**Shaping the Future** 



# **3i International Conference 2024**

insurance • investment • innovation

24-27 November 2024 InterContinental Resort Mauritius



### President's Message



Industry Leaders, Experts, and Delegates,

Dear Distinguished Policymakers,

It is both an honour and a privilege to welcome you to this inaugural *3i International Conference*, hosted by the Insurers Association of Mauritius (IAM).

Dr. Rishi O. Sookdawoor

This ground-breaking event marks a significant milestone for our Association as we bring together industry experts, policymakers, authorities, and key players from the local and global financial services industries to engage in meaningful dialogue on *Insurance*, *Investment*, and *Innovation* (the 3is).

As the leading voice for the insurance sector in Mauritius, IAM has always been committed to promoting its mission for the welfare of the insurance industry, advocating for the collective interests of insurers, policyholders, and all industry stakeholders, and promoting a fair, resilient, sustainable, and innovative insurance marketplace. With the *3i International Conference*, we aim to establish an annual international forum that not only fosters collaboration among local and international experts but also reinforces Mauritius as a hub for innovation and thought leadership in financial services.

As you are all witnessing, the financial services landscape is undergoing rapid transformation, driven by shifting economic trends, technological advancements, evolving customer expectations, and new emerging risks. This conference provides a unique platform for discussing these critical developments, exchanging expertise, and envisioning the future of our sector. It is our hope that the insights shared here at the *3i International Conference* will inspire bold strategies, innovative approaches, and strengthened partnerships that will benefit all stakeholders of the insurance sector and the financial services industry of Mauritius at large.

This year's program is curated to address the most pressing challenges and opportunities in our industry, from sustainable investment strategies and digital transformation to regulatory advancements and risk management. Through these discussions, we aim to build a more robust and adaptable insurance ecosystem that supports not only economic development in the financial services space but also societal well-being.

On behalf of IAM and its esteemed Members, I extend my heartfelt gratitude to our distinguished sponsors, speakers, panellists, esteemed guests, delegates, and stakeholders, the Secretary General of IAM, and our dedicated organising team for making this vision a reality.

To our international guests, welcome to Mauritius - a nation that prides itself on its warmth, hospitality, economic development, and forwardthinking spirit. I hope you will find your conference experience here enriching, memorable, and valuable.

As we embark on this exciting journey at the *3i International Conference*, I encourage each of you to actively participate, share your insights, and seize this opportunity to forge meaningful connections and business strategies. As our motto goes, *"Together, Securing Futures"*, let's shape a brighter future for the insurance industry by bringing transformational changes to protecting and building a thriving society through advocacy, collaboration, innovation, and a commitment to excellence in risk management.

**Dr. Rishi O. Sookdawoor** President of the Insurers Association of Mauritius

### Secretary General's Message



The Insurers Association of Mauritius (IAM) proudly presents the first edition of 3i International Conference on Insurance, Investment, and Innovation, a unique event aimed at shaping the future.

Vasish Ramkhalawon

It is indeed an immense pleasure and an honour for me to welcome you all to this event, which is taking place at the InterContinental Mauritius Resort from 24 to 27 November 2024.

This event marks a major milestone, not only for our industry association but also for Mauritius as an International Financial Centre of repute.

On a personal note, I would like to express my gratitude and say that I really feel privileged to be able to serve this industry, and I thank all my members for their invaluable support to the 3i International Conference. I also thank all partners, sponsors, speakers, panellists, and participants from many countries for your support and contribution.

As we move ahead, there will be demand for more insurance services with the increase in investment activities, technology absorption, and innovation. In addition to Insurance, this conference will cover two areas which I believe are important pillars for the insurance sector to strive towards even greater heights:

#### **Investment Opportunities and Risks**

Insurance companies are not only large investors that carry most of the investable assets in many countries, but they also safeguard the financial stability of investors by insuring their risks. The demand by investors for protection against new risks is increasing in various areas such as environmental risk, cyber risk, and supply chain interruptions, just to mention a few.

These are all new risks that are emerging in more complex economic environments. That means that there is more vulnerability and growing needs for insurance to mitigate the impact of those risks for investors.

