BUSINESS – THE MUTUAL WAY
Dear friends and AMICE members,

**Welcome to Nice!**

The three French mutualist families have the pleasure of welcoming all stakeholders from the European mutual and cooperative insurance sector to the 2014 AMICE congress.

France is one of the cradles of European mutual and cooperative insurance. The first mutual assistance corporations appeared, regrouped in guilds, as early as the Middle Ages.

However, it was only during the 19th century, in the middle of the industrial revolution, that the mutualist movement found its roots, based on principles that still rule its governance and values today, meeting a real need for solidarity, equality and independence on behalf of citizens.

The south east of France is one of the most dynamic regions in terms of mutual members, volunteers and local services.

We are very pleased to welcome you to the beautiful setting of Nice, which, we hope, will be favourable to many constructive exchanges during your stay. With one main objective: spreading mutual and cooperative values.

We wish you a pleasant stay in Nice,

Yours sincerely,

Gérard Andreck
President of GEMA

Etienne Caniard
President of FNMF
Dear colleagues and friends,

**Welcome to the 2014 AMICE Congress!**

We are very pleased to see so many of you here in Nice and look forward to two days of thought-provoking presentations and energising discussions on doing “business the mutual way”.

Our biennial Congress is the opportunity for the mutual and cooperative insurance sector to:

- **promote** the mutual model as the natural business solution for the benefit of European citizens;
- **advocate** for appropriate and fair regulation for the mutual and cooperative sector;
- **assist** mutual and cooperative insurers in finding the best solutions for their customers;

and we hope the message will be heard far and wide.

I encourage you to make the most of your time here.

Take the opportunity to talk to other delegates, visit the sponsors who have helped us make this event possible, and, of course, let us at AMICE know what we can do for you.

Enjoy your time in Nice!

Yours sincerely,
## Event outline

All meetings take place at the Meridien hotel

<table>
<thead>
<tr>
<th>Time</th>
<th>Delegates’ activities</th>
<th>Accompanying persons’ activities</th>
</tr>
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<tbody>
<tr>
<td><strong>WEDNESDAY, 4 JUNE 2014</strong></td>
<td></td>
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<tr>
<td>15.00-19.00</td>
<td>Registration and information - Lobby</td>
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<tr>
<td>16.00-19.00</td>
<td><strong>AMICE Board Meeting</strong> - Salon Riviera</td>
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<tr>
<td>20.00</td>
<td>Welcome Reception at Villa Massena</td>
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| **THURSDAY, 5 JUNE 2014** |                                                                 |                                                      |
| 08.00-19.00  | Registration and information - Lobby                           |                                                      |
| 08.00-09.00  | Breakfast workshop: SCOR - Tourette meeting room               |                                                      |
| 09.00-10.30  | **AMICE General Meeting** - Le Vallauris conference room       |                                                      |
| 09.30-10.30  | Breakfast workshop: SCOR - Tourette meeting room               |                                                      |
| 10.30-11.00  | Coffee break - Espace Mougins                                  |                                                      |
| 11.00-12.30  | **Opening Session** - Le Vallauris conference room             |                                                      |
| 12.30-14.00  | Lunch - Le Colonial Café                                       |                                                      |
| 14.00-15.30  | **Session I: More regulation for more protection for the customer?** - Le Vallauris conference room |                                                      |
| 15.30-16.00  | Coffee break - Espace Mougins                                  |                                                      |

09.30-17.00
A tour of Saint Paul de Vence and the Maeght Foundation (lunch included)

or

09.30-15.30
Cote d’Azur Jewels: Villa Kérylos and Villa Rothschild (lunch included)
# Event outline

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<td>16.00-17.30</td>
<td><strong>Session II: Social security – the mutual sector for better value to society?</strong> - Le Vallauris conference room</td>
<td>Gala Dinner at Domaine de Mont Leuze</td>
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<tr>
<td>19.00</td>
<td>departure</td>
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**FRIDAY, 6 JUNE 2014**

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<tr>
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<tr>
<td>08.00-14.30</td>
<td><strong>Registration and information</strong> - Lobby</td>
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<tr>
<td>08.00-09.00</td>
<td>Breakfast workshop: Aon Benfield - Cogolin meeting room</td>
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<tr>
<td>09.00-10.30</td>
<td><strong>Session III: The mutualist model – the future of free enterprise?</strong> - Le Vallauris conference room</td>
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<tr>
<td>10.30-11.00</td>
<td>Coffee break - Espace Mougins</td>
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<tr>
<td>11.00-12.30</td>
<td><strong>Session IV: Reliable data for customer-focussed solutions?</strong> - Le Vallauris conference room</td>
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<tr>
<td>12.30-13.00</td>
<td><strong>Closing Session</strong> - Le Vallauris conference room</td>
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<tr>
<td>13.00-14.00</td>
<td>Lunch - Le Colonial Café</td>
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<tr>
<td>14.30-17.00</td>
<td>Walking tour of Nice</td>
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**SATURDAY, 7 JUNE 2014 - Post congress**

