

Latin American Reinsurance Group (LARG)

19–22 August 2014: Antigua Guatemala

- Sharing experiences
- LARG: The first decade
- Outlook for LARG in the reinsurance market
- Impact of climate change on reinsurance

Hosted by





Vanessa Smith
Vice-President, Operations
ICMIF

HAPPY 10TH ANNIVERSARY!

On behalf of the International Cooperative and Mutual Insurance Federation I congratulate the Latin American Reinsurance Group on this important milestone in its history.

The group has grown and developed in many ways since the five founding members first came together in 2004. There have been challenges along the way but with hard work and commitment from the members and support from a variety of organizations the group has seen huge successes over the last 10 years. The LARG is truly a great example of successful collaboration across national borders to overcome adversity and to meet the needs of so many people by offering affordable and appropriate insurance products.

We are now seeing recognition for the LARG business model across the world with the group being cited as a respected example of a best practice organization in many international industry publications and studies. This should be a source of great pride for all those who have had a part to play in the history of this great organization.

The sound foundations which have been built during these first 10 years will prepare LARG for the new challenges and opportunities which lie ahead as the group seeks to further consolidate and expand into new areas.

The LARG is and always will be a jewel in the ICMIF crown. On a personal level I am very proud to be associated with this very special group of companies and all the people working for them. I wish you all an enjoyable and successful meeting.

Here's to the next 10 years!



Boris Estuardo Quiroa
General Manager
Columna, Compañía de Seguros S.A.
Guatemala

WELCOME TO GUATEMALA!

From the country of the “Eternal Spring”, the birthplace of the Mayan culture and the colonial city of Antigua Guatemala, a cultural World Heritage site, we extend our warmest welcome to participants at the 2014 Annual Meeting of the Latin American Reinsurance Group - LARG. Columna Compañía de Seguros S.A., the insurer of the MICOOPE system, is honoured by the presence of such distinguished attendees and we wish to extend the bonds of brotherhood to you and wish you a pleasant and enjoyable stay in our country.

Get ready to discover a magical place where you will find past and present existing side by side; you will discover fascinating colour in both the gastronomy of our region and in the traditional costumes of our people. Those who visit Guatemala have experienced the seductive charm of our land, a place full of mysticism, history, religion and romance. We will also enjoy a journey through time in the historic city of America, our Antigua Guatemala. We will also visit Lake Atitlan, surrounded by 12 villages, a land closely guarded by three giants: the Atitlán Volcano, the Toliman Volcano and the San Pedro Volcano.

We have prepared an event which we are sure will meet your expectations. At the meeting we will all have access to important information that will help improve us in running each of our organizations. This will also be an opportunity to exchange knowledge and experiences that could help guide the destinies of our organizations along a good path and, most importantly, we can further strengthen the professional ties and friendships that unite us all.

We also wish to extend our congratulations to the Latin American Reinsurance Group (LARG) for its ten years of impressive accomplishments. We hope with all our hearts that God will allow us to continue to reap more success and to strengthen the development of our organizations for the benefit of our members.

We wish you a very warm welcome to our beautiful Guatemala, heart of the Mayan world, the country of the Eternal Spring.

AGENDA

MONDAY 18 AUGUST

16:30-17:30 **DELEGATE REGISTRATION**
Salón Anexo No. 1

TUESDAY 19 AUGUST

14:30-17:00 **DELEGATE REGISTRATION**
In the corridor at the entrance to the Salón Planta Alta No. 1

14:45-17:10 **TECHNICAL MANAGERS MEETING**
Salón Planta Alta No. 1

17:10-17:30 *Coffee Break (Corridor outside the meeting room)*

17:30-19:30 **LARG BOARD OF DIRECTORS MEETING**
Salón Planta Alta No. 1

WEDNESDAY 20 AUGUST

07:45 onwards **DELEGATE REGISTRATION**
In the corridor at the entrance to the Salón Planta Alta No. 1

LARG TECHNICAL MEETING – MEMBERS ONLY

Salón Planta Alta No. 2

08:15–08:35 **WELCOME**

Edward Potter, Executive Director, ICMIF/Americas
Carmen Barboza, Chair of the LARG Board of Directors
Boris Quiroa, General Manager of host company – Columna, Compañía de Seguros, S.A.
Martha Julia de Marroquín, LARG Executive Director

