

FEATURING OVER 30  
PROMINENT RISK  
EXPERTS, INCLUDING:

**Andrew Bissett,**  
Group General Manager  
Risk and Reporting -  
Risk and Assurance, and

**Emilie Williams,**  
Manager Risk and Reporting -  
Risk and Assurance,  
**Qantas Airways**

**Robert Oldfield,**  
Group Risk Officer -  
Group Risk Management,  
**QBE**

**Antonia Jakovac,**  
Group Risk Officer -  
Risk Management and Compliance,  
**Australand Holdings**

**Tom McDonald,**  
Director - Legal and Insurance Policy,  
**ACT Department of Treasury**

**Melissa Kirby,**  
Legal Counsel, Asia Pacific,  
**Honeywell Automation and  
Control Solutions**

**Paul Muir,**  
Executive Manager -  
Risk & Compliance, Centre of Excellence  
- Commercial Insurance,  
**Suncorp**

**Jane Couchman,**  
Head of Strategy & Consolidation -  
Risk Solutions,  
**BT Financial Group**

**Annalissa Hilton,**  
Director - Quality and Improvements,  
**Australian Taxation Office**

**Harry Rosenthal,**  
General Manager  
Risk Management Services,  
**Unimutual Limited**

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Researched by:



- PRE-EMPT THE NEW ISO31000: 2009 RISK MANAGEMENT FRAMEWORK
- LEARN PRACTICAL ENTERPRISE WIDE RISK REDUCTION STRATEGIES
- MASTER RISK CULTURE AND COMMUNICATION
- REPORT AND AUDIT RISK ACCURATELY
- EXECUTE ORGANISATIONAL AND STRATEGIC RISK MANAGEMENT
- SELECT THE RIGHT RISK FINANCING STRATEGY
- MANAGE INFORMATION AND IT RISK
- OVERCOME LEGAL AND REGULATORY RISK
- REDUCE WORKPLACE SAFETY RISK
- ENSURE ORGANISATIONAL RESILIENCE AND BUSINESS CONTINUITY MANAGEMENT
- CONTROL CLIMATE CHANGE RISK
- DIMINISH RISK IN SUPPLY CHAIN

PLUS: INTENSIVE & PRACTICAL WORKSHOPS:

WORKSHOP A:

IDENTIFYING MAJOR RISKS WITHIN YOUR ORGANISATION - A TECHNICAL AND PRACTICAL GUIDE

WORKSHOP B:

COMMUNICATING: THE KEY TO EFFECTIVE RISK MANAGEMENT

# RISK MANAGEMENT SYMPOSIUM 2009

30<sup>TH</sup> MARCH - 1<sup>ST</sup> APRIL 2009  
RYDGES WORLD SQUARE, SYDNEY

A TONKIN  
PREMIUM EVENT

# DAY ONE: MONDAY 30<sup>TH</sup> MARCH 2009

8:30 Registration

9:00 Opening Remarks from Chair



**Dr Richard Agnew,**  
President,  
**Australian Risk Policy Institute (ARPI)**

## RISK MANAGEMENT FRAMEWORKS

9:05 **KEYNOTE**

### A practical guide to implementing ISO 31000:2009

- Changing the paradigm for risk management
- Evaluating the principles and attributes of effective risk management
- Taking stock of your existing frameworks and practices
- Evaluating risk management maturity
- Driving improvements through performance management
- Using governance reporting to stimulate improvements



**Grant Purdy,** Associate Director,  
**Broadleaf Capital International;** &  
Chair, **Standards Australia** and  
**Standards New Zealand Risk Management Committee;** &  
Nominated Expert, **ISO Working Group on Risk Management;** &  
Former Manager - Risk Management,  
**BHP Billiton**

## ENTERPRISE WIDE RISK MANAGEMENT IN PRACTICE

10:00 **CASE STUDY**

### Embedding risk management - making it an active management tool

- Unlocking the secret to Enterprise Risk Management by following the Qantas ERM journey
- Balancing centralised versus decentralised risk management responsibilities
- Identifying critical success factors for shifting risk management beyond compliance to a performance enabler
- Promoting active participation in risk management by all staff
- Enabling continuous improvement of enterprise risk management framework
- Overcoming and assessing regulatory and legislative developments