#### **Technology and Innovation**

Technology is a key driver of innovation cutting across all areas of finance. Worldwide, insurers are already embracing the advent of InsurTech. You can all see the growth of InsurTech happening worldwide. The annual investment in InsurTech is continuously rising.

Insurers are embracing technologies not just because they are available. On one hand, to meet customer needs, including investors, and add value to the customer experience, and on the other hand, to improve data capture and measurement and increase access to protection, stability, and speedy recovery.

For those coming from abroad, please do not miss our excursion to enjoy our white sand beaches, crystal clear turquoise lagoons ,and inland breathtaking landscape.

Thank you very much, and have a very pleasant conference.

#### Vasish Ramkhalawon

Secretary General of the Insurers Association of Mauritius

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# About the conference

3i International Conference is a landmark event offering unparalleled access to a comprehensive and global gathering of industry experts, next-gen innovators, and investors from Africa, Asia, and Mauritius. Over the course of the next four days, the industry will convene to share cutting-edge insights and trends in the markets, engage in ground-breaking discussions, explore next-gen innovations and investment avenues, while shaping a resilient and sustainable future through the 3i's: insurance, investment, and innovation.

#### Insurance

- The convergence of Insurance, Investment, and Innovation
- Climate risk assessment and management with a focus on sustainability
- The future of insurance: Innovation and Investment Challenges and Opportunities

#### Investment

- Discover attractive investment opportunities in Africa and Asia, and leverage Mauritius IFC
- Explore the potential of AFCFTA, CECPA, and Mauritius-China FTA for unparalleled market access
- Emerging investment trends: assessing the risks and opportunities for insurance investors
- Building resilient and sustainable portfolios for the future through asset and risk allocation

#### Innovation

- Fintech and Insurtech trends, developments, impact, and opportunities in Asia and Africa.
- AI & machine learning applications: implications for the industry
- Cybersecurity and data threats in the industry
- Enhanced customer experience and risk assessment through emerging technologies

### **Event** Venue

InterContinental Mauritius is a 5-star beachfront hotel situated on the shoreline of Balaclava Beach in the north of the island. With 35,000 square feet of meeting and convention space, InterContinental Mauritius delivers world-class experience and a luxurious beach venue.