08:35–10:30 **2013-2015 WORKPLAN EVALUATION AND DEFINITION OF 2015 WORKPLAN ACTIONS**

Bernardo Miranda, Actuary – Consultant, Costa Rica

10:30–11:00 *Coffee Break (Corridor outside the meeting room)*

11:00 – 11:45 **CONCLUSIONS FROM STRATEGIC PLANNING WORKSHOP**

SHARING EXPERIENCES

11:45–12:30 **THEME: PROCEDURE FOR ATTENTION AND PAYMENT OF MOTOR LOSSES**

Alma Aldarondo, Director of Projects, Cooperativa de Seguros Múltiples, Puerto Rico

12:30–13:00 **THEME: HEALTHY LIFE INSURANCE**

Myrna González, Technical Manager, Seguros Columna, Guatemala

13:00–14:00 *Lunch (Plaza Central or Salón Atrio No. 3, depending on weather conditions)*

14:00–15:00 **THEME: ACTUARIAL ANALYSIS OF THE LARG GROUP REINSURANCE PROGRAMME USING WILLIS TOWERS WATSON**

David Morel, Actuary, Willis Re

15:00–15:30 **THEME: HISTORICAL CONDITIONS OF THE P&C MARKET IN LARG GROUP COUNTRIES**

David Morel, Actuary, Willis Re

15:30 – 16:00 **AWARD CEREMONY FOR LARG DELEGATES IN RECOGNITION OF EFFICIENT RELATIONS WITH REINSURERS**

Martha Julia de Marroquín, LARG Executive Director

16:00 – 16:30 *Coffee Break (Corridor outside the meeting room)*

16:30 – 18:30 **LARG GENERAL ASSEMBLY**

LARG member company General Managers and special guests (by invitation)

19:30 – 22:00 **WELCOME RECEPTION**

Sala Quiroa

AGENDA

THURSDAY 21 AUGUST

07:45 onwards

DELEGATE REGISTRATION

In the corridor at the entrance to the Salón Mayor

REINSURER MEETING AND SEMINAR: DAY ONE

08:15–09:15

INAUGURAL ACT: WELCOME

Carmen Barboza, Chair of the LARG Board of Directors

Lic. José Vinicio García, Chairman of the Board, Columna, Compañía de Seguros, S.A.

Boris Quiroa, General Manager of host company – Columna, Compañía de Seguros, S.A.

PARTICIPATION BY GUATEMALAN REGULATORY AUTHORITIES

Lic. Ramón Benjamín Tobar, Banking Superintendent of Guatemala

Lic. Hermann Federico Girón Delery, President of CACIF

Lic. Salvador Leiva Madrid, President of the Guatemalan Association of Insurance Institutions

Lic. Oswaldo Oliva Vidal, General Manager, FENACOAC – MICOOPE

Lic. Nelson Aldana, Executive Director, FONDO DE GARANTÍA MICOOPE

OPENING OF ACTIVITY

Carmen Barboza, Chair of LARG Board of Directors

09:15–10:30

PRESENTATION: LARG: THE FIRST DECADE

Moderator: **Ed Potter**, Executive Director, ICMIF/Americas

Presentation: **Martha Julia de Marroquín**, LARG Executive Director
and **Bernardo Miranda**, Actuarial Consultant

Panel:

Carmen Barboza, Chair of the Board of Directors of LARG

General Managers of the founding member organizations of LARG:

Boris Quiroa, Columna, Compañía de Seguros, S.A. Guatemala

Daysi Rosales, Seguros Futuro, El Salvador

Mariela Silva, Equidad Compañía de Seguros, Honduras

Bianessa Guerrero, Coop-Seguros Inc, Dominican Republic

Amílcar Córdoba, Seguros Fedpa, Panama

10:30–11:00

Coffee Break (Corridor adjacent to the meeting room)

11:00–12:30

THEME: LATIN AMERICAN REINSURANCE MARKET OVERVIEW

Anthony Phillips, Managing Director, Willis Re, USA

PANEL: OUTLOOK FOR LARG IN THE REINSURANCE MARKET

Moderator: **Bernardo Miranda**, Actuarial Consultant, LARG Group

Presentation: **Martha Julia de Marroquín**, LARG Executive Director

Panel:

M.C. Porter, Senior Reinsurance Manager, AAIC, USA

Alma Aldarondo, Director of Products, Cooperativa de Seguros Múltiples, Puerto Rico

Ma. Guadalupe Covarrubias, General Manager, Hannover Re, Mexico

Anthony Phillips, Managing Director, Willis Re, USA

Jorge Campa, General Manager, RGA Reinsurance Company, Mexico

Rockne Corbin, VP and Managing Director - Reinsurance, Shelter Mutual Insurance Company, USA

Javier Rodríguez, Deputy Director, Reaseguradora Patria S.A., Mexico

DAY ONE CONTINUES ON NEXT PAGE

AGENDA

THURSDAY 21 AUGUST (CONTINUED)

- 12:30–13:30 *Lunch (Salón El Atrio No.3)*
- 13:30–14:15 **SESSION: DISCUSSION OF RENEWAL TERMS FOR NON-LIFE REINSURANCE TREATIES 2015 – 2016**
Willis Re/AAIC/Invited Reinsurers/LARG Members
- 14:15–15:15 **PANEL: IMPACT OF CLIMATE CHANGE ON REINSURANCE**
Javier Rodríguez, Deputy Director, Patria Re S.A., Mexico
Moderator: Andrea Keenan, Managing Director – Latin America, A.M. Best, Mexico
Panel:
Alma Aldarondo, Director of Projects, Cooperativa de Seguros Múltiples, Puerto Rico;
Georgina Díaz, General Manager, Sociedad de Seguros de Vida del Magisterio, Costa Rica;
Anthony Phillips, Managing Director, Willis Re, USA
Rockne Corbin, VP and Managing Director - Reinsurance, Shelter Mutual Insurance Company, USA
Javier Vijil, President, Trans Re, Miami, USA
- 15:15–15:45 **ACKNOWLEDGEMENTS**
- 15:45–16:00 *Coffee Break (Corridor adjacent to the meeting room)*
- 16:30–17:30 **TOUR: CASA SANTO DOMINGO MUSEUM**
Meeting Point: Salón Mayor corridor at 16:20
- 18:30–22:00 **DINNER SPONSORED BY REINSURERS AND WILLIS RE**
Top floor, El Santo Domingo del Cerro restaurant.
Meeting Point: La Plaza del Atrio in the Casa Santo Domingo hotel at 18:00



AGENDA

FRIDAY 22 AUGUST

REINSURER MEETING AND SEMINAR: DAY TWO

08:00–08:45	SESSION: DISCUSSION OF RENEWALS TERMS FOR LIFE REINSURANCE TREATIES 2015- 2016 RGA Reinsurance Company, Mexico/Invited Reinsurers/LARG Members
08:45–09:30	THEME: MICROINSURANCE IN LATIN AMERICA AND THE CARIBBEAN Esther Nolla/Eduardo Montenegro, Willis Re, UK and USA
09:30–10:00	THEME: ALTERNATIVES TO THE WIDESPREAD EXPANSION OF NON-LIFE INSURANCE – MICROINSURANCE Javier Vijil, President, Trans Re, USA
10:00–10:30	THEME: EFFECTS OF DEMOGRAPHIC CHANGES ON LIFE INSURANCE Tim Morant, Head Actuary Foreign Markets, RGA, Mexico
10:30–11:00	<i>Coffee Break (Corridor adjacent to the meeting room)</i>
11:00–12:00	THEME: PRODUCTS FOR LATIN AMERICA Dominique Hierro, General Manager – Latin American Emerging Markets, RGA Re, Mexico
12:00–13:00	THEME: IMPACT OF TECHNOLOGY ON HEALTH INSURANCE Guadalupe Covarrubias, General Manager, Hannover Re, Mexico
13:00–14:00	<i>Lunch (Las Celdas restaurant – roof terrace/ground floor, depending on the weather)</i>
14:00–14:30	THEME: KEY EXECUTIVE AND ASSOCIATES LIFE INSURANCE Christian Suárez, Reinsurance Manager, Patria Re, Mexico
14:30–15:00	THEME: EMERGING RISKS IN THE INSURANCE SECTOR Javier Rodríguez, Deputy Director, Patria Re, Mexico
15:00–15:30	CLOSING PRESENTATION Edward Potter, Executive Director, ICMIF/Americas
15:30–16:00	<i>Coffee Break (Corridor adjacent to the meeting room)</i>
16:00–17:15	CLOSING ACTIVITY Conclusions: Daysi Rosales, Amílcar Córdoba CLOSING WORDS Representative from 2015 LARG Meeting Host Company Carmen Barboza, Chair of LARG Board of Directors
19:00–22:30	FAREWELL DINNER SPONSORED BY HOST COMPANY COLUMNNA, COMPAÑÍA DE SEGUROS, S.A. Salón Mayor and Auditorium of Hotel

