

# AMICE Insights

Summer 2019 | Issue 10



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**Sarah Goddard**  
AMICE Secretary General

“A key element of the new AMICE strategy is to be more directly connected to our members and, as a result, be able to respond more directly to your needs, at the same time providing you with insights into our activities.”

Dear AMICE Member,

Our annual gathering for AMICE's General Meeting, held this June in Brussels and kindly hosted by Belgian member P&V, is always an excellent opportunity for our members to meet with us, your Secretariat and Board, as well as each other. Reflecting our status as a member-led association, the General Meeting is the highest statutory body in AMICE, and it is in this meeting that the most important decisions on our future are taken, reflecting our core principles of democratic participation. This year's meeting was our first opportunity to present directly to you the changes that are taking place in AMICE as we implement our new strategy which will take us forwards as an association and as a vital and substantial constituent of Europe's insurance industry. This is now more important than ever, as we see the European agenda and policymakers change during the course of this year, with the new European Parliament and the most important committees for our membership already constituted.

One key element of the strategy is to be more directly connected to our members and, as a result, be able to respond more directly to your needs, at the same time providing you with insights into our activities. Transparency, flexibility and expertise are our new watchwords. At this General Meeting, the members of the Secretariat responsible for the wide and varied European dossiers on which we are working on your behalf, presented their activities directly to the members gathered in Brussels. While those who participate in the Working Groups are aware of how the work on these dossiers is aimed at protecting our members' status and fair treatment, and the steps being taken by the Secretariat to ensure, to the best of our abilities, that they do not have a detrimental impact on the mutual/cooperative insurance community, it is important that we can communicate that message to the wider membership. The General Meeting gave us just that opportunity, and we were able to find out more about your work, your successes and your challenges. This in turn is helping to guide our work programme.

We are significantly advanced in applying the new structures within AMICE. This has already resulted in successful appointments to expert groups at European level, as we have been able to quickly convene member meetings under the new taskforce structure. Our aim is that AMICE becomes further embedded into the platforms and groups which are currently shaping the Europe of the future, reflecting our members' commitments to the long-term prosperity of our community. These appointments and other activities we are commencing on your behalf, will assist us in achieving this goal.

May I wish you all a good summer, and I look forward to seeing you, either in person or through online participation, at AMICE meetings in the autumn.

A handwritten signature in black ink, appearing to read 'Sarah Goddard'.

**Sarah Goddard,**  
AMICE Secretary General



# UPCOMING MEMBER EVENTS

## AMICE Congress 2020

**The Art of Transformation: embracing change to create a brighter future**

Bilbao, 10-12 May 2020



Meet, connect and transform! Every two years, AMICE members and our sector's supporters gather in their numbers at a European intersection. The purpose? To learn about developments in our world which affect us as mutual/cooperative insurers, to share our experiences and to reinforce our relationships.

May 2020 will be the seventh edition of this unique event; it will take place in Bilbao on 10-12 May 2020, hosted by AMICE member Seguros Lagun Aro.

The Congress highlights the value and role of the mutual and cooperative insurance sector and participation is therefore open to non-members as well as our member delegates. Delegates are invited to attend for a two-day event of learning, exchanges, and social gatherings. Representatives of the EU institutions, other trade associations, civil society groups, other financial institutions, and like-minded organisations are all frequent attendees.

The 2020 Congress theme, The Art of Transformation, has been announced and the programme development is well underway. Attendees can expect to hear from a wide range of speakers from the mutual and cooperative insurance sector, other sector experts, and EU leading lights as they examine how to embrace change to create a brighter future.



## What our members say: AMICE Congress 2018 feedback



*The discussions around proportionality were a highlight for me this year as this is of vital importance to my members. And the opportunity to network with other mutual insurers from across Europe is always useful – and fun – at the AMICE Congress!*

**Monika Köstlin,**  
Managing Director,  
Verband der Versicherungsvereine a.G.e.V. (DE)



*My colleagues and I found the Congress well organised with a good programme. Our attendance was very worthwhile.*

**Elina Kuusela**  
CSR Manager,  
LocalTapiola (FI)



*The Congress is a good opportunity for members to share real, concrete examples and experiences. This is so much more valuable than institutional presentations.*

**Serge Jacobs,**  
Head of Communication - Public Affairs - CSR -  
Translation, Corporate Office, Ethias (BE)

We look forward to welcoming you to the beautiful city of Bilbao next year.

