



About AMICE

What is AMICE?

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

AMICE, the Association of Mutual Insurers and Insurance Cooperatives in Europe, was created in January 2008 through the merger of the two previously existing associations of mutual and cooperative insurers in Europe, AISAM and ACME, to represent the interests of the sector with one united voice.

Its prime purpose is to ensure that the voice of the mutual and cooperative insurance sector in Europe is heard and that the interests of its members are taken into account in securing a level playing field for all insurers in Europe regardless of their legal form.

AMICE provides a platform for mutual and cooperative insurers of all sizes to combine resources and expertise, exchange experiences across national borders and discuss key issues and concerns relating to planned legislative and regulatory changes and developments.

The mutual and cooperative sector accounts for more than half of the 6,000 insurance companies in Europe and close to 28% of premiums. With more than 110 direct members and representing 1,000 more insurers indirectly, AMICE speaks for a significant part of the insurance sector.

A short history....

The origins of interest representation for the cooperative insurance sector can be traced back to the 1920's but AMICE's predecessor associations were founded in 1964 (AISAM) and 1978 (ACME) respectively.

AISAM, the International Association of Mutual Insurance Companies (Association internationale des sociétés d'assurance mutuelle) represented only mutual insurance companies with a worldwide membership reaching from Japan to Africa or South America. Over time, however, the association's interests became more and more focused on Europe.

ACME, the Association of European Cooperative and Mutual Insurers (Association des Assureurs Coopératifs et Mutualistes Européens) was set up by ICMIF, the International Cooperative and Mutual Insurers Federation, as its European arm and represented the interests of mutual and cooperative insurers in Europe.

As the interests of the two associations converged, their members began to call for a unified and single voice to represent their interests in Europe: thus AMICE was born in 2008 as the sole, independent representative organisation for mutual and cooperative insurers in Europe.

Our missions

What AMICE stands for

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

Mutual and cooperative insurance follows the principles of solidarity and sustainability and is characterised by customer-membership and a democratic governance.

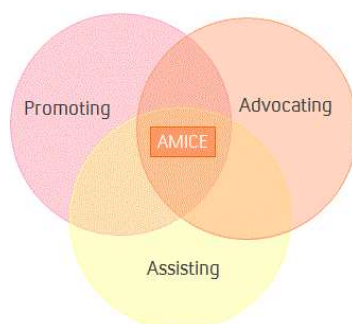
Our business model with its focus on using surpluses exclusively for the benefit of its members, is a more natural choice than the shareholder-driven business model.

AMICE advocates for appropriate and fair treatment of all mutual and cooperatives insurers in a European Single Market.

AMICE encourages the creation and development of innovative solutions for the benefit of European citizens and society.

In Europe, the 3,000 insurers united in the mutual and cooperative sector account for more than half of all insurance undertakings and for a market share of almost 30%. They provide cover for more than 200 million customers and employ some 360,000 staff within the European Union.

Our activities



Promotion

Promoting the mutual and cooperative business model and strengthening its brand

AMICE promotes the mutual business model in Europe in order to strengthen its recognition. With the aim of increasing the visibility and outreach of AMICE and of the mutual & cooperative brand, the association set up Commission I on Promotion with three working groups:



- Communications
- Promoting Mutual and Cooperative Values
- Associations' Meetings

AMICE holds a [Congress](#) biennially to draw attention to the sector and to address issues of importance to its members. Held in conjunction with the association's General Meeting, the event provides opportunities for members and others to meet and exchange views.

AMICE also cooperates with other sectoral organisations such as [AIM](#), [ICMIF](#) or [NAMIC](#) to promote mutual and cooperative values across the [world](#).

Advocacy

Creating opportunities and addressing challenges for mutual and cooperative insurers

AMICE monitors European legislative initiatives which could have a specific impact on mutual/cooperative insurance and actively participates in many relevant European forum such as the [EIOPA](#) Consultative Panel, the [European Parliament Financial Services Forum](#) or [EFRAG](#).

AMICE's work with and for its membership in the advocacy field is mainly channeled through the Commission II - Advocacy working groups:

- Regulatory Affairs
- [Governance](#)
- [European Mutual Statute](#)
- [Solvency II](#)
- Corporate Finance

Assistance

Enabling AMICE members and in particular small and medium-sized insurance undertakings to be successful

AMICE provides a platform for mutual and cooperative insurers of all sizes to combine resource and expertise, exchange experiences across national borders and discuss key issues and concerns relating to planned legislative and regulatory changes and developments.



AMICE keeps its membership informed of issues affecting them through a range of dedicated services provided via the AMICE website, a regular newsletter and events. This work is supported by the Communications working group.

Communication III - Assistance's working groups organise regular seminars, provide the ideal venue for members to exchange knowledge and experience on topics which are of importance to their day-to-day insurance business.

- Business Success in SMEs
- [Corporate Social Responsibility](#)
- Health
- [Reinsurance](#) [Read more about working groups](#) [ES](#)

Our governance

AMICE's supreme governing body is the General Meeting composed of all [members](#) which meets at least once a year. The General Meeting, upon proposal of the [Nomination Committee](#), elects the President, the Vice-Presidents, the Treasurer and the other Board members.

The President of the Association is the Chair of the Board and of the General Meeting. Like all Board members, he/she is appointed for a period of three years, renewable twice for the same period of time. The President is assisted by up to three Vice-Presidents and a Treasurer.

The current officeholders are:

President: Hilde **Vernailen**, CEO, P&V Group, Belgium.

Vice-Presidents: Arnaud **Chneiweiss**, Secretary General, GEMA, France
Wolfgang **Weiler**, CEO, HUK-Coburg, Germany

Treasurer: Róbert **Lilli**, Deputy CEO, KÖBE, Hungary

Honorary President: Asmo **Kalpala**, Finland (AMICE Past President 2007-2013)

The [Board](#), currently composed of 21 members, meets at least twice a year. It is responsible for managing the activities of the Association and ensuring that the activities are in line with the purpose of the Association and the resolutions passed by the General Meeting.

The Board has established an [Executive Committee](#), composed of seven of its members, which prepares the Board meetings and supports the Secretary General.

The association has a permanent [Secretariat](#) based in Brussels.

AMICE is an international association under Belgian law (aisbl/ivzw), founded on 6 December 2007. Its budget is almost exclusively funded by contributions from members. AMICE receives no funding from national or international public institutions.



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