**Andrew Bissett,** Group General Manager  
Risk and Reporting - Risk and Assurance,  
**Qantas Airways Limited**



**Emilie Williams,** Manager Risk and Reporting - Risk and Assurance,  
**Qantas Airways Limited**

10:45 Morning Tea

11:15 **KEYNOTE**

### Aligning your Enterprise Risk Management Program with ISO31000 - the new International Risk Management Standard

- Analysing why you need an International Standard on Risk Management
- Scrutinising and implementing key elements of the new ISO31000, including; risk management principals, frameworks, processes, language and terminology
- Understanding how ISO31000 differs to AS/NZS 4360:2004

- Assessing who will be affected by ISO31000
- Examining and overcoming ISO31000 impacts on existing ERM frameworks and programs



**Grant Whitehorn** MRMIA MAICD MBCI  
LPJA JP, Chief Executive Officer &  
Principal Consultant,  
**Risk Management Innovations Pty Ltd;** &  
Administrative Director,  
**Federation of Asia Pacific & African Risk Management Organisations (FAPARMO);** &  
Former President, **Risk Management Institution of Australasia (RMIA);**  
& Former Director - Enterprise Risk Management, **Department of Defence**

12:00

### Best Practice in Enterprise Risk Management

- Identifying key risks and opportunities which could impact on the achievement of objectives
- Examining your risk tolerances through uniform identification and evaluation processes
- Defining and aggregating risk measures
- Centralising reporting
- Establishing context, identify, analyse and treatment of risk through profiling and reporting
- Driving cultural change for a risk aware culture with top-down support
- Monitoring and reviewing effectiveness of overall risk assessment processes and treatment strategies



**Toby O'Brien,**  
Director and Co-Founder,  
**BPM Financial Modeling**

12:20 **Networking Lunch**

Meet other attendees, exchange business cards. Bring 80+ business cards.



## RISK CULTURE & COMMUNICATION

1:20 **CASE STUDY**

### Creating, implementing and maintaining a risk aware culture in your organisation

- Driving superior performance and meeting the needs of stakeholders through a risk-aware culture
- Seizing opportunities to improve your risk culture, and measuring the cost of a culture lacking risk awareness
- Modelling an ideal risk culture, through demonstrated leadership by senior management
- Overcoming obstacles by integrating risk management with other organisational processes and systems
- Improving performance and risk reporting
- Keeping the momentum to implement improvement

**Paul Muir,** Executive Manager - Risk & Compliance, Centre of Excellence, Commercial Insurance,  
**Suncorp**

2:10 **CASE STUDY**

### Enhancing and benchmarking risk through internal communication

- Discuss the increasing quantitative approach of risk management
- Developing a success-driven proactive risk culture by using appropriate language throughout the organisation
- Communicating risk exposure to management and the board, and including a 'risk champion'
- Producing state-of-the-art risk management reports
- Instilling risk management into the every-day thinking of all staff
- Analysing current holes in staff knowledge and training them in key competencies
- Using measurement /metrics to influence culture and action



**Simone Pentis,**  
General Counsel,  
**The Coffee Club**

2:55 Afternoon Tea

## ORGANISATIONAL RESILIENCE & STRATEGIC RISK

3:10 **CASE STUDY**

### Preparing for the worst case scenario by building organisational resilience

- Discussing the principles of organisational resilience and comparing various current approaches
- Filling the gaps of risk identification by integrating related methodologies, including; risk management, security management, emergency management and business continuity management
- Dealing with ontological risks
- Discovering key vulnerabilities
- Exploring organisational flexibility - adapting to future risks, whilst monitoring evolving threats
- Reducing duplication and inconsistencies of risk controls
- Eliminating misuse of valuable resources through a Central Risk Repository
- Ensuring situational awareness by evaluating external risk factors
- Improving resiliency for critical infrastructure



**Robert Oldfield,** Group Risk Officer - Group Risk Management,  
**QBE**

## RISK REPORTING

4:00 **CASE STUDY**

### Maximising the effectiveness of risk reporting

- Examining what needs to be reported, how often and to whom
- Creating efficiencies across organisational reporting
- Successfully identifying and reporting operational risk incidents and hazards
- Comparing methodologies - what works and doesn't
- Using risk reporting to assess the effectiveness of the risk frameworks



**Patty Therrios,** Risk Manager,  
**City Of Marion**  
Finalist, **RMIA Risk Manager of the Year, 2008**

4:45 Closing Remarks from Chair

4:50 Close of Day

# AUSTRALIA'S MOST COMPREHENSIVE RISK MANAGEMENT SYMPOSIUM

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# MORNING DAY TWO: TUESDAY 31<sup>ST</sup> MARCH 2009