### Meet our Sponsors



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### **Speakers** Panellists



MC/Panel Moderator Shafique Bhunnoo

President Actuarial Society of Mauritius



Adarsh Juwaheer Senior Fund Manager

MCB Capital Markets



Jaya Doomun Senior Manager Financial Services

EDB Mauritius



Alex Johnson Resilience, Crisis Leadership & Hybrid Threats PwC - Mauritius



Ameenah Ibrahim Managing Director MCB Investment Management Co. Ltd



Avinash Ramessur Senior Programme Manager(REPAIR) African Risk Capacity Ltd



Avnish Rogbeer Head of Investment & Portfolio Management ABSA Bank - Mauritius



Dr. Drishty Ramdenee

**Secretary General** 

The Mauritius Chamber of Commerce and Industry



Dr. Rishi O. Sookdawoor

President

Insurers Association of Mauritius



Dr. Sawkut Rojid

Consultant

African Development Bank



Jeanine Wilson Associate Director Actuary, FASSA, FFA Deloitte South Africa



Kevin Ramkaloan Chief Executive Officer Business Mauritius



Liz Booth Managing Director Africa Ahead



Metilda Stanley Managing Director Techsurance PVT Ltd



Rishi Sewnundun Group CIO MUA Group



Sahib Singh Khosla Chief Strategy & Growth Officer

Lux Actuaries & Consultants



Shubho Mohanty Chief Product Officer Calibo USA



Siani Malama SSA Regional Head of Business Development

#### Democrance



Suresh Balakrishnan

Consultant

TransAsia Soft Tech India



Suruchi Bhargava Partner (FIA, FIAI, FIII) K.A. Pandit Consultants & Actuaries



Tan Chee Peng Founder & CEO

Team SYNthesis & Business Technovise International



Vasish Ramkhalawon

**Secretary General** 

Insurers Association of Mauritius



Vinay Guddye Director of Financial Services EDB Mauritius



Vrigesh Futta Executive Director

Mauritius Emerging Technologies Council



Zillah Malia Senior Manager of Climate Finance FSD Africa







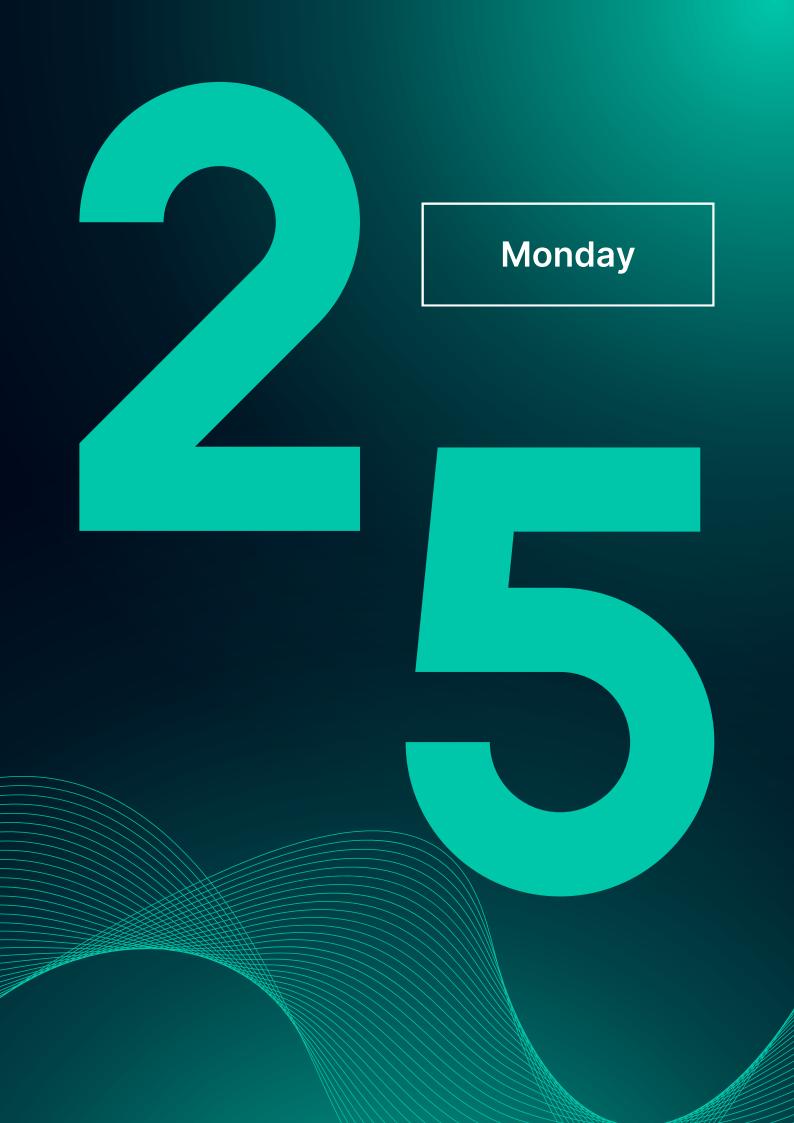
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- Strong Focus on Compliance & Governance





REGISTRATION	Hibiscus Ballroom Lobby - InterContinental Resort
03:00 PM - 06:00 PM	 Registration of Delegates
WELCOME COCKTAIL	InterContinental Resort
06:00 PM - 07:00 PM	 Raise Your Glass to New Connections and Conversations!
	Kick off the 3i International Conference in style at our exclusive Welcome Cocktail! Join us for an evening of vibrant conversations, delectable bites, and refreshing drinks as we come together to celebrate a global convergence of innovation, inspiration, and collaboration. Whether reconnecting with familiar faces or forging new relationships, this is the perfect opportunity to set the tone for an extraordinary and unforgettable conference experience. Let's toast to shared success, bold ideas, and the exciting days ahead!