For more information, contact [Helen Sheppard](#)

# ADVOCACY

## EUROPEAN ELECTIONS



During May, European citizens headed to the polls to elect a new European Parliament. It is interesting to note certain key results of these elections, including the increased influence of the Greens, Liberals and some Eurosceptic parties as well as reduced influence of the “grand coalition” parties of the centre-right and social democrats. The AMICE Secretariat has been keeping a close watch on the appointments made to certain European Parliament committees which have an influence on our members, in particular the Economic and Monetary Affairs Committee (ECON) which is responsible for financial services in Europe. We are implementing a programme of interaction with key stakeholders as part of our new strategy, including European politicians, and look forward to working with many new MEPs as well as those with whom we already have strong relationships. Where AMICE members have already developed or are in the process of developing relationships with their national representatives, we would be happy to assist in supporting those activities.

## SOLVENCY II

The upcoming review of Solvency II has been a major focus of AMICE’s work for the past quarter. Our continued work on the Solvency II 2020 Review has seen AMICE make representations, respond to various consultations and take part in a range of meetings about different aspects of the regime as it stands at the moment, and how it could be improved.

### Solvency II 2020 Review: thresholds

As part of the Review, we are finalising our position on proposals about the threshold at which Solvency II should apply to regulated insurance entities under the Article 4 provisions of Solvency II legislation. Any members with an interest in contributing should [contact the Secretary General](#).

### Solvency II 2020 Review: EIOPA workshops

The Secretariat in June attended an EIOPA workshop on the 2020 Review. This meeting was the first opportunity to discuss with EIOPA its technical advice on various topics including long-term guarantee measures and measures on equity risk, macroprudential policy, recovery and resolution, and insurance guarantee schemes (IGS). Prior to the meeting, AMICE’s Prudential Regulation Working Group had met to build AMICE’s position on the 2020 Review. A separate

EIOPA-led workshop, also attended by the Secretariat in June, updated participants on the latest developments with regards to sustainable finance, including under the Solvency II banner. See the sustainable finance item further down for more information.

### Solvency II 2020 Review: other stakeholder engagements

AMICE has been engaging with other stakeholder groups to discuss the outcome of the 2018 Review and exchange views ahead of the 2020 Review. As part of this programme, in May the Secretariat took part in an Insurance Europe meeting, and was invited to take part in the fourth joint Insurance Europe/CFO Forum workshop on the 2020 Review.

### Solvency II 2020 Review: representation on reporting

In advance of the 2020 Review of Solvency II, AMICE wrote to Steve Ryan, Deputy Head of Insurance and Pensions at the European Commission, about the need to review the reporting deadlines in Solvency II.

In light of the fact that 2019 marks the end of the transitional period foreseen in the Solvency II Directive, the review of the accelerating deadlines needs to be prioritised, we believe, and the implementation of the outcome of that review should be done as soon as possible – not waiting for the completion of the 2020 Review of Solvency II.

### Solvency II 2018 Review: consultation on technical standards

AMICE recently responded to EIOPA’s public consultation on the corrections and amendments to the implementing technical standards on reporting and disclosure following the Solvency Capital Requirement (SCR) Review.

We also submitted a detailed response to EIOPA on its Discussion Paper on Systemic Risk and Macroprudential Policy in Insurance.

The main messages in AMICE’s response were:

- traditional insurance carries very little systemic risk, so the need for macroprudential regulation is low, meaning insurers with a traditional risk profile, and SMEs in particular, should be exempted from additional macroprudential supervision;
- Solvency II microprudential supervision is an excellent framework for prudent risk management and covers many macroprudential issues, thus current instruments should be used as much as possible rather than developing additional requirements;
- the management and reporting of liquidity risk is an area for improvement, but no new reporting requirements should be brought in; and
- any macroprudential tools, should they be introduced, should be applied proportionately.

The full response can be viewed [here](#).

## Solvency II: amendments to Delegated Regulation

The Secretariat attended the European Parliament's Economic and Monetary Affairs Committee (ECON) scrutiny slot in April, which focused on the amendments to the Delegated Regulation (EU) 2015/35 that were adopted by the Commission in March. Following on from that decision, the European Parliament and Council endorsed the changes and the amendments to the Solvency II Delegated Regulations were formally published in the [Official Journal of the European Union](#) in June.

EIOPA also has published several statements on Solvency II in recent months, including a Supervisory Statement on the application of the proportionality principle in the supervision of the Solvency Capital Requirement (SCR). It also issued recommendations to National Competent Authorities (NCAs) to address some of the vulnerabilities identified in the 2018 Insurance Stress Test.