Stream A and Stream B run Consecutively. Move between Streams as desired

## STREAM A:

9:00 Opening Remarks from Chair



**Dr Richard Agnew,**  
*President,*  
**Australian Risk Policy Institute (ARPI)**

### CORPORATE GOVERNANCE

9:05 **INDUSTRY INSIGHT**

#### Mitigating risk through good corporate governance by merging compliance and risk

- Assessing the growing trends and weighing the benefits and costs of converging compliance and risk
- Ensuring Operational Risk Management is priority across the organisation
- Understanding the role of the board in designing and executing Operational Risk Management
- Practical tips on managing an evolving governance environment and how to engage the Board

**Martin Tolar,**  
*Chief Executive Officer,*  
**Australasian Compliance Institute**

### OPERATIONAL RISK

9:50 **CASE STUDY**

#### Quantifying operational risk

- Loss-distribution approach: modelling frequency and severity
- Combining expert opinions with internal and external data
- Examining Basel II Operational Risk
- Modelling dependence between risks
- Estimating capital charge



**Dr Pavel V. Shevchenko,**  
*Principal Research Scientist,*  
*Team Leader - Financial Risk Management,*  
**CSIRO**

10:35 MORNING TEA

### REGULATORY RISK

11:00 **CASE STUDY**

#### Adding value to risk through regulatory risk insights

- Identifying the objectives of managing regulatory risk
- Handling differing aspects of regulatory risk - change, compliance and relationships
- Harnessing your organisations' people
- Examining the benefits of measuring your KPIs
- Controlling the big regulatory change agenda
- Knowing what to do if something goes wrong
- Pinpointing ownership of risk using the 'Risk Control Self Assessment'



**Joe Garbutt,**  
*Head of Group Regulatory Strategy,*  
**National Australia Bank**

### BUSINESS CONTINUITY MANAGEMENT

11:45 **EXPERT PANEL DISCUSSION**

#### Developing business resilience through an effective Business Continuity Management programme

- Minimising risk exposure for key products and services
- Mitigating the impact of risk through your business continuity plans
- Identifying and managing your interdependencies
- Developing an effective business continuity culture
- Major incidents
  - revealing lessons learned
  - revealing lessons not heeded
- "A plan is nothing, planning is everything" - examining what Dwight Eisenhower meant
- Establishing your BCM Programme toolset based on Business Continuity Institute (BCI) Better Practice Guidelines, BS 25999 part 1 and 2



**Peter Sierwald MBCI,** *Director,*  
**Phoenix Continuity Services;** &  
*Vice President - Australian Chapter &*  
*NSW Representative,*  
**Business Continuity Institute (BCI)**



**Leslie Whittet FBCI,** *Managing Consultant,*  
**Leslie Whittet and Associates;** &  
*ACT Representative,* **BCI**



**Tim Janes MBCI, MBA,**  
*Director,*  
**Fulcrum Risk Services;** &  
*NSW Forum Leader,* **BCI**



**Barry Pendle ABCI,** *Principal Consultant,*  
**Strategic Consulting Team;** &  
*Secretary,* **BCI**

12:30 NETWORKING LUNCH

## STREAM B:

9:00 Opening Remarks from Morning Chair



**Harry Rosenthal,**  
*General Manager Risk Management Services,*  
**Unimutual Limited**

### RISK FINANCING & INSURANCE

9:05 **CASE STUDY**

#### Practical risk financing strategies and understanding total cost of risk

- Reducing frequency of loss of property, liability, personnel and income through loss control and prevention
- Examining risk financing options and strategies - based on risk versus return
- Exploring internal financing options, including: expensing; funded and unfunded reserves; borrowing; and captives
- Discovering and investigating external financing options, including: insurance; contractual transfers; and alternative risk transfer (ART)



**Harry Rosenthal,**  
*General Manager Risk Management Services,*  
**Unimutual Limited**

9:50 **CASE STUDY**

#### Mitigating risk through insurance

- Examining the role of insurance in your enterprise-wide risk management framework
- Discovering residual risks associated with insurance
- Knowing the specific role of insurance
- Assessing the role of reinsurance