<table>
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<th>Time</th>
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<tr>
<td>09.00-13.00</td>
<td>The heights of Nice, the Chagall and Matisse museums</td>
</tr>
<tr>
<td>09.00-17.00</td>
<td>Cannes and Ile Saint Honorat</td>
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</tbody>
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Map of Nice

1. **HÔTEL LE MÉRIDIEN ****
   1 Promenade des Anglais
   06000 - Nice

2. **HÔTEL LE BEAU RIVAGE ****
   22 Rue Saint-François de Paule
   06000 - Nice

3. **HÔTEL DE SUÈDE ***
   18 avenue de Suède
   06000 - Nice

4. **VILLA MASSÉNA**
   35 Promenade des Anglais
   06000 - Nice

DOMAINE DE MONT LEUZE
600 Chemin du Mont Leuze
06230 - Villefranche-sur-Mer

The Meridien conference area

1. **VENICE: Cloakroom**
2. **Espace MOUGINS: Sponsor area and coffee breaks**
3. **Le VALLAURIS: Congress plenary sessions and AMICE General Meeting**
4. **TOURETTE meeting room: Breakfast workshop, SCOR “Surviving the next crisis, a risk management perspective”, Thursday 5 June, 08.00-09.00 and 9.30-10.30**
5. **COGOLIN meeting room: Breakfast workshop, Aon Benfield “The reinsurance broker: role and evolution”, Friday 6 June, 08.00-09.00**
6. **Salon RIVIERA: AMICE Board Meeting**
7. **ST PAUL: Office**
8. **Le COLONIAL CAFE: Lunch**
Congress Programme

**Wednesday, 4 June 2014**

15.00-19.00  Registration and information
16.00-19.00  AMICE Board Meeting
20.00  Welcome Reception at Villa Massena (5 min walk from the Meridien)

**Thursday, 5 June 2014**

08.00-19.00  Registration and information
08.00-09.00  Breakfast workshop organised by our sponsor SCOR
              “Surviving the next crisis, a risk management perspective”
09.00-10.30  AMICE General Meeting
09.30-10.30  Breakfast workshop organised by our sponsor SCOR
              “Surviving the next crisis, a risk management perspective”
10.30-11.00  Coffee break
11.00-12.30  Opening session

Hilde Vernaille | AMICE President | Gérard Andreck | President of GEMA | Etienne Caniard | President of FNMF

Opening speech by Sandrine Lemery, First Deputy Secretary General, French Prudential Supervisory Authority

The Opening Session will outline the opportunities and threats to which the mutual business model is being and will be exposed in the near future, in Europe as well as France. Sandrine Lemery will present the French supervisor’s view on the application of Solvency II to mutual and cooperative insurers, their governance, horizontal groups, own funds, etc., all questions of importance to the mutual sector and where national supervisors’ opinions may differ.
Session I: More regulation for more protection for the customer?

Chair: Anu Pylkkänen | LocalTapiola (FI)
Expert: Gabriel Bernardino | President, EIOPA
Practitioners’ response: Monika Köstlin | Verband der Versicherungsvereine auf Gegenseitigkeit e.V. (DE) | Challenging the benefits of more regulation to customers | Thierry Couret | MAIF (FR) |

How to use regulation to the customer’s advantage?

Session I questions whether (over)regulation is the right answer to the financial crisis and the position mutual and cooperative business undertakings should adopt in this context. Should the sector make more or rather less effort to influence issues which may appear to be beyond our control? Gabriel Bernardino will explain how EU regulation benefits customers of mutual and cooperative insurers. Practitioners from two AMICE members will react to this position with concrete examples.

This session is the opportunity to advocate for appropriate and fair regulation for the mutual and cooperative sector
**Congress Programme**

**Thursday, 5 June 2014**

16.00-17.30  
**Session II: Social security – the mutual sector for better value to society?**

**Chair:** Christophe Ollivier | FNMF (FR)  
**Expert:** Laurence Bovy | Head of cabinet of the Minister of social affairs and public health (BE)  
**Practitioners’ response:** Dr. Hans Olav Herøy | HUK-Coburg (DE)  
**Practitioners’ response:** Grzegorz Buczkowski | TUW SKOK (PL)  

The terms and conditions under which mutual and cooperative insurers would be in the position to take over parts of the public sector’s role in providing social security. The example from Poland where mutual insurance undertakings have already taken on a role in health care services.

Session II will look at the limitations to public finance for public services in social security areas such as health care and long-term care and ask whether the mutual and cooperative sector can provide solutions. Following an introduction with up to date information on key influencing factors such as the financial crisis, changing priorities in public finance, aging societies and other demographic changes, practitioners from two AMICE members will present examples from their markets.

The session is the opportunity to **raise awareness** of the potential role for mutuals in social security for the benefit of society.

19.00  
**departure**  

20.00-00.00  
**Gala Dinner at Domaine de Mont Leuze**

from 23.00  
**Return bus to the Meridien**
Congress Programme

Friday, 6 June 2014

8.00-9.00

Breakfast workshop organised by our sponsor AON Benfield
“The reinsurance broker: role and evolution”

09.00-10.30

Session III: The mutualist model – the future of free enterprise?