LARG DELEGATES

Delegate	Job Title	Organization	Country
Diego Peláez	Director Ejecutivo	Sociedad Colombiana de Anestesiología y Reanimación (SCARE)	Colombia
Luis Gonzalo Peña Aponete	Subdirector Jurídico	Sociedad Colombiana de Anestesiología y Reanimación (SCARE)	Colombia
Bernardo Miranda	Actuario Consultor	Grupo Latinoamericano de Reaseguro (LARG)	Costa Rica
Karen Esquivel Matamoros	Ejecutiva de Indemnizaciones	Seguros del Magisterio, S.A.	Costa Rica
Rafael Monge Chinchilla	Gerente General	Seguros del Magisterio, S.A.	Costa Rica
Rodrigo Aguilar Moya	Asesor Legal	Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
José María Campos Morera	Director	Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
Ruth Chaves Cascante	Directora	Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
Georgina Díaz Sánchez	Administradora General	Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
Xinia Enid Hernández Zamorán	Directora	Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
Rodolfo Longan Guevara	Director	Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
Flory Paniagua Zúñiga	Directora	Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
Luis Paulino Rodríguez Mena	Director	Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
Minor Ulate Azofeifa	Director	Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
Allan Javier Zapata Díaz	Presidente Junta Directiva	Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
Allan Eduardo Zapata		Sociedad de Seguros de Vida del Magisterio Nacional (SSVMN)	Costa Rica
Dilena Altigracia Hernández	Sub-Gerente de Línea	Coop-Seguros Cooperativa Nacional de Seguros Inc	Dominican Republic
Bianessa Guerrero	Gerente General	Coop-Seguros Cooperativa Nacional de Seguros Inc	Dominican Republic
Rut Hichez	Auxiliar Dirección Ejecutiva de LARG	Grupo Latinoamericano de Reaseguro (LARG)	Dominican Republic
Cristian Matías Alvarenga	Jefe de Agencia	Seguros Futuro, A.C. DE R.L.	El Salvador
Ruth Esmeralda Argueta Figueroa	Consejo de Administración	Seguros Futuro, A.C. DE R.L.	El Salvador
Juan Félix Ayala Cruz	Consejo de Administración	Seguros Futuro, A.C. DE R.L.	El Salvador
Ana Cecilia Mancía Peraza	Gerente Técnica	Seguros Futuro, A.C. DE R.L.	El Salvador
José Francisco Monroy	Consejo de Administración	Seguros Futuro, A.C. DE R.L.	El Salvador
Daysi Rosales Beltrán	Gerente General	Seguros Futuro, A.C. DE R.L.	El Salvador
Adrian Nicolas Carmelo Jacinto	Presidente de Junta Directiva	ASAPESPU	Guatemala
Delfino Leonel Salazar López	Gerente	ASAPESPU	Guatemala
Conchita Isabel Sierra Loaiza	Vocal de Junta Directiva	Asociación de Auxilio Póstumo del Magisterio Nacional de Guatemala	Guatemala
Magdalena Lucrecia Medina	Vocal de Junta Directiva	Asociación de Auxilio Póstumo del Magisterio Nacional de Guatemala	Guatemala
Estuardo Berganza	Director Comercialización	Columna Compañía de Seguros, S.A.	Guatemala
Olivia Cifuentes de Alarcón	Assistant to General Manager	Columna Compañía de Seguros, S.A.	Guatemala
Francisco García Franco	Gerente Recursos Humanos	Columna Compañía de Seguros, S.A.	Guatemala
José Vinicio García Garrido	Presidente, Consejo de Administración	Columna Compañía de Seguros, S.A.	Guatemala
Myrna González Castellanos	Gerente Técnico	Columna Compañía de Seguros, S.A.	Guatemala
Mario López	Gerente IT	Columna Compañía de Seguros, S.A.	Guatemala
Irma Yolanda Marroquín Cruz	Gerente Financiero	Columna Compañía de Seguros, S.A.	Guatemala
Gerardo Morales Cerón	Vocal, Consejo de Administración	Columna Compañía de Seguros, S.A.	Guatemala