**Tony Prior,**  
*Head of Operational Risk Support,*  
**AMP**

### INFORMATION, SECURITY AND TECHNOLOGY RISK

11:00 **CASE STUDY**

#### Safeguarding your company against security and technological risks at a strategic and tactical level

- Examining the latest security and technology risks
- Ensuring effective information management through IT & information security
- Designing and updating your security risk management process
- Complying with privacy legislation
- Monitoring ongoing security risks
- Reducing fraud threats through effective access controls



**Stephan Overbeek,** *Managing Security Consultant,*  
**VeriSign;** &  
*Director of Special Projects and Former President,*  
**Australian Information Security Association (AISA)**

### RISK PROFILING

11:45 **CASE STUDY**

#### Tailoring your risk management program through advanced risk profiling

- Creating a risk profile - demonstrating proper standards of governance through an integrated risk management and compliance approach
- Adapting risk profiling to different scenarios
- Identifying risk priorities and acceptable levels of risk exposure
- Seizing prevention opportunities and minimising potential of negative events
- Identifying major risks inherent in current operational environment by developing appropriate methodology
- Attaining data from various sources
- Preparing and presenting risk information to senior management
- Questioning what they need to know, most appropriate format and follow-up actions
- Facilitating review and monitoring of risks at the strategic level
- Ensuring effective performance measurement tools

**Tom McDonald,**  
*Director - Legal and Insurance Policy,*  
**ACT Department of Treasury**

# RISK MANAGEMENT

# AFTERNOON DAY TWO: TUESDAY 31<sup>ST</sup> MARCH 2009

Stream A and Stream B run Consecutively. Move between Streams as desired

## STREAM A:

### WORKPLACE RISK: SAFETY & ENVIRONMENTAL RISK

#### 1:30 CASE STUDY

##### Learning from Australand's Environmental Risk Management System (EMS) development and implementation

- Examining the fundamental elements of developing Australand's EMS
- Developing policies, training and sub-systems
- Integrating EMS to overall OHS & E System
- Overcoming issues with authorities
- Managing community expectations
- Recognising benefits to the environment – cost savings and consumer preferences
- Managing EMS by defining responsibilities and accountabilities
- Monitoring and auditing your EMS through measuring performance and reporting
- Learning key lesson by analysing achievements
- Identifying costs and resource needs
- Modifying your EMS to ensure effectiveness



**Antonia Jakovac,**  
*Group Risk Officer - Risk Management and Compliance,*  
**Australand Holdings**

#### 2:15 CASE STUDY

##### Lowering the odds of workplace injury through Safety Risk Management

- Profiling safety risk
- Identifying your key safety risks by understanding your business
- Setting an OH&S risk management framework & strategy
- Workers compensation – overcoming the challenges of operating in a self insurance and general insurance environment
- Preventing injuries by managing risk
- Reporting to the executive management and Board



**Dhiba Daniel,**  
*Risk & OH&S Manager,*  
**Tabcorp**

### DISPUTE RESOLUTION

#### 3:15 CASE STUDY

##### Managing unavoidable risk through dispute resolution

- Formulating effective strategies
- Using your resources most efficiently
- Avoiding formal dispute resolution: options and alternatives
- Selecting the right method of resolution for your organisation and specific situation
- Getting the most out of your lawyers and consultants
- Knowing specific director liability
- Managing cross border conflict resolution
- Preventing repetition of the same risk occurring



**Melissa Kirby,**  
*Legal Counsel, Asia Pacific,*  
**Honeywell Automation and Control Solutions**

### CLIMATE CHANGE RISK

4:00

##### Guiding climate change impacts and risk management

- Enumerating risks related to climate change impacts
- Prioritising risks which require further attention, by conducting an initial risk assessment using 'The Workshop Process'
- Establishing a process for ensuring higher priority risks are managed effectively
- Addressing uncertainty associated with climate change
- Managing climate change risk management integration with existing risk management practices and other activities



**John Marsden,**  
*Director,*  
**Marsden Jacob Associates**



**Peter Kinrade, Senior Consultant,**  
**Marsden Jacob Associates**

Authors of **Climate Change Impacts & Risk Management: A Guide for Business and Government** used by the **Australian Government Department of Climate Change**

4:45 Closing Remarks from Chair

4:55 Close of Day Two & Stream A

## STREAM B:

Afternoon Chair

**Stephan Overbeek,** *Managing Security Consultant,*  
**VeriSign;** &  
*Director of Special Projects and Former President,*  
**Australian Information Security Association (AISA)**