Chair: Ann Sommer | Länsförsäkringar (SE)

Expert: Professor Riccardo Petrella | Doctor of Political and Social Sciences from the University of Florence (IT)

Practitioners’ response: Marisa Parmigiani | Unipol (IT) | The role of Unipol as incubator to help the creation of start-ups to fight unemployment and social exclusion | Lluis Lana Costa | Mutual Médica (ES) | How mutuals can provide innovative solutions in pensions thanks to their mutual model?

Session III will start with a presentation by inspirational political scientist Riccardo Petrella entitled “The mutual way – a neo business model or a new economy (oikos nomos)?” Does the mutual model represent a new era in economic and societal terms, is it the natural response to citizens’ expectations in the future? Practitioners from AMICE members will demonstrate how the mutual and cooperative insurer recognises and reacts to the new model of society.

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

10.30-11.00

Coffee break
Session IV: Reliable data for customer-focused solutions?

Chair: Jorge Vázquez-Morenés | Mutua Madrileña (ES)

Expert: Professeur Boris Otto | Chair of Supply Net Order Management TU Dortmund University (DE)

Practitioners’ response: Maria Wedin | Länsförsäkringar (SE) | LF’s innovative “claims on map” product which brings value to customers | Paul Breeuwer | Achmea (NL) | An example of a good data management system

Session IV looks at whether the availability of reliable data can help insurers to provide the best solutions for their customers. Professor Boris Otto will defend the value of good data and help you to think out of the box on how data collection and evaluation can maximise customer value. Two practitioners’ from AMICE members will provide practical applications of good data use.

The session will assist mutual and cooperative insurers in finding the best solutions for their customers.

12.30–13.00

Closing of the Congress by the President of AMICE
Invitation to the next AMICE Congress in 2016

13.00–14.00

Lunch (delegates and accompanying persons)

14.30–17.00

Walking tour of Nice (departure from the Meridien)
Social programme

Thursday, 5 June 2014

A tour of Saint Paul de Vence and the Maeght Foundation
(lunch included)

09.15  Meet in the lobby of the Meridien with the guide
09.30  Departure by bus to Saint-Paul de Vence
17.00  Return to the Meridien

Cote d’Azur Jewels: Villa Kérylos and Villa Rothschild
(lunch included)

09.15  Meet in the lobby of the Meridien with the guide
09.30  Departure by bus to the Villa Rothschild
15.30  Return to the Meridien

Friday, 6 June 2014

The heights of Nice, the Chagall and Matisse museums

09.15  Meet in the lobby of the Meridien with the guide
09.30  Departure by bus to the Arènes de Cimiez
13.00  Return to the Meridien
13.00-14.00  Lunch with delegates at the Meridien

Walking tour of Nice (delegates and accompanying persons)

14.15  Meet in the lobby of the Meridien with the guide
14.30  Departure on foot to visit Vieux-Nice
17.00  Return to the Meridien
Social programme

**Saturday, 7 June 2014**

Optional post-congress excursion

**Cannes and Ile Saint Honorat**

08.45  Meet in the lobby of the Meridien with the guide
09.00  Departure by bus to Cannes
17.00  Return to the Meridien
Speakers

Gérard Andreck  |  Opening session

A geologist by training, Gérard Andreck joined the Macif general administration in 1969. In 1982 he was appointed director and in 1987, during the mutual’s regionalisation, he was named to head Macif’s most important region, the Île-de-France. In June 1997, Gérard Andreck became chief executive officer of Macif. As the architect of Macif’s modernisation, he transformed the motor insurance mutual into a group of diversified insurance and service companies, maintaining its initial solidarity and mutual values. At the general assembly held on 18 June 2006, Gérard Andreck was elected president of the Macif Group. On 1 July, 2008, he was elected president of the Groupement des Entreprises Mutuelles d’Assurances (GEMA) for a three-year term and was re-elected for a further term in 2011. Since July 2011, he has also been president of the Association française de l’assurance (AFA). Deeply involved in the social economy, Gérard Andreck held the post of president of the Centre des Jeunes Dirigeants de l’Économie Sociale (CJDES) between 1991 and 1993 and, between May 2009 and December 2011, he was president of the Conseil des Entreprises, Employeurs et Groupements de l’économie sociale (CEGES). In November 2010, he joined the Conseil Economique, Social et Environnemental (CESE). He was made a Chevalier of the Légion d’Honneur on 6 April 2012. Gérard Andreck was born in Pamiers, in the Ariège region, on 16 July 1944.

Gabriel Bernardino  |  Session I

Gabriel Bernardino is Chairman of the European Insurance and Occupational Pensions Authority (EIOPA). He is responsible for the strategic direction of EIOPA and represents the Authority at the Council of the European Union, the European Commission and the European Parliament. Mr. Bernardino prepares the work of EIOPA’s Board of Supervisors and also chairs the meetings of the Board of Supervisors and the Management Board. Mr. Bernardino is the first Chairperson of EIOPA. He was elected by the Board of Supervisors of EIOPA on 10 January 2011. His nomination followed a pre-selection by the European Commission and was confirmed by the European Parliament after a public hearing held on 1 February 2011. Mr. Bernardino assumed his responsibilities on 1 March 2011. Prior to his current role, Mr. Bernardino was the Director General of the Directorate for Development and Institutional Relations at the Instituto de Seguros de Portugal (ISP). He has served in several positions of increasing responsibility since he joined the ISP in 1989 and represented EIOPA’s preceding organisation, CEIOPS, as Chairman between October 2009 and December 2010.