Boris Quiroa Pinto	Gerente General	Columna Compañía de Seguros, S.A.	Guatemala
Rodolfo Raxón	Jefe de Suscripción	Columna Compañía de Seguros, S.A.	Guatemala
Juan Robles Sosa	Vocal, Consejo de Administración	Columna Compañía de Seguros, S.A.	Guatemala
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German Alonso Urrutia	Jefe de reclamos	Columna Compañía de Seguros, S.A.	Guatemala
Martha Julia Ramírez de Marroquín	Directora Ejecutiva	Grupo Latinoamericano de Reaseguro (LARG)	Guatemala
Oscar Alberto Coello H.	Presidente Consejo Administración	Equidad Compañía de Seguros, S.A.	Honduras
Juan Carlos Galindo	Gerente Técnico	Equidad Compañía de Seguros, S.A.	Honduras
Nevy Orbelina Sánchez Salgado	Jefe Reaseguro	Equidad Compañía de Seguros, S.A.	Honduras
Mariela Elizabeth Silva Casco	Gerente General	Equidad Compañía de Seguros, S.A.	Honduras
Andrea Keenan	Managing Director- Latin America	A.M. Best	Mexico
María Guadalupe Covarrubias	Directora General - Representante	Hannover Re	Mexico
José Luis Cortés García	Comisario	PRYBE Protecciones y Beneficios, S.C.	Mexico
Francisco Javier Jasso Ramírez	Auditor	PRYBE Protecciones y Beneficios, S.C.	Mexico
Javier Rodríguez Coca	Subdirector Técnico de Daños	Reaseguradora Patria S.A.	Mexico
Christian Suárez Castañeda	Gerente de Personas	Reaseguradora Patria S.A.	Mexico
Jorge Campa Díaz de León	Managing Director	RGA Reinsurance Company	Mexico
Dominique Hierro	Gerente General Mercados Emergentes A.L.	RGA Reinsurance Company	Mexico
Anayelli Montagner Miranda	Actuaría de Salud	RGA Reinsurance Company	Mexico
Timothy D. Morant	Chief Actuary	RGA Reinsurance Company	Mexico
Omaira Bernal	Secretaria J.D.	Seguros FEDPA, S.A.	Panama
Máximo Chacón	Vocal J.D.	Seguros FEDPA, S.A.	Panama
Amílcar Córdoba	Gerente General	Seguros FEDPA, S.A.	Panama
Astregilda de Nieto	Vocal J.D.	Seguros FEDPA, S.A.	Panama
Narciso Galástica	Vocal J.D.	Seguros FEDPA, S.A.	Panama
Eligio González	Vocal J.D.	Seguros FEDPA, S.A.	Panama
Vinicio Guardia	Tesorero J.D.	Seguros FEDPA, S.A.	Panama
Mercedes Moreno	Presidenta J.D.	Seguros FEDPA, S.A.	Panama
Lizbeth Rodríguez	Gerente de Mercadeo	Seguros FEDPA, S.A.	Panama
Lucy Rojas	Asesora Legal	Seguros FEDPA, S.A.	Panama
Milixa Urriola	Gerente de Producción	Seguros FEDPA, S.A.	Panama
Miguel Arias	Síndico Suplente	Aseguradora Tajy Propiedad Cooperativa S.A.	Paraguay
Carmen Barboza Lezcano	Gerente General	Aseguradora Tajy Propiedad Cooperativa S.A.	Paraguay
Carlos Benítez Cabrera	Presidente	Aseguradora Tajy Propiedad Cooperativa S.A.	Paraguay
Andrés López	Director Titular	Aseguradora Tajy Propiedad Cooperativa S.A.	Paraguay
Ernesto Martínez	Gerente Técnico	Aseguradora Tajy Propiedad Cooperativa S.A.	Paraguay
Rossana Zárate	Responsable de Reaseguro	Aseguradora Tajy Propiedad Cooperativa S.A.	Paraguay
Alma Aldarondo Alfaro	Group Project Director	Cooperativa de Seguros Múltiples	Puerto Rico
Alison Grant	Manager, Communications	ICMIF	UK
Esther Nolla	Divisional Director, Latin American and Caribbean	Willis Re	UK
M.C. Porter	Senior Reinsurance Manager	American Agricultural Insurance Company	USA
Edward Potter	Executive Director	ICMIF/Americas	USA
Rockne Corbin	Vice President & Managing Director -Reinsurance	Shelter Mutual Insurance Company	USA
Javier Vijil	President & Chief Underwriting Officer, Latin American & Caribbean Division	Transatlantic Re	USA
Eduardo Montenegro	Senior Broker	Willis Re	USA
David Morel	Actuary	Willis Re	USA
Anthony Phillips	Managing Director	Willis Re	USA