## SUSTAINABLE FINANCE

Sustainable finance and climate-related reporting have been lively discussion topics at the European level in the last few months.

A recent EIOPA-led workshop, attended by the Secretariat in June, updated participants on the latest developments relating to sustainable finance. EIOPA has been seeking views from stakeholders on the recently published Consultation Paper on an opinion on sustainability within Solvency II.

The draft opinion aims to integrate sustainability risks, particularly those associated with climate change, in the valuation of assets and liabilities under Solvency II and in the Pillar 1 Solvency Capital Requirements for insurers using the standard formula or internal models.

EIOPA has said it wants to engage with stakeholders on the risk of a widening natural catastrophe protection gap in the face of climate change. AMICE's Prudential Regulation Working Group met after the EIOPA event for an exchange of views on the sustainability/Solvency II consultation.

In June, the European Commission hosted an event to exchange views on reports from the technical expert group (TEG) on sustainable finance and to present the Commission's guidelines on climate-related reporting.

The TEG has recently issued three reports – on taxonomy, the EU Green Bond Standard (GBS), and Climate Benchmarks – as well as environmental, social and governance (ESG) benchmark disclosures.

As part of the EU's action plan on sustainable finance, in May EIOPA submitted technical advice on the integration of sustainability risks and factors in the delegated acts under the Insurance Distribution Directive (IDD) and Solvency II, to the European Commission.

The Commission will consider integrating EIOPA's proposed changes, while EIOPA will consider issuing practical guidance on the application of the rules on product oversight and governance in the context of an ESG focus.

Also in May, a large majority of MEPs supported a provisional agreement on proposals to regulate the sustainable disclosure requirements for institutional investors.

AMICE continues to represent our sector in these discussions through many channels and activities, such as attending April's high-level conference on sustainable finance organised by the European Commission.



## IFRS 17

Proposed changes to the International Financial Reporting Standards (IFRS) regime continue to concern many of our members, and the Secretariat is continuing its detailed work on this dossier.

Last November, the International Accounting Standards Board (IASB) proposed a deferral of the effective date of the changes by one year to 1 January 2022, and has now launched [a public consultation](#) on proposed amendments to IFRS 17, which closes on 25 September. These proposals encompass specific concerns raised by AMICE.

Following the publication of the consultation paper in late June, the Secretariat attended EFRAG's Insurance Accounting Working Group (IAWG) meeting, during which members made a preliminary assessment of the consultation document. The discussion also covered issues which had been part of EFRAG's concerns about IFRS 17 but which did not feature in the consultation paper.

Over the course of the past few months, the Secretariat has attended several EFRAG meetings on this topic as well as attending the IASB Board meeting online. During that meeting, AMICE's concerns about the treatment of mutuals under IFRS 17 were raised, and it was agreed that these concerns would be included as footnotes in the text.

## MOTOR INSURANCE

The proposed revision of motor insurance rules has been a hot topic in recent months. The Commission's proposal currently is being discussed at the Council working group level, having been approved by the European Parliament in February.

The AMICE Secretariat suggested amendments, and conveyed the association's position, to the Romanian Presidency of the Council.

Separately, AMICE has been appointed a member of the European Commission's Single Platform for open road testing and pre-deployment of Cooperative, Connected, Automated and Autonomous Mobility (CCAM Single Platform). Belma Yasharova from AMICE's Secretariat is representing the association on this body. The first plenary meeting took place on 25 June in Brussels, followed by working group meetings the next day. AMICE participated in three of these working group meetings, represented by nominated experts from member companies, with appropriate expertise for the following working groups: developing an EU agenda for testing; digital infrastructure; and access to and exchange of data and cyber-security. These representatives had been nominated and agreed during an online meeting of AMICE's Motor Insurance Taskforce on 19 June.

The aim of the single platform is to provide advice and support to the European Commission in the field of testing and pre-deployment activities for CCAM. In particular, the group will assist the Commission in identifying how access to and exchange of vehicle and infrastructure data may be facilitated through testing and pre-deployment activities, and assist in establishing a data governance framework.

## REGULATORY AFFAIRS

AMICE's Regulatory Affairs Working Group met in May to discuss various challenges, including packaged retail and insurance-based investment products (PRIIPs) implementation, sustainable finance, digitalisation and the European Supervisory Authorities (ESAs) review. The meeting was attended by an EIOPA representative who outlined EIOPA's recent work on insurance guarantee schemes, recovery and resolution and macroprudential policy.

