Solidarity and mutuality: stable values in an unstable world

Programme and Speakers

Gdańsk
6 – 8/06
2012
City plan

1. **GDAŃSK SHIPYARD LOFTS**
   Gdańsk, Doki 1

2. **HOTEL ADMIRAŁ**
   Gdańsk, Tobiasza 9

3. **POLISH BALTIC PHILHARMONIC HALL**
   Gdańsk, Ołowianka 1

4. **HOTEL ARTUS**
   Gdańsk, Piwna 36/39

5. **ARTUS COURT**
   Gdańsk, Długi Targ 43/44

6. **HOTEL RADISSON BLU SAS**
   Gdańsk, Długi Targ 19

7. **HOTEL NOVOTEL GDAŃSK CENTRUM**
   Gdańsk, Pszenna 1

8. **HOTEL HILTON GDAŃSK**
   Gdańsk, Targ Rybny 1
## Event outline

<table>
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<th>Time</th>
<th>Wednesday, 6 June 2012</th>
<th>Thursday, 7 June 2012</th>
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<th>Saturday, 9 June 2012</th>
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Congress programme

Wednesday, 6 June 2012
All meetings take place at the Radisson Blu Hotel

09:00 – 13:00 AMICE Board meeting
13:00 – 14:30 Lunch for Board members
14:00 – 18:00 Congress registration at Radisson Blu Hotel
15:30 – 17:30 Walking tour for accompanying persons
14:30 – 15:00 Welcome coffee for General Meeting participants
15:00 – 17:30 AMICE General Meeting
19:00 – 21:30 Welcome reception at Artus Court for Congress delegates and accompanying persons

Thursday, 7 June 2012
All meetings take place at the Polish Baltic Philharmonic Hall

08:00 – 18:00 Congress registration at Baltic Philharmonic
09:00 – 16:30 Full day excursion for accompanying persons
08:00 – 09:00 Sponsor breakfast workshop
Oak Hall A.M. Best
Jazz Hall Union Investment

09:00 – 11:00 Opening Session
Concert Hall
Opening of the Congress by Asmo Kalpala, President of AMICE
Welcome speech by Congress hosts, Grzegorz Bierecki, chairman of the supervisory board of TUW SKOK, vice chair of the finance committee of the Polish Senate
Intervention by Jan Grzegorz Prądzyński, President, Polska Izba Ubezpieczeń (Polish national insurance association)
Keynote speech by Jeff Prestridge, Personal finance editor, The Mail on Sunday, UK

11:00 – 11:30 Break

11:30 – 13:00 Session I
Concert Hall
Beyond Solvency II: forthcoming EU legislation
Although it may currently seem unlikely, there is life beyond Solvency II! This session will look at the other issues facing European insurers in today’s European Union and what the industry is likely to see in the next few months/years...
Chair: Asmo Kalpala, AMICE President
Speakers:
Pervenche Berès, Member of the European Parliament
Karel Van Hulle, Head of Unit, Directorate General Internal Market and Services, Insurance and Pensions Unit, European Commission
Gabriel Bernardino, Chair, European Insurance and Occupational Pensions Authority

13:00 – 14:00 Lunch
14:00 – 15:30  
**Session Iia**  
*Concert Hall*  
**Solvency II solutions**  
This session proposes some practical solutions for implementing Solvency II  
Moderator: Markku Paakkanen, Chair of AMICE’s Solvency II taskforce  
Case studies:  
Comprehensive risk management: implementing ORSA in-house, Robert Lilli, Deputy CEO, KÖBE, Hungary  
Making good use of the procedures, Jean-François Allard, CEO, MAF Assurances, France  
Sharing the internal audit function, Chris van Toor, General Manager, FOV, Netherlands

15:30 – 16:00  
**Break**

16:00 – 17:30  
**Session III**  
*Concert Hall*  
**21st Century Financial Mutuality**  
Today, the financial agenda is being shaped by insights from the ‘new’ field of behavioural economics (good opportunities for financial mutuals) and the business agenda is being shaped by technologically-mediated social behaviour (e.g. Facebook, LinkedIn, Twitter, etc.) which is also good news for financial mutuals. The challenge? Organisations must attach as much importance to imagination and innovation as they do to analysis and experience.  
This interactive session will invite delegates to innovate for the 21st century. The moderator, Alan Newman, is a psychologist by background who has worked with clients from the financial services sector for more than 20 years with a particular focus on insurance. As a consumer he is passionate about mutuality and feels that too many financial mutuals think and behave like PLCs.

19:00 – 23:00  
**Gala dinner at Gdansk Shipyard for Congress delegates and accompanying persons with welcome address by Lech Walesa.**

Ladies and Gentleman, we are very proud to announce that one of the highlights of this event will be a piano concert by the outstanding pianist, composer and producer – Leszek Możdżer. A graduate of the Conservatory of Music in Gdansk, he practices fundamental classical piano, and especially Chopin. Możdżer debuted in 1991 with the avant-garde jazz group Milosc (Love). Ever since, the young pianist’s career has been meteoric – he has won nearly all possible Polish prizes.