SPEAKERS



M.C. Porter
Senior Reinsurance Manager
American Agricultural Insurance Company
USA



Myrna González Castellanos
Technical Manager
Columna Compañía de Seguros, S.A.
Guatemala



Andrea Keenan
Managing Director - Latin America
A.M. Best
Mexico



Bianessa Guerrero
General Manager
Coop-Seguros Cooperativa Nacional
de Seguros Inc, Dominican Republic



Carmen Barboza Lezcano
General Manager
Aseguradora Tajy Propiedad
Cooperativa S.A., Paraguay



Mariela Elizabeth Silva Casco
General Manager
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Boris Quiroa Pinto
General Manager
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Guatemala



María Guadalupe Covarrubias
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Martha Julia Ramírez de Marroquín
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Dominique Hierro
General Manager
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Bernardo Miranda
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Jorge Campa Díaz de León
Managing Director
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Christian Suárez Castañeda
Reinsurance Manager
Reaseguradora Patria S.A.
Mexico



Timothy D. Morant
Chief Actuary
RGA Reinsurance Company
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SPEAKERS



Amílcar Córdoba
General Manager
Seguros FEDPA, S.A.
Panama



Georgina Díaz Sánchez
General Administrator
Sociedad de Seguros de Vida del
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Daysi Rosales Beltrán
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El Salvador



Javier Vijil
President & Chief Underwriting Officer,
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Alma Aldarondo Alfaro
Project Director
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Esther Nolla
Divisional Director, Latin American
and Caribbean
Willis Re, UK



Rockne Corbin
Vice President & Managing Director - Reinsurance
Shelter Mutual Insurance Company
USA



Eduardo Montenegro
Senior Broker
Willis Re
USA

SPEAKERS



David Morel
Actuary
Willis Re
USA



Anthony Phillips
Managing Director
Willis Re
USA

LARG recognises the support and financial contributions from the following organizations:



PATRIA RE





SOCIAL PROGRAMME

Museum tour:

Casa Santo Domingo Hotel, Antigua Guatemala

Thursday 21 August

The Casa Santo Domingo hotel is located in the ruins of the Santo Domingo Temple, completed in 1667. This convent was considered one of the largest in America and for many years was home to a significant number of friars and Dominican novices.

Welcome reception and dinners

LARG Welcome Reception

Wednesday 20 August

Sala Quiroa, Casa Santo Domingo hotel

Dinner sponsored by Reinsurers and Willis Re

Thursday 21 August

Planta Alta, Santo Domingo del Cerro

El Cerro de Santo Domingo is an interesting venue which combines a mixture of art, restaurant and convention centre which make for an unparalleled place of innovation and beauty.

Cerro de Santo Domingo is the venue for Guatemalan art and culture activities while maintaining a focus on the preservation of the local countryside and a respect for the natural environment.

Visitors will find works of art wherever they look.

Farewell Dinner sponsored by the host company

Columna, Compañía de Seguros

Friday 22 August

Salon Mayor and Monsanto Theatre, Casa Santo Domingo hotel

We will watch a Guatemalan folklore ballet and enjoy an unforgettable dinner steeped in Guatemalan culture.

Excursion

Tour to the Atitlán Lake, Panajachel, Sololá Saturday 23 August

Come with us on a trip to the Atitlán Lake, said to be the most beautiful lake in the world and also known as the Lake of Seven Colours. Situated 144km from Guatemala City it is an important natural attraction and one of the best known in Guatemala.

The lake is surrounded by 12 small villages named after the 12 apostles which stand in the shadow of three impressive volcanoes: Tolimán, Atitlán and San Pedro. The lake covers an area of 125 km² and is 1,560 metres above sea level.