Laurence Bovy  |  Session II

Laurence Bovy, 47, holds a law degree and has extensive experience of several years in Belgium as advisor and then chief of staff at several ministerial offices such as social security, health, justice, etc. Since 1 November 2013, she has been president of the Shareholding and Investment Company (French initials, SFPI). For four years, from October 2009 to October 2013, she was chairman of the board of the Belgian State Railways (SNCB). Since December 2011, Laurence has been Head of cabinet of the Belgian vice prime minister and minister of social affairs and public health.
Paul Breeuwer (1971) has over 18 years of international experience in the financial services industry. Eight years as a consultant/manager with Accenture, a leading international consulting firm, and over 10 years with Eureko/Achmea the number one insurer in the Dutch market with a number of subsidiaries in Europe. Paul has broad business acumen across the life, health and non-life lines of business with extensive experience in business information management, multi-channel distribution management, business process re-engineering, organization redesign, marketing strategy and programme management within the financial services industry (banking and insurance). As of 2004 Paul joined Achmea, successively as manager Business Information Management and Programme Manager at Interamerican Greece (2009-2012). Since 2012 he has been working for Achmea - Market Strategy, as strategist on market strategic innovation, commercial performance improvement and online transformation of the Achmea group. Paul has a Masters degree in Quantitative Business Economics from the University of Groningen.

Grzegorz Buczkowski is a member of the management board of TUW SKOK, the mutual property and casualty insurance company and TU SKOK Zycie SA, the life insurance company of the Polish credit union system. He has 23 years of experience in the Polish credit union system and 19 years in the Polish insurance market; he has also served as consultant to EU PHARE and UNDP programmes, World Bank’s CGAP programme and United Nations’ International Labour Organization. He is a member of the Executive Committee of the Board of Directors of AMICE. He has published on insurance and mutuality topics for the International Labour Organization, Bloomberg European Law Journal and Polish Cooperative Research Institute. Grzegorz holds an MA in English Literature from Gdansk University, Poland and an MBA from Gdansk University and Strathclyde University, Glasgow, Scotland. He is married and lives in Gdansk, Poland.

Etienne Caniard was elected president of Mutualité Française on 14 December 2010 for a term of six years. He is also president of the Fondation de l’avenir, which conducts research in applied medicine. Born in 1952 in Boulogne-Billancourt, Etienne Caniard graduated in economics and is an alumnus of the French National Tax School. He held the post of president of the Mutuelle des Agents des Impôts from 1990 to 2000. He joined Mutualité Française in 1994 and in 1996 took on the job of managing director for health and social security matters, during which he was in charge of discussions relating to France’s health insurance reform of 2004. He was a member of the High Committee on Public Health from 1991 to 1998. From 1998 to 1999 he led the Health Forum. From 2001 to 2005, he was vice-president of the French National clinical ethics observatory. From 2003 to 2004, he represented Mutualité Française at the High Council on the future of health insurance (HCAAM). In 2004, he joined the National Health Authority (HAS), overseeing the quality and dissemination of medical information, where he remained until he was elected president of Mutualité Française. He is the author of several reports commissioned by the government, such as La place de l’usager dans le système de santé (2000), which formed the basis of the French law of 2002 on patients’ rights and the quality of the healthcare system, and Les recommandations de bonnes pratiques: un outil de dialogue, de responsabilité et de diffusion de l’innovation (2002).
Thierry Couret | Session I

Thierry Couret has been assistant director of the MAIF Group since January 2008, in charge of a number of MAIF Group divisions such as Marketing, Insurance, control, as well as the Life, Finance, Banking and Assistance subsidiaries of the MAIF Group, in addition to International affairs. Thierry Couret is a member of the Group’s general management and the executive committee. In addition he is also director of several French and foreign subsidiaries of the MAIF Group. Following training in law and economics, Thierry Couret began his career in mutuals in 1980 by joining the Mutuelle de Poitiers Assurances. Then, in 1992, he joined Groupama as assistant director of Groupama Centre Atlantique and, subsequently in 2000 he became general manager of the Caisse Régionale Groupama Rhône Alpes Auvergne. He held the post of general manager of Groupama insurance, banks and services, France, until 2004, before joining the MAIF Group.