25 NOV MON

REGISTRATION	Hibiscus Ballroom Lobby - InterContinental Resort
08:00 AM - 09:00 AM	 Registration & Welcoming
OPENING CEREMONY	Hibiscus Ballroom - InterContinental Resort
09:00 AM - 09:10 AM	 Opening by MC Shafique Bhunnoo
09:10 AM - 09:20 AM	 Keynote Address Vasish Ramkhalawon
09:20 AM - 09:30 AM	 Welcome Speech by President of Insurers Association of Mauritius (IAM) Dr. Rishi, O. Sookdawoor
09:30 AM - 09:50 AM	 Dance Show
09:50 AM - 10:05 AM	 Speech by Minister of Foreign Affairs, Regional Integration and International Trade
	The Hon Dhananjay (Ritish) Ramful
10:05 AM - 10:15 AM	 Photo session
10:15 AM - 10:45 AM	 Coffee Break

PANEL DISCUSSION	Hibiscus Ballroom - InterContinental Resort
10:45 AM - 11:15 AM	Gauging the full potential of economic cooperation and partnership agreement: Opportunities for a prosperous Africa
	Dr. Drishty Ramdenee - Panellist Dr. Sawkut Rojid - Panellist Kevin Ramkaloan - Panellist Vinay Guddye - Panellist Shafique Bhunnoo - Moderator
ZOOM DISCUSSION	Hibiscus Ballroom - InterContinental Resort
11:15 AM - 11:45 PM	Chat with NDSI on achieving a unified sustainable insurance approach: Aspiration and next steps for the African insurance & investment market
	Zillah Malia - Panellist Rose Wanda - Panellist Vasish Ramkhalawon - Panellist Liz Booth - Moderator
PRESENTATION	
	Hibiscus Ballroom - InterContinental Resort

12:15 PM - 01:45 PM	 Lunch Sponsored by Africa Re
01:45 PM - 02:15 PM	 Dance Show and Ice Breaker
PANEL DISCUSSION	Hibiscus Ballroom - InterContinental Resort
02:15 PM - 03:15 PM	 Assessing the risks and opportunities for insurance investors
	Adarsh Juwaheer - Panellist Ameenah Ibrahim - Panellist Dr. Rishi O. Sookdawoor - Panellist Shafique Bhunnoo - Moderator
PANEL DISCUSSION	Hibiscus Ballroom - InterContinental Resort
03:15 PM - 04:15 PM	 Asset and risk allocation: Building resilient portfolios for the future
	Alex Johnson - Panellist Avnish Rogbeer - Panellist Jeanine Wilson - Panellist Sahib Singh Khosla - Panellist Shafique Bhunnoo - Moderator



We deploy our **Strength** Leverage our **Proximity** For countless **Possibilities** And client **Protection** 