The beauty of the lake is complemented by scenic pathways, beaches, riverside villages, mountains and volcanoes.

Itinerary:

06:00: Transfer from Antigua Guatemala to El Altiplano.

09:30: Arrive at Panajachel

09:45: Board a boat at the jetty at the Atitlán Hotel for a trip on the lake and visit to the Santiago Atitlán village

13:00: Lunch at the Posada de Don Rodrigo Hotel in Panajachel
Free time in the afternoon for shopping

16:00: Transfer from Panajachel to Antigua Guatemala, arriving approximately 19:00

GENERAL INFORMATION

Heart of the Mayan world

Guatemala covers an expanse of more than 100,000 km with numerous rivers, tropical jungles, woodland and lakes. Jungles in the north of the country are home to an abundant variety of wildlife, woodland and tropical forests. Guatemala is a mountainous country with beautiful beaches running along the Pacific coastline and prairie land to the north. Two Guatemalan mountain ranges form the highest elevation in Central America: the Cuchumatanes range through the middle of the country and the Sierra Madre from the west to the east.

Guatemala's ecological and cultural diversity make it one of the most interesting tourist destinations in the region. Its topography creates a variety of landscapes resulting in an abundance of flora and fauna. Guatemala is known as the *"the Country of Eternal Spring"*.

Guatemala City was founded on 2 January 1776 in the Valle de la Ermita (Valley of the Hermit) having been transferred to its current location after the 1773 Santa Marta earthquakes which made the ancient city of Santiago de los Caballeros de Guatemala an unsafe place.

Arts and crafts

Traditional arts and crafts are a delicate expression of the Guatemalan culture. Visitors will find a wide range of beautifully elaborate pieces of arts and crafts in all regions of the country as well as hand-dyed colourful textiles, pieces of carved woodwork, silver, jade jewellery, candles, ceramics, blown glass, leather pieces and much more. The arts and crafts market in Antigua Guatemala offers a wide selection of items.

The National Palace of Guatemala

This building is a real architectural jewel which has been named the National Palace of Culture and is situated in the old part of Guatemala City. It is a space which is dedicated

to various artistic activities and seasonal exhibitions, in addition to housing collections of art and sculpture. As the former centre of Guatemalan government the building was declared an Artistic and Historical Monument on 7 November 1980 and on the 11 June 2001 it became part of the Guatemalan Ministry for Culture and Sports.

Climate

With an average temperature of 22 degrees centigrade Guatemala has two main seasons: rainy from May to October and dry from November to April.

Languages

The official language of Guatemala is Spanish in addition to 21 languages of Mayan, Inca and Garifuna origin.

Demographics

Guatemala has a population of 15.4 million which is divided into 21 ethnic groups of Mayan, Ladino, Garifuna and Inca origin with 60% being Ladino and 40% indigenous.



Currency

The national currency of Guatemala is the Quetzal. The rate of exchange operated by the central bank fluctuates between Q7.75 and Q7.8 = USD 1. Guatemalan banks apply a rate of exchange that fluctuates between Q7.65 and Q7.75 = USD 1.

Taxes at the airport

There is a charge of USD 30 airport tax in Guatemala and an additional USD 3 for airport security.

The city of Antigua Guatemala

The city was founded in 1543, becoming one of the most important cities of the continent when it was established as the Capital of the Kingdom which included Mesoamerica, which includes the Chiapas and Soconusco area (now part of Mexico), Guatemala, El Salvador, Honduras, Nicaragua and Costa Rica.

Antigua Guatemala is well-known for its well-preserved Spanish Renaissance architecture with Baroque façades of the New World, with paved streets and a large number of church ruins. It was given World Heritage status by UNESCO in 1979. Antigua Guatemala is located 45 km west of Guatemala City and at an altitude of 1,530 meters above sea level.

The Agua Volcano

A tourist attraction on the outskirts of the city is the Agua Volcano at a height of 3,766 meters and with a crater of 280 meters diameter. It is defined as a stratovolcano, symmetrical and wooded that forms a framework with Antigua Guatemala against the twin volcanoes of Fuego and Acatenango.

Other tourist attractions in Guatemala

The Tikal Ruins located in the El Petén region in the north of the country. Senuc Champey: A natural ecological reserve, located in the Alta Verapaz region, in the north of Guatemala.



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