally well-known New Media Agency PIXELFACTORY GmbH with offices in Offenbach (HQ), London and New York. Till 2001 he was Managing Director and Director of Design.

Prof. Henseler is head of the task-force for "Web-Design" of the German Multimedia Council (dmmv), member of diverse committees and evaluation panels among other things the Association for „computer science and software ergonomics/usability“, he is publisher of i-com – a professional journal for interactive and cooperative media published by Oldenbourg Verlag, Munich.

Krzysztof Maciejewski

is responsible for the IT column in "Gazeta Bankowa" – the biggest Polish economical weekly magazine for bankers and representatives of the financial sector. He has an MA in economics and postgraduated in journalism. His career began at the same place – in "Gazeta Bankowa". Afterwards he worked as a news journalist in "Puls Biznesu" (daily). Then he moved on to the internet company eAkces, where he was content manager. For a year and a half, he is now specialising in banking IT.

Shirish Atre

is responsible for the Banking Products Group in ICICI Infotech. A banker with versatile experience, she has been keenly interested in IT. Her career began as banker in a progressive bank in Mumbai, where she successfully undertook some key responsibilities such as handling the foreign exchange operations, developing

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framework ALM etc. Later she moved on to be part of a company which developed solution fin the space of treasury and asset liability management. These products later became market leaders in India and Sri Lanka. After the company's merger with ICICI Infotech she was involved in creating a niche place for ICICI Infotech as a leading banking products company. Currently she heads the Banking Products Group. She holds a masters degree in Mathematics from University of Bombay and professional qualifications from Institute of Bankers, India.

Sladan Tufekovic

supports sales activities of FJA company, which is one of the leading software and consulting firms for the insurance industry and specialises in the development and implementation of standard software. He is a strong proponent of standard software as an optimal solution for insurance companies. His career began at Siemens Switzerland as software developer. He then moved to FJA where he was involved in the designing and developing of web-based sales applications for several insurance companies. Furthermore he was involved in the developing of standard software and has got broad knowledge about processes in the insurance industry. He holds Master of Science degree from the University Of Zagreb, Croatia and from ETH Zürich, Switzerland.

Boyko Kotchev

is responsible for Insurance Information systems design, development, and implementation in Fadata Ltd. His career began as lecturer in the Technical University of Sofia in the field of computer control systems. Later he became one of the founders of Fadata Ltd – the biggest software company in Bulgaria. For the last fifteen years he has been head of Information Systems Department in Fadata. He is the chief designer of INSIS – Insurance Integrated Information System. Since 1995 he has been project manager of more than ten successful projects for implementation of INSIS in a number of insurance companies in Europe and Asia. He holds a Master Degree in control engineering from the Technical University of Sofia and spent a sabbatical year at the University of Wales, UK as a visiting Fellow.