#### **FINANCIAL RATING**

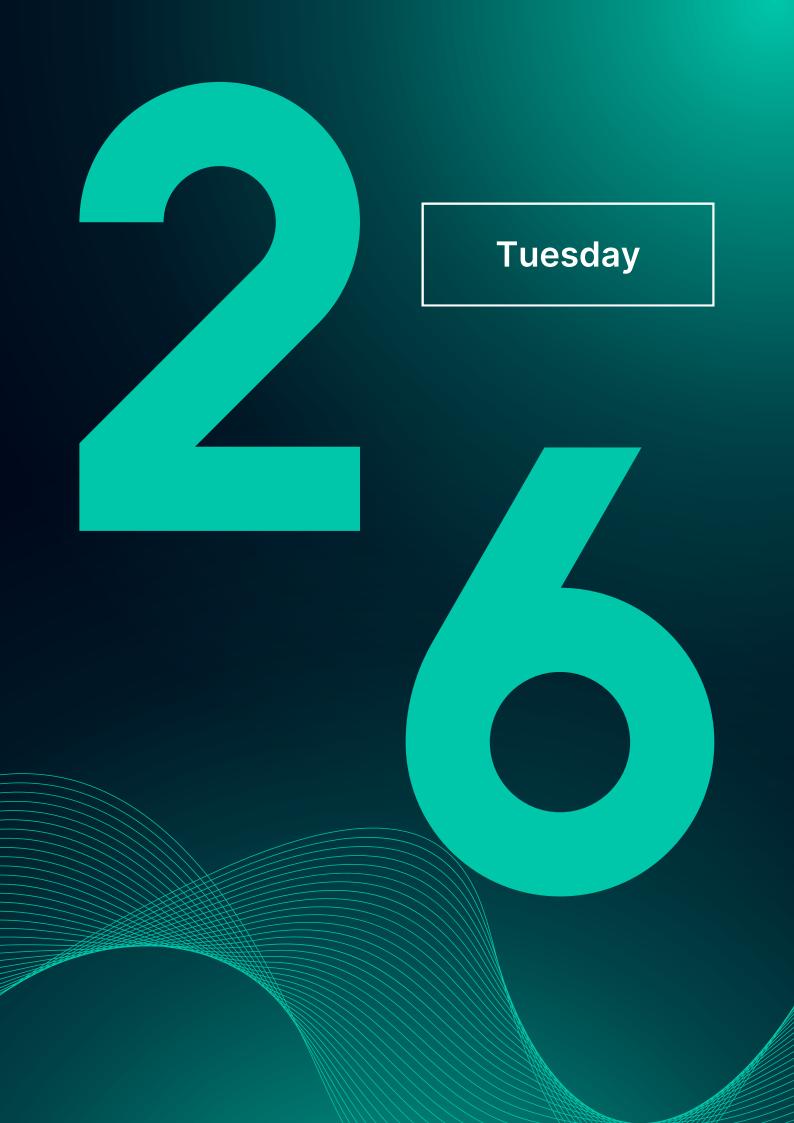


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PRESENTATION		Hibiscus Ballroom - InterContinental Resort
04:15 AM - 04:30 PN	1	Mauritius International Financial Centre (IFC) Jaya Doomun - EDB Mauritius
04:30 PM - 05:00 PM	М	Photo Session and Dance Show
COCKTAIL ON THE	DECK	Hibiscus Ballroom Ocean View Deck
05:00 PM - 06:30 PI	M	Sip, Connect, and Unwind by the Ocean

charm and professional camaraderie!



PRESENTATION	Hibiscus Ballroom - InterContinental Resort
09:30 AM - 10:00 AM	IFRS17 Post implementation Considerations and Challenges Suruchi Bhargava - K.A. Pandit
PRESENTATION	Hibiscus Ballroom - InterContinental Resort
10:00 AM - 10:30 AM	Insurtech trends in the Continent - Strategies for Improved Risk Profile and Profitability
	Metilda Stanley - Techsurance (TPL)
10:30 AM - 11:00 AM	Coffee Break
PRESENTATION	Hibiscus Ballroom - InterContinental Resort
11:00 AM - 11:30 AM	Developing Agile Leaders in a Neuro- Diversed, Al-Infused, Green Swan- Sustained (NAG) Era - Crossing the 5IR/i50 Rubicon Tan Chee Peng - Team SYNthesis

PANEL DISCUSSION	Hibiscus Ballroom - InterContinental Resort
11:30 AM - 12:00 PM	 Enhanced customer experience and risk assessment through emerging technologies
	Rishi Sewnundun- Panellist
	Siani Malama- Panellist
	Vrigesh Futta - Panellist
	Vasish Ramkhalawon - Moderator
12:00 PM - 01:30 PM	 Lunch Sponsored by Jubilee Allianz
01:30 PM - 02:00 PM	 Dance Show and Ice Breaker
PRESENTATION	Hibiscus Ballroom - InterContinental Resort
02:00 PM - 02:30 PM	 Cybersecurity and Data Threats in the insurance sector
	Suresh Balakrishnan-TransAsia Soft Tech
02:30 PM - 03:00 PM	 Building a cyber resilient organisation: Trends and challenges ahead
	Shubho Mohanty - Calibo - USA

