

for mutual benefit

AMICE full membership is open to mutual and cooperative insurers in Europe and their national associations. Associate membership is open to non-European mutual and cooperative insurers, and other interested parties may request observer status. At the end of 2008, twelve months after its foundation, AMICE has 123 full members, two associate members and one observer.

A strong voice in Europe



Association of Mutual Insurers and
Insurance Cooperatives in Europe aisbl
Rue du Trône 98 | B-1050 Brussels | Belgium
T: +32 2 503 38 78 | F: +32 2 503 30 55
secretariat@amice-eu.org | www.amice-eu.org

AMICE is the voice and representative organisation of the mutual and cooperative insurance sector in Europe

AMICE represents the mutual and cooperative insurance industry in Europe. In the past, two associations represented the sector; since January 2008, AMICE has been the single voice for the mutual and cooperative insurance industry in Europe.

With more than 120 direct members and 2,700 indirect members, representing over 40% of the insurance companies in Europe and 20% of the premiums, AMICE speaks for a significant part of the insurance sector.

AMICE promotes the principles of mutuality in Europe

Mutuality is not just a word: a mutual insurer is an insurance company which is collectively owned by its members and which acts in their best interest. Involvement of member-policyholders, competitiveness and long-term vision allow mutual insurance companies to offer member-policyholders high-quality services at the lowest possible price.

Given that mutual insurers do not have to pay dividends to shareholders thus focusing on short-term profitability, principles such as ethics, democracy and the active participation of member-policyholders in the activities of their mutual insurance company can take priority.

AMICE's members are proud to promote their principles across Europe and further afield.

AMICE looks after the interests of all mutuals: big and small

AMICE's members come from all backgrounds: from small local organisations operating only in their region to national leaders acting on a European scale in cross-border groupings and partnerships. But their legal form means that their interests combine within their European association, AMICE.

AMICE believes in human values

Mutual insurance companies exist only for the benefit of their member-policyholders as they have no shareholders. That means they can concentrate on the business of insurance, on providing proper protection for their policyholders, on looking after their employees and on helping the local community. Mutuality – the natural way to provide insurance.

AMICE is competition neutral and encourages the sharing of experiences and discussion on industry developments

No industry should remain static: AMICE provides a platform for its members to exchange experiences and best practices relevant to the business they carry out in Europe, in areas such as corporate governance, reinsurance, motor claims management or workers' compensation insurance.

Through monitoring EU policy and legislation, AMICE identifies and assesses risks and opportunities for mutuals

From its office in Brussels, in the heart of the European district, AMICE's secretariat keeps a close eye on what's happening in the European institutions (Commission, Parliament, CEIOPS, ...) and keeps its members informed via its website, newsletter and working groups.

Through lobbying, AMICE is committed to levelling the insurance playing field in Europe on behalf of mutuals and cooperatives

Mutuals and cooperatives are sometimes overlooked when it comes to developing new legislation: AMICE makes sure that the voice of the sector is heard in important dossiers like Solvency II which will have a crucial impact on insurers.

Mutuals and cooperatives are not always given the same opportunities as joint-stock companies: AMICE joins forces with other sectoral organisations to ensure recognition.