



AMICE Congress 2016

#MutualValues: securing the future

Ghent, 1- 3 June 2016

Wednesday, 1 June 2016

- 13.00-18.00 Registration & information | Het Pand
- 14.30-17.00 **AMICE Board meeting** | Marriott Hotel
- 18.45 Meet in hotel lobby to walk to City Hall
- 19.00-22.00 Welcome reception at Ghent City Hall

Thursday, 2 June 2016

- 08.00-18.00 Registration & information | Het Pand
- 08.00-08.45 Breakfast workshop organised by our sponsor QBE Re | Het Pand
"An illustration of the impact of open borders on the insurance sector"
- 09.00-10.30 **AMICE General Meeting** | Het Pand
- 10.30-11.00 Break
- 11.00-13.00 **Opening Session** | Het Pand
Opening of the Congress by the President of AMICE, Hilde **Vernailen**
Welcome speech by Congress hosts, Bernard **Thiry**, President of UAAM/VVOV (BE)
Welcome to Ghent by the Mayor of Ghent, Daniël **Termont**
Intervention by Hugues **Bayet**, MEP, member of the Committee on Economic and Monetary Affairs (ECON) (BE)
- 13.00-14.00 Lunch

www.amice-eu.org

Association of Mutual Insurers and Insurance Cooperatives in Europe aisbl

Rue du Trône 98/14 | B-1050 Brussels | Belgium | T: +32 2 503 38 78 | F: +32 2 503 30 55 | secretariat@amice-eu.org

14.00-15.30 **Session I: Mutuals, protecting our customers by nature** | Het Pand

Much of the recent legislation at EU level has stemmed from a stated desire to protect the consumer: from the reporting elements of Solvency II, to the data protection regulation or the distribution directive. Mutual and cooperative insurers have a particular relationship with their member-customers which should make adapting to the new legislation easier. However, our business model is not always taken into account when legislation is drafted.

This session is the opportunity to **advocate** for legal recognition of the mutual and cooperative model.

Chair: Grzegorz **Buczowski**, TUW SKOK (PL)

Expert: Gabriel **Bernardino**, Chairman of EIOPA

Case studies:

Hans **Kooij**, Achmea (NL) | Adapting processes and products to protect customer privacy

Jos **Brumagne**, Curalia (BE) & Patrick **Fäcker**, Fédérale (BE) | Solvency II implementation

15.30-16.00 Break

16.00-17.30 **Session II: The mutual business model as inspiration for others?** | Het Pand

Mutuality has existed for hundreds of years but what does it mean today? Are its values, philosophy, and identity still valid? Can we learn from societal trends such as the collaborative economy which resemble mutuality? Has the mutual model been surpassed by these new trends or does it find itself more than ever on the leading edge of modernity?

The session is the opportunity to **promote** the mutual model as the natural solution for business for the benefit of European citizens.

Moderator: Susanne **Sjodin-Svensson**, Folksam (SE)

Expert: Professor Koen **Frenken**, University of Utrecht (NL) | Sharing economy: definition, dynamics and debates

Panel discussion: Matteo **Cattaneo**, Reale Mutua Group (IT)

Thierry **Couret**, MAIF Group (FR)

Matthieu **Lietaert**, Author of "Homo Cooperans 2.0" (BE)

Frank **Straube**, HUK-Coburg Group (DE)

19.45 **Meet in hotel lobby to walk to the Ghent Opera**

20.00-23.00 **Gala dinner at the Ghent Opera**

Friday, 3 June 2016

08.30-15.00 Information desk | Het Pand

08.30-09.15 Breakfast workshop organised by our sponsor Guidewire | Het Pand
“Digital & Disruptive Models – New entrants, New technology, New dawn”

09.30-11.00 **Session III: Mutuals evolving in a digital world** | Het Pand

How much will digitalisation affect the way mutual and cooperative insurers do business? Can we maintain our mutuality if transactions are increasingly on-line since ‘virtual’ proximity no longer has the same value? Or can the sector provide innovative services thanks to the use of technology while ensuring that members’ interests come first?

This session is the opportunity to show that the mutual model has a **future** as well as a past.

Chair: Jorge **Vázquez**, Mutua Madrileña (ES)

Keynote speaker: Gerd **Leonhard**, futurist | How technology will affect the insurance business and change relations with the customer

Case studies:

Ville **Niiranen**, LähiTapiola (FI) | ‘Smart’ life insurance

Lise **Agerley**, ALKA (DK) | Delivering the best member-customer experience through digital transformation

11.00-11.30 Break

11.30-13.00 **Session IV: Securing mutual capital to finance the future** | Het Pand

Mutual and cooperative insurers are proud of their model which ensures member-customers’ needs are central since the member-customers own/control the company rather than outside capital-holders. This also means however that it is more complicated for mutuals and cooperatives to gain access to capital rapidly. Moreover, recent and ongoing changes, such as Solvency II legislation or low interest rates, mean capital maintenance is even more vital for the sector. How can mutual/cooperative insurers protect their (members’) capital against outside interests? Do they need to envisage changes to the business model?

This session will **assist** mutual and cooperative insurers in adapting to the future.

Chair and introduction: Professor Karel **Van Hulle**, KU Leuven (BE) & Goethe University Frankfurt (DE)

Case studies:

Aurélien **Dubois**, QBE Re (BE) | Optimising reinsurance to free up capital

Martin **Shaw**, Association of Financial Mutuals (UK) | Emitting mutual shares to create new funding

Helena **Thorlin**, Skandia Liv (SE) | Strengthening the business through mutualisation



- 13.00-13.30 **Closing of the Congress by the President of AMICE | Het Pand**
Invitation to the next AMICE Congress in 2018.
- 13.30-14.30 Lunch for delegates and accompanying persons
- 15.00-16.30 Walking tour of Ghent for delegates and accompanying persons
(departure from Het Pand)