## PEPP

The rules on the Pan-European Personal Pension (PEPP) product were formally agreed by the European Parliament in April.

The European Commission will now work with EIOPA on a number of delegated acts for the implementation of the PEPP Regulation. The Regulation will enter into application 12 months after those acts are published in the Official Journal, and PEPPs are likely to come to market within about two-and-a-half years.

## SOCIAL DIALOGUE

Insurers, and AMICE as the representative of the mutual and cooperative sector, have continued discussions on social dialogue in recent months, and focussed on issues such as worker and consumer rights and the impact of Brexit.

In April, AMICE's Secretariat attended a meeting organised by Eurofound (the European Foundation for the Improvement of Living and Working Conditions) to evaluate its study – to which AMICE had contributed – on the representativeness of the insurance industry partners in European social dialogue. The study confirmed that AMICE along with Insurance Europe and the European Federation of Insurance Intermediaries, BIPAR, have the capacity to represent insurance sector employers at the European level.

In June, the Secretariat attended a working group meeting with the social partners of the Insurance Sectoral Dialogue Committee.

# ASSISTANCE

## REVIEW OF 8<sup>TH</sup> MEETING OF EUROPEAN MUTUAL & COOPERATIVE REINSURANCE MANAGERS | REINSURANCE WORKING GROUP MEETING

The 8<sup>th</sup> Meeting of European Mutual & Cooperative Reinsurance Managers took place in Stockholm in May, with 96% of attendees rating the event “excellent” or “good”.



More than 40 delegates from AMICE and the ICMIF reinsurance committee gathered at the event hosted by AMICE member Länsförsäkringar to discuss four key areas for the reinsurance community: market conditions; European geopolitics; emerging risks; and legislation.

As well as plenary sessions and panel discussions, delegates took part in a series of breakout groups focussed on certain aspects of the main presentations and fed back their discussion points to the wider audience. This feedback helps shape AMICE’s policy positions and future activities.



The meeting was opened by Ann Sommer, CEO of Länsförsäkringar’s non-life operations, who encouraged delegates to recognise the value of mutual insurers for the future. She also discussed four major challenges in Sweden – low interest rates, high household debt, increased sickness and longer life expectancy – and how mutual insurance products have been developed to meet customers’ changing needs.

Johannes Bender, director at S&P Global Ratings, presented a detailed analysis of current insurance market conditions with a particular focus on the continued influx of alternative capital and its effect on pricing. Some delegates expressed the view that traditional reinsurance relationships inherently are more long term and secure, and thus better suited to the mutual insurance model than alternative capital.

Adrian Ladbury of insurance industry magazine *Commercial Risk Europe* shared his views on European geopolitics in which he highlighted the political complexity of Europe and the influence that may have had on the outcome of Britain’s Brexit referendum.

Delegates expressed the view that protectionist measures and certain decisions taken by some regulators in EU Member States had led to an uneven playing field for reinsurance.

Christian Bieck, research director for insurance at the IBM Institute for Business Value, presented IBM’s latest study on the disruptive forces shaping the insurance industry. His presentation was followed by a panel discussion on cyber risk, which looked at issues such as pricing, scenarios and silent cyber.

The final presentation was given by Justin Wray, Deputy Head of EIOPA’s policy department, who outlined EIOPA’s views on making regulation fit for purpose, as well as the programme for amending Solvency II and fine-tuning catastrophe risk. Delegates said they agreed that regulation was vital to protect policyholders, but argued that it must be proportionate.

All the presentations are available in the [Members’ section](#) of our website.

The Reinsurance Working Group met in June to review the evaluation of the event, as well as to discuss other items including proposed topics for future events.

## CSR

AMICE’s CSR working group met to discuss the European Commission’s sustainable finance agenda and exchanged information on how their companies are experiencing non-financial disclosure requirements. They also shared insights into how companies are measuring their societal impact.

## MEMBER MEETINGS

The Secretariat continues to hold frequent meetings with member companies. In June, the Secretary General welcomed French member MAIF to Brussels to discuss AMICE’s activities and to hear more about MAIF’s recent announcement that it is becoming the first French *entreprise à mission*, with the aim of reinforcing its commitment to society.

The Secretariat also travelled to Paris to meet the Secretary General of the Association des Assureurs Mutualistes (AAM) and the Delegate General of ROAM, the French association of mutual and SME insurers, to hear how AMICE can best respond to the needs of French members – particularly SMEs.