Hans Olav Herøy | Session II

Dr. Hans Olav Herøy was born on 1 August 1962 in Kristiansand, Norway. He is married and has two children. After graduating from secondary school and doing his military service, he studied mathematics, informatics, statistics and economics in Oslo and Cologne, followed by a doctorate at the Max Planck Institute for Mathematics in Bonn. In 1995, he started his career at AXA Konzern AG as head of quality management and data analysis of AXA Krankenversicherung. He then changed to Versicherungskammer Bayern, where he was a member of the board of directors of Consal Beteiligungsgesellschaft, Bayerische Beamtenkrankenkasse, UKV Union Krankenversicherung and URV Union Reiseversicherung until 2009. In February 2009, Dr. Herøy joined HUK-COBURG Versicherungsgruppe, where he is a member of the board of directors. He is in charge of the health and life insurance departments.

Monika Köstlin | Session I

Monika Köstlin was born in 1978 in Karlsruhe. At university, she graduated in business studies with a focus on tourism. For her first job from 2001, she worked for ELVIA - the travel insurance company belonging to the Allianz group, in the key accounts department, of which she became the manager. In 2006, Monika joined the Kieler Rückversicherung (a small reinsurance company based on mutuality) and the Verband der Versicherungsvereine (an association of about 165 mutuals in northern Germany) in Kiel. In 2009 she completed an MBA on insurance management at the university of Leipzig. In 2011, Monika was appointed to the executive board of the Kieler Rückversicherung, and from July 2014 she will also become a member of the executive board of the Verband. In 2012 she was elected to the executive board of the vvf - an association of the university in Oldenburg for the encouragement of insurance and finance mathematics. Monika Köstlin is married and mother of two children (two and four years old).
Lluis Lana has been working in the mutual sector for more than thirty years. At present he works at Mutual Médica as Deputy General Manager. He previously, until 1995, worked at the Federació de Mutualitats de Catalunya on actuarial and reinsurance issues. He has a wide background in the insurance industry, focused on not for profit companies. He is an expert in retirement, pension funds, savings products, long term care systems and also in public retirement providers. For the position he holds at Mutual Médica, he works closely with the National Order of Doctors and is a regular conference speaker on mutual pension funds’ offers for doctors’ retirement. Lluis holds degrees in Economics and Actuarial Studies as well as an ESADE Finance Master. He was vice-president of the Catalan Actuaries’ Association. He is member of ESADE-Alumni and also member of the board of the insurance industry club at ESADE. He regularly attends meetings at Europa Medica, an association of non profit companies related to European doctors.

Sandrine Lemery is aged 45 and an graduate of the prestigious Mines ParisTech. Having studied at the École Polytechnique, she also graduated from the Paris Institute of Political Studies and the Centre for Actuarial studies. She joined the Insurance Supervisory Body (CCA) in September 1992 as a member of the supervisory-auditing group and was seconded to the General Inspectorate of Finance from April 1993 to April 1994 and to the Treasury department as assistant to the head of the office for life and health insurance from September 1997 to June 2001. She was made the technical advisor for retirement and pensions within the cabinet of the Minister for Employment and Solidarity, Elisabeth Guigou, in June 2001 and in June 2002 was appointed head of the Supervisory Unit within the Supervisory Authority for insurance and mutuals (ACAM), which was created following the merger between the CCA and the Supervisory Commission for Mutuals and Provident Institutions. In April 2007, she became the assistant secretary general of ACAM. In April 2008 she was appointed as Chargée de mission to the inter-ministerial steering group responsible for the Alzheimer Plan and held this position until December 2012 and during this same period, from April 2010 to February 2012, she was head of the National Insurance Supervisory Body, which merged with the Corps des Mines in March 2012. In January 2013 she became head of coordination services within the General Secretariat for the modernisation of public action (SGMAP) and in September 2013 she became a member of the general council for the economy, industry, energy and technologies. Since October 2013 she has occupied the position of assistant secretary general of the Prudential Control and Resolution Body (ACPR).

Christophe Ollivier held various positions during the first fifteen years of his career in the insurance industry, dedicated to industrial risks analysis, prevention and protection, in positions of increasing responsibility, all within the UAP Group (engineering, management control, through underwriting and reinsurance). After the merger with AXA (1997), his career quickly deviated to financial reinsurance, with positions in various groups (AXA, Winterthur and Credit Agricole / Calyon), in France then abroad, between 1999 and 2003 (New York, London, Bermuda). Back in France (in 2004), he joined the securitization department of an investment bank (Calyon today CACIB) and two years later moved to the senior bankers’ department, dedicated to financial institutions where he particularly focused on financial issues for the non-profit institutions (mutuals and “institution de prévoyance”). In April 2009, he joined the National Federation of French Mutuals (FNMF), where he presently combines the positions of Advisor to the CEO, CEO of the Federal Guarantee Fund (SFG) and manager of the Financial Expertise Department.
Boris Otto holds the Audi-endowed chair for Supply Net Order Management at TU Dortmund University (Dortmund, Germany) and he is Director Information Management & Engineering at the Fraunhofer Institute for Material Flow and Logistics (IML) in Dortmund (Germany). His research fields are Supply Chain Management and Logistics, Information Management & Engineering, Enterprise Data Quality Management, Business Engineering and Electronic Business and Enterprise Systems. Prior to his current positions, he worked for PricewaterhouseCoopers, SAP and the Fraunhofer Institute for Industrial Engineering (IAO) in Stuttgart (Germany). In 2012, he completed his post-doctoral qualification (habilitation) at the University of St. Gallen (Switzerland) in the field of Enterprise Data Quality Management. He received a PhD in Mechanical Engineering from the University of Stuttgart (Germany) and holds a Dipl.-Ing. oec. degree from the Technical University of Hamburg–Harburg (Germany). In 2011 he spent a year abroad as a research fellow at the Tuck School of Business at Dartmouth College in the US. Boris Otto is member of the Scientific Advisory Board of eCl@ss, one of the leading product classification standards. Since 2013 he is partner at Business Engineering Institute St. Gallen AG (Switzerland).