WRAPPING UP	Hibiscus Ballroom - InterContinental Resort
03:00 PM - 03:15 PM	 The future of insurance, investment, and innovation: Challenges & Opportunities <i>Shafique Bhunnoo - MC</i>
CLOSING CEREMONY	Hibiscus Ballroom - InterContinental Resort
03:15 PM - 03:30 PM	 Closing Ceremony and Tokens of Appreciation for Sponsors and Speakers/Panellists Dr. Rishi O. Sookdawoor - IAM Vasish Ramkhalawon - IAM
03:30 PM - 04:00 PM	 Coffee Break & Networking
DINNER PARTY	La Canelle 9381 - Domaine Les Pailles
07:00 PM - 12:00 AM	Celebrate, Unwind, and Let Loose! After days of insightful discussions and groundbreaking ideas, it's time to relax and have some fun! Indulge in a gourmet feast, be dazzled by captivating performances, and let the music carry you onto the dance floor. This is your
	moment to unwind, celebrate the connections made, and let the energy of the conference come alive in an evening filled with laughter, music, and unforgettable memories.



### Wednesday

#### **EXCURSION**

Various locations - Mauritius

09:00 AM - 06:00 PM

**Discover the Heart and Soul of Mauritius!** 

Join us for an unforgettable excursion exploring the vibrant capital of Port Louis and the breathtaking southwest of Mauritius. Immerse yourself in the hustle and bustle of the famous market, brimming with local flavours, crafts, and culture. Then venture into the island's stunning southwest, where lush landscapes, iconic landmarks, and serene vistas await. This day trip is the perfect blend of cultural immersion and natural beauty, offering our international delegates a unique glimpse into the island's rich heritage and charm.



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### **Discover** Mauritius

**Bonzour, Tou Korek?** Hello, All good? Welcome to the island of Mauritius or lle Maurice in French, the Jewel of the Indian Ocean. Mauritius is known for its crystal clear turquoise lagoons, pristine white sandy beaches, lush landscapes, and scenic views. It's paradise packed with history, culture, adventure, and natural wonders. Mauritius will enchant you and uplift your soul. It is a melting pot of cultures and cuisine, with influences from Africa, India, China, and Europe. Mauritius is home to 1.3million people and behind each smile lies the promise of a unique experience.

Ready for your full day excursion?

### **Port Louis - The Capital City**

As the capital city, Port Louis is the bustling heart of Mauritius, where you can immerse yourself in the island's rich history and multicultural heritage, and enjoy the culinary treasures of our capital.



### Place d'Armes (Arms Square), Port Louis

Port Louis' historical narrative is vividly reflected in its Old Town area, where colonial buildings blend with modern structures, encapsulating the city's evolution over centuries. Place d'Armes, the Arms Square, is one of the most iconic landmarks in Port Louis. This historic boulevard, lined with majestic royal palm trees, serves as a grand entrance to the city and leads directly to the Government House, a stunning French-colonial structure dating back to 1738. The square is a testament to the island's rich colonial history and stands as a symbol of the nation's heritage. The Government House, with its beautiful architecture, is one of the most recognised buildings on the island and serves as a reminder of Mauritius' French colonial past.

One of the most notable features of the Arms Square is the collection of statues that pay tribute to some of the most influential figures in Mauritian history. The statue of Queen Victoria, portrayed in her typically stern and regal manner, reflects the island's ties to the British Empire. At the opposite end of the avenue, near the waterfront, stands the statue of Mahé de Labourdonnais, a dynamic colonial French governor whose leadership greatly influenced the development of Mauritius. His statue has become an emblem of Port Louis and is recognised throughout the island.



### La Citadel (Fort Adelaide), Port Louis

The cultural richness of Port Louis is further exemplified by La Citadel also known as Fort Adelaide, perched above the city, offering panoramic views and a glimpse into the area's defensive past. It is a significant symbol of early British rule in Mauritius. Named after the wife of King William IV, the construction of the fort began in 1830 and ended 10 years later in 1840.

The fort was initially intended to defend Port Louis from potential invasions and suppress any local revolts, particularly in the tense atmosphere following the French Revolution of 1830. Located strategically on a hill overlooking the city, port, and surrounding mountains, Fort Adelaide was crucial for maintaining control. However, by the time it was finished, the situation in Mauritius had stabilised, and the fort was never used for its original military purpose.