The Secretary General also visited Irish member IPB, whose CEO Michael Garvey was appointed to the AMICE Board in June.

# PROMOTION

## MUTUAL CHIEFS LEAD GERMAN MARKET: ANALYSIS

CEOs of mutual and cooperative insurers are the foremost leaders in the German insurance industry, according to analysis by German insurance magazine *Versicherungswirtschaft*. The magazine assessed insurance leaders on criteria such as leadership style, innovation and external perception, and placed CEOs from mutual and cooperative groups in first, second and third places in a “performance check.”

Norbert Rollinger, CEO of R+V was placed in top spot and described by the magazine as versatile, convincing and approachable.

Klaus-Jürgen Heitmann, CEO of HUK-Coburg, was placed second on the list, followed by Ulrich Leitermann, CEO of Signal Iduna.

All three insurers are members of AMICE and Messrs Rollinger and Heitmann are Board members. Our congratulations to them for this recognition, which came at the same time as Allianz’s CEO Peter Bäte publicly commented on the high levels of customer service in the German mutual insurance community.

## COMMUNICATIONS WORKING GROUP

The Communications Working Group met in Bilbao in June to inspect the venues for the AMICE 2020 Congress.



Our host for the 2020 Congress, Seguros Lagun Aro, welcomed participants to its premises for an intensive working group meeting which covered the congress programme, speakers, moderation and animation, as well as planned promotion for the event.

The member input from the working group participants who had travelled to Bilbao for the meeting was invaluable to the development of this exciting event.



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Bilbao | 10-12 May 2020

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TRANSFORMATION

## REPRESENTATION

AMICE has continued to represent the mutual and cooperative sector at high-level industry gatherings to put forward the sector's view and promote the mutual and cooperative model over recent months.

In May, the Secretary General attended the Global Federation of Insurance Associations' (GFIA) General Meeting in Bucharest. The meeting received various reports from GFIA working groups on topics of engagement including global capital standards, cyber, financial reporting and resilient economies. Attendees also discussed the potential impact of the European elections on the political discourse.



Before the meeting, GFIA hosted a workshop on innovations in the motor sectors; a full report of that meeting was shared with the AMICE Motor Taskforce.

Continuing a packed schedule of meetings, the Secretary General also attended the annual Insurance Europe conference, also in Bucharest in May. She took the opportunity to meet bilaterally with several other insurance associations as well as coordinating with Insurance Europe on several advocacy dossiers under development.

The Insurance Europe meeting was themed "Fast forward: future of insurance," and the sessions included a presentation from Adam Pawloff of Greenpeace on insurance and the climate crisis, and a panel debate on protecting sustainable societies.



The Secretary General also attended the Associations World Congress and Expo in Gothenburg and spoke at the event's Leaders' Forum.

## OPERATIONS

### ANNUAL GENERAL MEETING

AMICE's annual General Meeting took place at P&V in Brussels in June and saw a new board unanimously elected for the 2019-2022 mandate.

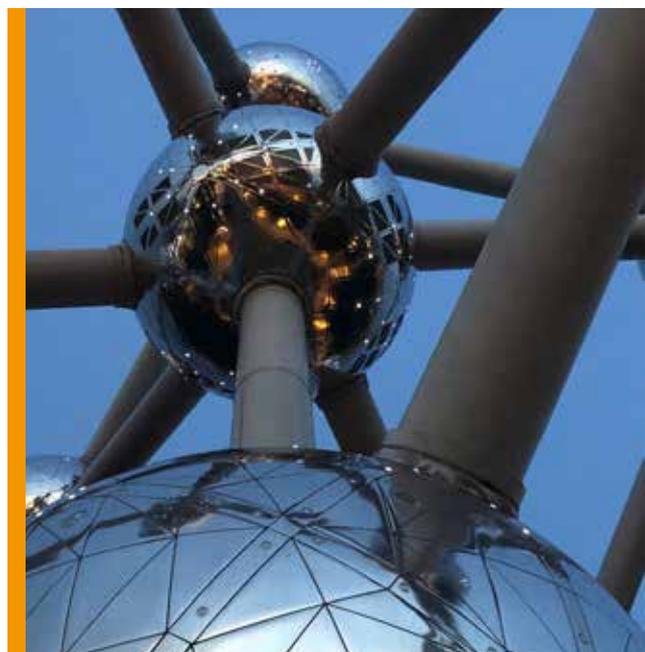
Grzegorz Buczkowski was unanimously reappointed President of AMICE for a second three-year term. Christophe Ollivier was unanimously reappointed Vice-President, while Christopher Lohmann was unanimously elected Vice-President for the first time. Róbert Lilli was unanimously reappointed Treasurer.