Marisa Parmigiani has been working on CSR at national and international level since 1997. She is currently Sustainability Manager for the Unipol Group and Assistant to the Chairman. At the start of her career, Marisa consulted on CSR, developing some Italian CSR best practices before working for Coop, consumer’s cooperatives, first as National CSR Manager and then as National Social Policy Director. Since 2001 she has been General Secretary of Impronta Etica, the Italian National Partner Organization of CSR Europe. She has been a member of many working groups and Advisory Boards, nationally and internationally, over the last ten years. Marisa is the author of many articles in books and magazines and has edited CSR and Ethics? (Carrocci, 2005), Public Administration intervention to develop CSR: best practices in Italy (Maggioli, 2008), We are all stakeholders (Ed Maggioli, gennaio 2010), Common Objective: Public Private Partnership (Ed ambiente, 2014).

Riccardo Petrella, who was born in La Spezia in Liguria in 1941, is an Italian political scientist and economist and holds a PhD in political and social sciences from the University of Florence (Italy). From 1967 to 1975 he was the scientific secretary and then director of the European Centre for Research in Social Sciences in Vienna. From 1976 to 1978 he was a senior researcher at the International Social Science Council in Paris and was a Ford Foundation Fellow. From December 1978 to 1994, he was the director of the FAST (Forecasting and Assessment in Science and Technology) programme at the European Commission. From 1982, he was visiting professor and then extraordinary professor at the Catholic University of Louvain, Belgium, where he mainly lectured on “Globalisation of the economy”. He was granted the status of emeritus professor in 2006. He was also a visiting professor at the VUB (Vrije Universiteit Brussel) from 1999 to 2005. In 1991 he founded the Lisbon Group, which brings together 21 members including universities, company CEOs and policy makers in the cultural sector in order to promote critical analyses of the current forms of globalisation. In 1997 he founded the International Committee for the Global Water Contract on the basis of the “Water Manifesto” and is the President of the European Research Institute on Water Policy in Brussels.
Anu Pylkkänen | Session I

Anu Pylkkänen is Director in charge of External relations and Corporate responsibility (CSR) and partnerships with NGO`s at LocalTapiola group, Finland. In this position, she has responsibility for both domestic and international lobbying in the interest of mutual LocalTapiola Group with a special focus on EU related matters. On the corporate responsibility side, Anu is in charge of developing and coordinating LocalTapiola Group’s corporate responsibility strategies and partnership agreements with NGO`s like the Red Cross, the Nature conservation society and the universities in Helsinki. In this role Anu is a regular expert speaker at seminars. Anu has a law degree from the University of Helsinki and she has also studied international relations in different schools in London, Dallas, USA and Copenhagen. Before taking up her present position, she was for many years responsible for international legal affairs at Tapiola Group. She was also for many years until March this year, the Chair of the Board of FiBS (Finnish Business in Society) and she is a Member of a working group on CSR at the Confederation of Finnish Industries. Anu is a Board member of AMICE and chairs the Assistance Commission as well as the Corporate Social Responsibility working group.

Ann Sommer | Session III

Ann has worked in reinsurance and insurance for 26 years, the last 17 as Managing Director. In 2000 she took up her present position as Managing director at “Länsförsäkringar Sak försäkringsaktiebolag”, as well as Vice-President of LFAB. She graduated in economics from Stockholm University. Ann is married to an Australian: they have three children, six horses, two dogs and two cats!

Jorge Vázquez | Session IV

Jorge Vázquez has worked for Mutua Madrileña, Spain’s largest mutual, since 2006 as business advisor, project developer and process manager, currently being head of Legal Defence. He has also been a member of the Commission for insurance mutuals of UNESPA since 2009 and member of the AMICE board since 2010. Before joining Mutua Madrileña, Jorge worked as Legal Advisor for a consultancy firm and also in the financial sector in the US. He graduated in Law from Madrid’s Universidad Complutense and holds a Master’s degree in Stock & Financial Markets from the IEB (Instituto de Estudios Bursátiles). He is married.
Hilde Vernaillen | Opening session

Hilde Vernaillen has been working in the financial services industry for more than twenty years and is a committed defender of the mutual/cooperative business model in insurance. She is a regular conference speaker on various subjects around insurance, mutual and cooperative business. Hilde was appointed as CEO of P&V Insurance and VIVIUM in 2011 after twenty years in the P&V Group, first in the bank and later on in the insurance companies. She succeeded Asmo Kalpala as President of AMICE in June last year and is a member of the ICMIF Board. She is a member of the Board of Directors of Euresa Holding, an European Economic Interest Group for cooperation and collaboration among the European insurance companies belonging to the Social Economy, and President of the Board of Directors of Febecoop which promotes and defends the co-operative model at regional, federal, European and international level. Furthermore, she is a member of the Board and the Executive Committee of the Belgian insurance association (Assuralia), and several other organisations in Belgium and other European countries.