### SUPPLY CHAIN RISK

#### 1:30 CASE STUDY

##### Managing systematic weaknesses through maintaining supply chain security

- Setting a best practice supply chain risk framework
- Improving profitability through greater efficiencies and supply chain strategies
- Learning from the food industry: creating food reserves and supply capability
- Planning for the worst, irrespective of unpredictability
- Examining your capability to increase or decrease production suddenly
- Assessing your warehouse capability
- Modelling potential human and economic costs
- Anticipating and responding promptly to external trends and developments



**Joe Lederman,** *Managing Principal,*  
**FoodLegal;** &  
*Adjunct Professor - Food Law,*  
**Deakin University**

### LEGAL RISK

#### 2:15 CASE STUDY

##### Director liability and duties in risk management

- Assessing risks to directors
- Ensuring effective internal control systems
- Understanding, communicating and executing directors duties
- Transferring the risk - protecting directors and officers
- Making the most of education and training
- Reducing risk by keeping accurate records



**Pearl Dreier,**  
*Chief Legal Counsel,*  
**RACV**

3:00 AFTERNOON TEA

### FRAUD & RISK

#### 3:15 CASE STUDY

##### Combating internal fraud: intelligence, risk and investigations

- Improving fraud risk identification
- Enhancing your fraud detection capabilities
- Measuring, managing and minimising internal economic crime and corruption through effective fraud and corruption control planning
- Integrating fraud prevention tools throughout the organisation, including: corporate governance; codes of conduct; and compliance protocols
- Building a culture of internal investigation practices

**Annalissa Hilton,**  
*Director - Quality and Improvements, Integrity Assurance Branch,*  
**Australian Taxation Office**

### RISK AUDITING & COMPLIANCE

#### 4:00 CASE STUDY

##### Adding value by integrating risk management with your internal audit and compliance functions

- Differentiating compliance and risk, whilst understanding their interdependence
- Understanding information flow and how assurance is delivered organisation-wide
- Examining the role of people, process and technology
- Overcoming challenges of integrating risk and compliance
- Managing an increased workload of multiple streams of compliance activity
- Developing an integrated assurance plan – is continuous assurance possible?



**Jane Couchman,**  
*Head of Strategy & Consolidation - Risk Solutions,*  
**BT Financial Group**

4:45 Closing Remarks from Chair

4:55 Close of Day Two & Stream B

# DAY THREE: WEDNESDAY 1<sup>ST</sup> APRIL 2009 INTENSIVE & PRACTICAL WORKSHOPS

WORKSHOP A: 9:00-12:30 (REGISTRATION FROM 8:30)

WORKSHOP B: 1:30-5:00

## Identifying major risks within your organisation – a technical and practical guide

- Mitigating risk by knowing what risk to look out for
- Measuring your risk appetite
- Understanding diverse risk attributes
- Identifying barriers in your risk plan and methods of overcoming these barriers
- Forecasting and pre-empting future issues in the changing environment
- Monitoring the performance of your risk management strategy to ensure future success



**Mike Ritchie,**  
Partner,  
KPMG



**Debbie Isles,**  
Associate Director,  
KPMG

## Communicating: the key to effective risk management

- Identifying the impact of 'silence' on understanding and managing risk
- Gaining superior risk management results through effective dialogue
- Building a corporate culture of pro-active risk management
- Understanding and practicing principles and skills for succeeding in emotionally charged or high-stakes conversations about risks in your organisation



**Brad Rilatt,**  
Associate Director - Human Capital Management,  
Social Enterprise Consulting

12:30 - 1:30 LUNCH



Dear Executive,

With the changing global business landscape affecting all parts of your organisation, effective risk management is imperative now more than ever before!

Increasing levels of external hazards; growing internal regulations; as well as in early 2009 the new International Risk Management Standards ISO 31000:2009 will be coming into effect to replace the current AS/ NZ4360:2004.

The Risk Management Symposium 2009 will bring together over 30 paramount risk management executives, to discuss their successful initiatives in mitigating enterprise wide risk, from a practical perspective.