During the meeting, two new directors were welcomed to the Board; Michael Garvey, CEO of IPB in Ireland, and Ana Vicente, CEO of Mútua dos Pescadores in Portugal. Both represent more specialised and smaller mutual insurers as well as reflecting the geographic diversity of AMICE's membership. Michael Garvey becomes the first Irish member of AMICE's board. Inclusiveness is one of AMICE's four key values – alongside accountability, sustainable and ethical behaviour, and excellence – and these appointments help cement that value into our governance.



The meeting also approved the accounts for 2018 and the budget and fees for 2020. Members can download the draft Minutes, presentations and documents from the AGM [here](#).

AMICE published its Annual Report for 2018 during the AGM. It is available in English [here](#). Infographic versions summarising the association's achievements in 2018 are available in [English](#), [French](#), [German](#) and [Spanish](#).



The evening prior to the General Meeting, AMICE members attended a gala dinner at the Atomium, an iconic landmark in Brussels. After enjoying cocktails in the Panorama sphere at the apex of the structure, our guests had the unique experience of dining in the Atomium in the middle of a thunderstorm!

Following the AGM, AMICE hosted a symposium on sustainable finance, which featured a presentation from AMICE's newest supporting member, OFI Asset Management, which is owned by French mutuals from the French mutual association, AAM, and Fédération Nationale de la Mutualité Française (FNMF). A representative from Better Finance, the European Federation of Investors and Financial Services Users, presented the investors' perspective on sustainable finance.



## BOARD MEETING

At a meeting in June, the Board discussed the implementation of AMICE's new strategy for 2019-2023. The Board noted that the restructuring of AMICE's working streams – Commissions / Working Groups / Forums / Taskforces – was now well underway, as is the key focus on membership benefits. The Board updated AMICE's internal regulation to reflect the new structures. It also welcomed new supporting member OFI Asset Management.



## AMICE

5 September	Paris	Prudential Regulation Working Group
10 September	Brussels	Associations' Meeting
2 October	Brussels	Regulatory Affairs Working Group
15 October	Brussels	Executive Committee
5 November	Brussels	Board
4 December	Paris	Regulatory Dialogue Conference

## ICMIF

12-15 November	Auckland, New Zealand	<a href="#">ICMIF Biennial Conference</a>
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## External Events Calendar

11-13 September	Helsinki, Finland	Eurofi (by invitation only)
18-20 September	Amsterdam, Netherlands	<a href="#">9<sup>th</sup> Insurance Asset Management Conference, Marcus Evans</a>
19 November	Frankfurt, Germany	EIOPA 9 <sup>th</sup> Annual Conference

AAM	Association des Assureurs Mutualistes	IFRS	International Financial Reporting Standards
AMICE	Association of Mutual Insurers and Insurance Cooperatives in Europe	IGS	insurance guarantee scheme
BIPAR	European Federation of Insurance Intermediaries	Insurance Europe	European insurance and reinsurance federation
CCAM	Cooperative, Connected, Automated and Autonomous Mobility	MEP	Member of the European Parliament
CEO	Chief Executive Officer	NCA	National Competent Authority
CFO Forum	Chief Financial Officers' Forum	PEPP	Pan-European Personal Pension
CSR	Corporate Social Responsibility	PRIIPs	packaged retail and insurance-based investment products
EC	European Commission	ROAM	French association of mutual and SME insurers
ECON	Economic and Monetary Affairs Committee, European Parliament	SCR	Solvency Capital Requirement
EFRAG	European Financial Reporting Advisory Group	SME	small to medium-sized enterprise
EIOPA	European Insurance and Occupational Pensions Authority		
EP	European Parliament		
ESA	European Supervisory Authority		
ESG	environmental, social and governance		
EU	European Union		
FNMF	Fédération Nationale de la Mutualité Française		
GBS	Green Bond Standard, European Union		
GFIA	Global Federation of Insurance Associations		
IASB	International Accounting Standards Board		
IAWG	Insurance Accounting Working Group, EFRAG		
ICMIF	International Cooperative and Mutual Insurance Federation		
IDD	Insurance Distribution Directive		



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