Maria Wedin | Session IV

Maria Wedin has been working as a specialist in motor insurance at Länsförsäkringar since 1999. She is also responsible for the loss prevention work in traffic for the group in Sweden. One of her focus areas is traffic environment where she leads a project in which Länsförsäkringar marks the geographic position of a traffic accident on a map. The resulting data is used to support the work of loss prevention and reduce the numbers of claims and in the long-term improve the traffic environment. This “claims on map” project also provides claim-handlers with information about the traffic accident. Until 1999, Maria worked on road safety issues for a motorcycle organization. In her spare time, she is happy to be riding her motorcycle on winding roads!
Implanted in more than 50 countries, Aon Benfield is the branch of Aon plc dedicated to reinsurance activities.

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  - transaction and management of your treaties - negotiation placement / writing of treaties / legal watch / analysis of the security of reinsurers / management of the accounts of reinsurance and the disasters

www.aonbenfield.com

As a sponsor, Aon Benfield is hosting a breakfast workshop on:

“The reinsurance broker: role and evolution”
Catherine Bourland, CEO Aon Benfield France - Yves Sindicas, Client Manager

Beyond his/her usual job as an intermediary, the reinsurance broker assumes a pioneering role as an advisor and expert in diverse missions for his/her clients. As a full-service capital advisor, the broker empowers his/her clients to better understand, manage and transfer risk through global reinsurance solutions, to protect their balance sheet and P&L account. The broker estimates and participates in the control of the risks, and carries out catastrophe modelling. The broker accompanies his/her clients in the new statutory environment, leading to the introduction of Solvency II.

08.00-09.00 on Friday, 6 June in the Cogolin meeting room at the Meridien (See map, page 8).
SCOR is a top-five global reinsurer, with premium income crossing the EUR 10 billion threshold in 2013. Total assets measured in excess of EUR 30 billion in 2013. The Group has a balanced business model with three powerful engines: SCOR Global Life (life reinsurance), SCOR Global P&C (non-life reinsurance, combining reinsurance with direct and facultative P&C business) and SCOR Global Investments (asset management).

The Group’s six-Hub structure (Americas, Cologne, London, Paris, Singapore and Zurich) bears witness to the company’s decentralized, multicultural and global nature, which is well-suited to the international reinsurance business. The Group maintains 39 offices in total, spread across five continents. SCOR is committed to working with its clients on a long-term basis, and this structure enables the Group to provide high added value and innovative, tailor-made solutions. SCOR’s shares (ISIN: FR0010411983, code Bloomberg: SCR FP) are publicly traded on the Eurolist by the Euronext Paris stock market and on the SIX Swiss Exchange (formerly known as the SWX Swiss Exchange). www.scor.com

As a sponsor, SCOR is hosting a breakfast workshop on:

“Surviving the next crisis, a risk management perspective”
Michel M.Darcorogna - SCOR Scientific Advisor

With the economic and financial crisis, the question of solvency has become increasingly discussed and challenged. This presentation addresses the current financial crisis, analyses its specific nature, its impact on the financial system and its consequences on the solvency requirements. It takes a fresh look at crises and their characteristics to draw lessons for risk management.

The pro-cyclicality of the current capital models for insurance is highlighted and its consequences on financial stability are discussed. It finally proposes to make the regulatory system more flexible to respond to future crises and suggests a way to do it without compromising the principles on which the whole valuation model is built.

8.00 to 9.00 and 9.30 to 10.30 on Thursday, 5 June in the Tourette meeting room at the Meridien (See map, page 8).
Backed by two major French mutual insurance companies, Macif and Matmut, the OFI Group, founded in 1971, puts its asset management skills at the service of institutional investors. With EUR 54.7 billion assets under management at the end of December 2013, the OFI Group employs 280 staff, including 90 dedicated to investment management. 4th largest asset manager company active in the French SRI segment, with over EUR 5.4 billion under management in 15 SRI open-ended funds. Organized around two specific areas of expertise: “mutual funds management” and “discretionary management”, OFI aims to offer a complete range of products and services to European institutional investors, corporates, third-party distributors, private investors. www.ofi-am.fr

The Swiss Re Group is a leading wholesale provider of reinsurance, insurance and other insurance-based forms of risk transfer. Dealing direct and working through brokers, its global client base consists of insurance companies, mid-to-large-sized corporations and public sector clients. From standard products to tailor-made coverage across all lines of business, Swiss Re deploys its capital strength, expertise and innovation power to enable the risk-taking upon which enterprise and progress in society depend. Founded in Zurich, Switzerland, in 1863, Swiss Re serves clients through a network of over 60 offices globally and is rated “AA-” by Standard & Poor’s, “Aa3” by Moody’s and “A+” by A.M. Best. Registered shares in the Swiss Re Group holding company, Swiss Re Ltd, are listed on the SIX Swiss Exchange and trade under the symbol SREN. For more information about Swiss Re Group, please visit: www.swissre.com or follow us on Twitter @SwissRe.
General information

Badge
Your personal name badge is your entrance ticket to all sessions and other activities of the congress. Please wear this badge at all times.