Today, Fort Adelaide is one of the few remaining forts from the British colonial period in Mauritius. Constructed from black basalt stones, it has been well-preserved and remains an important historical landmark. It now houses shops and serves as a venue for shows and other cultural events.

### Port Louis Central Market (Bazaar)

The Port Louis market is a vibrant and bustling marketplace in the heart of Port Louis. Inaugurated in 1828, this is one of the oldest markets, a mosaic of life and colour. Also referred to as 'Bazaar Port Louis', the market offers an authentic taste of local life in Mauritius. This is where the locals shop. Stalls are piled high with juicy tropical fruits and vegetables and you'll hear the sound of stallholders echoing around the hall as they shout prices and vie for your attention.

Make sure you explore each section of the market. If you're feeling peckish, head to the street food kiosks for snacks such as samosas, dholl puri, and farata. You'll also be rewarded with tasty sweet pastries and a thirst-quenching glass of the island's creamy alouda drink.

Just outside the market, you'll find stalls selling clothes and bags, while the first floor is where you can pick up some locally-made crafts. The market is next to Chinatown and J, so take the time to explore the area's architecture and cool street art during your time in the city.



### Le Caudan Waterfront

Located beside the harbour, Le Caudan Waterfront is a shopping, dining and culture destination in Port Louis. Its shop-lined walkway is topped with colourful umbrellas, leading you to the latest fashion shops and trends, a popular arts and craft market, known as the Craft Market, specialty shops selling unique local goods such as replica ships, Indian garments, locally fabricated jewellery, or art paintings from local artists.

The shopping centre also boasts cinemas, a marina, a bookstore, restaurants and cafes, the Blue Penny museum, hosting two of the rarest stamps in the world, a casino, and tax-free shopping options for tourists.You will also find the Caudan Arts Centre which regularly hosts Mauritian artists and international theatre productions. Another must-visit is L'Allée des Artistes (The Artists Corner), where artists showcase their talent alongside performers and musicians.

Despite being the first shopping mall on the island, Le Caudan Waterfront has been able to keep up with the trends and maintain its allure as a modern waterfront mall. Visitors can admire the workings going on in the port as large container and cruise ships make their way in and out.



### **Bois Chéri - The Tea Route**

Forget the sunburn, skip the crowd – Bois Chéri, the biggest tea producer in Mauritius, is calling.

Bois Chéri is the first tea plantation in Mauritius and dates back to 1892. Visiting the Bois Chéri Estate is one of the main sites of the Mauritian Tea Route. This scenic trail takes you through lush tea plantations, colonial estates, and traditional tea factories.



You will travel back in history throughout this visit and get a surprising feeling of tranquility.

Enjoy the making of local tea and get to taste different ranges of tea produced by Bois Chéri while overlooking the verdant countryside.

### Ganga Talao (Grand Bassin)

Ganga Talao (commonly known as Grand Bassin in Mauritius) is a crater lake, about 550 metres above sea level and 18 metres deep, located in the mountainous Southwest district of Savanne. On the shoreline sits a temple along with a collection of small shrines dedicated to Lord Shiva and other gods.

Ganga Talao is at the heart of one of the island's most important Hindu festivals, Maha Shivaratri. In local folklore, the Ganga Talao lake's history as a pilgrimage site goes back to 1887, when a Triolet priest had a dream in which he saw the lake's water springing from the river Jahnavi, another name for the goddess Ganga. News of this vision spread rapidly throughout the Hindu community in Mauritius, and when the priest subsequently visited the site with other people he found it looked exactly as it had in his dream. Every year since then, thousands of pilgrims have trekked to the lake for Maha Shivratri.

Maha Shivratri celebrates the god Shiva, one of Hinduism's three major deities. Pilgrims carry hand-made "kanwars" - shrines dedicated to Shiva, to Ganga Talao, and once they find a suitable place at the water's edge, they perform their own private prayer ceremonies with offerings of fruit, incense sticks and lamps.