### KEY ISSUES BEING COVERED INCLUDE:

- The new ISO31000: 2009 risk management framework
- Enterprise Wide risk reduction strategies in practice
- Organisational and Strategic Risk Management
- Risk Culture and Communication methods
- Risk Reporting
- Auditing Risk and Fraud Prevention
- Risk Financing
- Information, Technology and Security Risk
- Legal and Regulatory Risk
- Workplace Safety and Environment Risk
- Dispute Resolution
- Organisational Resilience and Business Continuity Management
- Climate Change Risk
- Supply Chain Risk

### WHO SHOULD ATTEND:

Chief Risk Officer • Group Risk Officers & Risk Managers • Head of Risk Management Divisions – Operational; Legal; Financial  
Head of Compliance; & Compliance Managers • Head of Audit • Assurance and Integrity Executives • Head of Insurance  
Chief Financial Officers & Company Secretaries • In-house and General Counsel

### KEYNOTE PRESENTATIONS BY:

- **Grant Purdy**, Associate Director, **Broadleaf Capital International**, Chair, **Standards Australia and Standards New Zealand Risk Management Committee**, Nominated Expert, **ISO Working Group on Risk Management** and Former Manager - Risk Management, **BHP Billiton**
- **Martin Tolar**, CEO, **Australasian Compliance Institute**
- **Grant Whitehorn** **MRMIA MAICD MBCI LPIA JP**, CEO & Principal Consultant, **Risk Management Innovations Pty Ltd**, Administrative Director, **Federation of Asia Pacific & African Risk Management Organisations (FAPARMO)**, Former President, **Risk Management Institution of Australasia Limited (RMIA)** and Former Director - Enterprise Risk Management, Department of Defence

### CASE STUDIES BY:

- **Andrew Bissett**, Group General Manager Risk and Reporting - Risk and Assurance, and **Emilie Williams**, Manager Risk and Reporting - Risk and Assurance, **Qantas Airways Limited**
- **Robert Oldfield**, Group Risk Officer - Group Risk Management, **QBE**
- **Antonia Jakovac**, Group Risk Officer - Risk Management and Compliance, **Australand Holdings**
- **Tom McDonald**, Director - Legal and Insurance Policy, **ACT Department of Treasury**
- **Paul Muir**, Executive Manager - Risk & Compliance, Centre of Excellence - Commercial Insurance, **Suncorp**
- **Patty Therrios**, Risk Manager, **City Of Marion**
- **Melissa Kirby**, Legal Counsel - Asia Pacific, **Honeywell Automation and Control Solutions**
- **Annalissa Hilton**, Director - Quality and Improvements, Integrity Assurance Branch, **Australian Taxation Office**
- **Harry Rosenthal**, General Manager Risk Management Services, **Unimutual Limited**
- **Dr Pavel V. Shevchenko**, Principal Research Scientist, Team Leader - Financial Risk Management, **CSIRO**
- **Simone Pentis**, General Counsel, **The Coffee Club**
- **Joe Garbutt**, Head of Group Regulatory Strategy, **National Australia Bank**
- **Dhiba Daniel**, Risk & OH&S Manager, **Tabcorp**
- **Tony Prior**, Head of Operational Risk Support, **AMP**
- **Jane Couchman**, Head of Strategy & Consolidation - Risk Solutions, **BT Financial Group**

We look forward to seeing you in March.

Yours Sincerely,

Kenelm Tonkin B.Com.AFAIM MAICD  
Managing Director  
Tonkin Corporation

**Ps.... Book early for best rates, and don't forget to claim your group discounts**

# REGISTRATION FORM – Risk Management Symposium 2009

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**Email:** [registrations@TonkinCorporation.com](mailto:registrations@TonkinCorporation.com)  
**Mail:** Tonkin Corporation Pty Limited  
 Level 12, 70 Pitt Street Sydney NSW 2000

Date & Venue:

**30<sup>th</sup> March - 1<sup>st</sup> April 2009**  
**The Rydges World Square**  
**389 Pitt Street, SYDNEY NSW**  
 Phone: 61 2 8268 1888

VIP Code:

**YES, please register me for the above conference.** Today's date   /   /

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	by 30 <sup>th</sup> Jan	by 27 <sup>th</sup> Feb	by 13 <sup>th</sup> Mar	by 20 <sup>th</sup> Mar	After 20 <sup>th</sup> Mar
<input type="checkbox"/> Conference	\$2,088.90	\$2,198.90	\$2,308.90	\$2,418.90	\$2,638.90
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<input type="checkbox"/> 2 Workshops	\$1,428.90	\$1,428.90	\$1,428.90	\$1,428.90	\$1,428.90
<input type="checkbox"/> 1 Workshop	\$878.90	\$878.90	\$878.90	\$878.90	\$878.90

Workshop selection: **A**  **B**

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