Cancellation fees

Cancellation of participation:
No reimbursements will be made for cancellations received after 5 May 2014. Please note that there will be no refund for no-shows.

Hotel cancellations:
No reimbursements will be made for cancellations received after 5 April 2014. Please note that there will be no refund for no-shows.

Tour cancellations:
No reimbursements will be made for cancellations received after 19 May 2014. Please note that there will be no refund for no-shows.

Currency, banks, automatic cash dispenser
The monetary unit used in France is the Euro. Most services in France accept major credit cards.

Credit cards can also be used for withdrawing money in banks or from cash dispensers.

Banks are open from 9am to 1pm and from 2pm to 5pm and are closed on Sundays and Mondays. Foreign exchange agencies for example “Travelex” in the city centre are open every day.

Dress code
The dress code for all congress sessions and the opening reception is smart business attire. For the gala dinner which will take place outdoors, the dress code is cocktail attire. For the tours, we would advise comfortable shoes and sun protection.

Electrical current
The electric current in France is 220V (50 Hz). Plugs and sockets are the same as in the Continental countries of the European Union. British, Irish and non-European participants need plug adapters for electrical appliances.

Emergency numbers
In France:
- To contact the police dial 17
- To contact the fire brigade dial 18
- To contact the ambulance service dial 15

If you need a doctor (S.O.S médecins Nice): +33 (0)4 93 85 01 01. You can also dial the international emergency phone number 112.
Health
Before leaving on a journey, travellers should find out about health insurance in their own country and whether that country has a social security agreement with France that covers health care during a temporary stay and, if so, what the procedure is for obtaining compensation.

If the traveller comes from a country with which France has a bilateral or multilateral agreement providing for urgent medical care during a temporary stay and can prove entitlement to treatment as required, he will be liable for the same charges as a person resident in France.

Insurance
The congress organizers cannot accept liability for personal injuries sustained, for loss of, or damage to property belonging to congress delegates (or their accompanying persons), either during or as a result of the congress. Please check the validity of your own travel insurance.

Languages
At the congress, simultaneous interpretation will be offered in English, French and German.

Liability
The Congress organisers are solely responsible for hotel and other services linked to the congress (sessions, social programme, transport for excursions and for the gala dinner).

However, the organisers shall in no event be liable for acts or omissions in the event of injury, damage, loss, accident, delay or irregularity of any kind whatsoever during arrangements organised through contractors or the employees of such contractors in carrying out services.

Hotel, tour and transportation services are subject to the terms and conditions under which they are offered to the public in general.

The Congress organisers reserve the right to make changes where deemed necessary without prior notice to parties concerned. All disputes are subject to French Law.

Local cuisine and eating out
Nice has numerous restaurants of various styles, prices and categories serving local or international cuisine.

Most restaurants are open for lunch from 12am to 3pm and for dinner from 7pm to 11pm.

Local time
The time in France is Central European Time (CET) which is GMT plus 1 hour, plus 1 hour in summer.

Lunch and Coffee/Tea
Coffee/tea and lunch for the participants are served during the breaks mentioned in the programme. Please mention any particular dietary requirements when registering.
Safety and security
In general Nice and its city centre are safe and visitors are unlikely to face any problems. Petty crime does exist however, and visitors should be on guard against pickpockets in crowded places. If you’re in a bar or a restaurant keep your wallet inside your trouser pocket, not inside a jacket casually left lying around.

Tipping
In France, all prices are quoted “all inclusive” which means that no additional tipping is necessary unless the service has been exceptional.

Taxis
It is advisable only to use a taxi from a taxi company, identifiable by roof signs bearing the company’s name and telephone number. There is a taxi rank opposite the Meridien and you can also ask the hotel concierge to call a taxi for you.

Telephone
The country code for France is +33 and for Nice city is 04.

Transport
Nice has one tramline which runs through the city centre via Avenue Jean Médecin and Masséna square 7 days a week from 4.25am to 1.35 am as well as a dense bus network, five of which run until 1.10am. The same ticket is valid for the whole network and can be bought in the bus or at automatic ticket machines.

See www.lignedazur.com for more information.

Nice Cote d’Azur provides visitors with another way to visit the region – via 125 kilometres of cycle tracks across the metropolitan area. Visitors can hire a Vélobleu from one of the stations using a credit card and return it to any other station.

See www.velobleu.org for more information.

Weather
In June, the weather is generally sunny with temperatures over 20°C and long daylight hours (6am to 9pm). A light jacket or cardigan is advisable for evening outdoor wear. As the region is coastal, weather conditions can change rapidly and it is better to be prepared. You can check the weather forecast on www.meteofrance.com.