Ganga Talao is a major draw of crowds in Mauritius, with many people visiting the site to pray, meditate, play with the local monkeys, or simply to walk by the lake and enjoy the gorgeous surrounding views.



#### **Black River Gorges Viewpoint**

Black River Gorges National Park, covering over 6,700 hectares, is the largest protected forest in Mauritius, home to a variety of indigenous flora and fauna.



The best place to have an undisturbed view on the gorges of the Black River National Park, south of Mauritius. It is a must stop location during a road trip from Grand Bassin to Le Morne for a stunning panorama. The vista point is but a 3-5 minute walk from the road and is really quite spectacular.

You'll be astonished at how elevated the viewing area is above the gorge below. There is a nice waterfall off to your right, bats and monkeys. The view carries all the way out to the sea. Keep an eye out for the pink pigeon and the Mauritius kestrel—two of the island's rare bird species.

Walking a path filled with souvenir stalls and smiling locals, you will be rewarded with a spectacular setting and an even more beautiful view of the Black River Gorges National Park.

#### **Baie Du Cap - Macondé View Point**

Between Le Morne and Baie du Cap is where you will be able to witness a stunning coastal view from up above on the Macondé View Point. Located on the south coast of Mauritius, Baie Du Cap is a small, quaint village. The region is well known for its natural beauty and its wild, rugged coastlines.



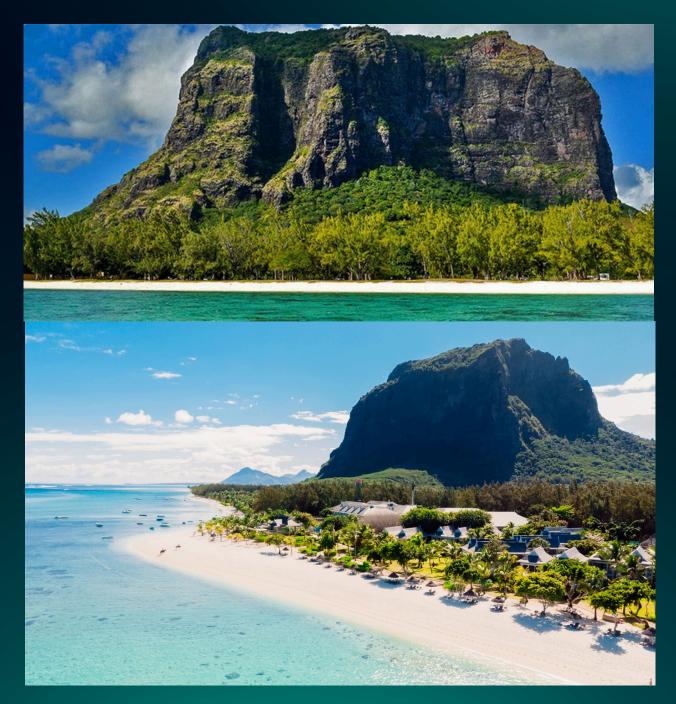
With the picturesque land and seascapes, encompassing the redcoloured earth, the deep green forest, the lines of palm trees, and the sparkling blue sea by the side- you will have an incredible journey to the viewpoint, Macondé. It is set on a curved portion of the coastal road, on the peak of a small rocky cliff where you can enjoy breathtaking views of the Indian Ocean.



### Le Morne Brabant - A UNESCO World Heritage Site

Set on an unusually shaped peninsula at the southwesternmost tip of Mauritius, Le Morne Brabant is not just another mountain; it is a UNESCO World Heritage Site that embodies the resilience and freedom of runaway slaves from Africa, Madagascar, and India during the 18th and 19th centuries.

It reaches 556 metres (1,824 ft.) above sea level, and its summit spans over 12 hectares (30 acres), with numerous caves and overhangs on its steep slopes.





### Together, Securing Futures





INSURERS ASSOCIATION OF MAURITIUS

Unit 107, 1st Floor The Catalyst Lot 40, Silicon Avenue, Ebène Republic of Mauritius

info@insurersassociation.mu www.insurersassociation.mu