Możdżer’s style is based on two fundamental figures of contemporary jazz – Chick Corea and Herbie Hancock. He treats the keyboard of his instrument in a highly rhythmic manner, almost like a percussionist – even in the impressions of Chopin!
Friday, 8 June 2012
All meetings take place at the Polish Baltic Philharmonic Hall

08:00 – 15:00  Information desk at Baltic Philharmonic
09:00 – 13:00  Half day excursion for accompanying persons
08:00 – 09:00  Sponsor breakfast workshop

09:00 – 10:30  Session IV
Concert Hall
Are mutuals the cure for Europe’s healthcare system?
This session will present some well functioning – albeit very different – models for the provision of healthcare in three EU Member States, address issues like the public-private discussions currently taking place at national level and showcase an original example of cross border provision of health services.
Chair: Georg Zaum, CEO, Mecklenburgische Versicherungs-Gesellschaft a.G., Germany
Case studies:
Sygeforsikringen “Danmark”, Denmark – Allan Luplau, Deputy Director
FNMF, France - Mathieu Cousineau, Head of insurance activities sector
Achmea, Netherlands - Roelof Konterman, chairman of Achmea Care & Health
Fondo salute, Italy – Luc Roger, CEO
10:30 – 11:00  Break

11:00 – 12:30  Session V
Concert Hall
Adapting mutuality to tomorrow’s society
This panel will start with a look into the future by future watcher Elina Hiltunen before discussing how mutual and cooperative insurers might adapt to tomorrow’s society.
Chair: Mogens N. Skov, CEO, Købstædernes, Denmark
Panellists:
Peter Hunt, Mutuo, UK; Laurens Roodbol, Milliman, Netherlands; Olivier Servais, sociologist, Belgium; Agnieszka Rózga, TUW TUW, Poland; Jorge Vázquez, Mutua Madrileña, Spain

12:30 – 13:00  Closing Session
Concert Hall
Closing of the Congress by the President of AMICE
Invitation to the next AMICE Congress in 2014
13:00 – 14:30 Lunch
15:30 – 17:30 Walking tour of Gdansk for Congress delegates and accompanying persons.

Post-congress tours
Saturday, 9 June 2012
08:45  Meet in the lobby of your hotel.
09:00 – 16:00  Malbork tour or Kaszuby tour.
09:00 – 17:00  AMICE golf tournament.
16:00 – 17:00 Return to the hotel.

Sunday, 10 June 2012
08:45  Meet in the lobby of your hotel.
09:00 – 16:00  Malbork tour or Kaszuby tour.
16:00 – 17:00 Return to the hotel.
Social programme

Accompanying Persons’ Tours

Wednesday, 6 June 2012
Amber walking tour
15:15 – meet in your hotel
17:30 – return to your hotel

Thursday, 7 June 2012
TriCity tour
09:15 – meet in your hotel
16:00 – return to your hotel

Friday, 8 June 2012
Westerplatte and Oliwa tour
09:15 – meet in your hotel
13:00 – return to your hotel

Post-congress tours

Saturday, 9 June 2012
or Sunday, 10 June 2012
Malbork tour
08:45 – meet in your hotel
16:00 – return to your hotel

Saturday, 9 June 2012
or Sunday, 10 June 2012
Kaszuby tour
08:45 – meet in your hotel
16:00 – return to your hotel

Saturday, 9 June 2012
AMICE Golf tournament
08:45 – meet in your hotel
17:00 – return to your hotel

Delegates’ and accompanying persons’ social events

Wednesday evening, 6 June 2012
Welcome reception
at Artus Court
19:25 – meet in your hotel
21:30 – end of reception

Thursday evening, 7 June 2012
Gala dinner
at Gdansk Shipyards
19:00 – meet in your hotel
23:00 – return to your hotel

Friday afternoon, 8 June 2012
Solidarity walking tour
15:15 – meet in your hotel
17:30 – return to your hotel

Special guest

Lech Wałęsa
Lech Wałęsa was born in Popowo, Poland in 1943. As a twenty-four-year-old car mechanic he moved to Gdansk where he found a job as an electrician in the Lenin shipyard. When the workers’ protests broke out in 1970, he became a member of the strike committee and in 1976, was dismissed from work. After that time he actively participated in creating Free Trade Unions that eventually were established in March 1978. In August 1980 he joined the occupational strike in the Lenin Shipyard and became the chairman of the Inter-enterprise Strike Committee declaring solidarity with striking workers in other enterprises. In November 1980 the first legal independent trade union “Solidarność” was registered. A year later Lech Wałęsa was elected its president. In 1981 when martial law was imposed to seize control of the country and to prevent all further union activity, Lech Wałęsa was interned. In November 1982 he returned to Gdansk. In 1983 he was awarded the Nobel Peace Prize. In 1989 he became the chairman of the opposition delegation in the Round Table talks with the communist government. In 1990 Lech Wałęsa was elected President of the Republic of Poland. In 1995 he established the Lech Wałęsa Institute Foundation

He has been granted more than one hundred honorary doctorates from colleges and universities in the world, and numerous prizes and medals, among them: U.S. Medal of Freedom; Grand Cross of the Order of the Bath 1st Class, Great Britain, Star of the Grand Cross of the Order of Merit, 1st Class, Western Germany; Star of the Grand Cross of the Legion of Honour, 1st Class.
Pervenche Berès has been a Member of the European Parliament since 1994. In the latest Parliament elected in 2009, she is the Chairwoman of the Employment and Social Affairs Committee and a substitute member in the Economic and Monetary affairs committee. She was appointed rapporteur of the temporary committee on the financial, economic and social crisis. Previously, she was Chairwoman of the Economic and Monetary affairs Committee (2004-2009), head of the French socialist delegation and vice-President of the Socialist group in the European Parliament (June 1997-June 2004). From December 1999 to October 2000, she was the Vice-president of the European Parliament delegation to the Convention in charge of drawing up a European Union Charter of fundamental rights. She was also a member of the European Convention in charge of drafting a Constitution for Europe from February 2002 to July 2003.

Jean-François Allard, 63, has been the CEO of Mutuelle des Architectes Français Assurances since 2005, having joined the company in 2004. A graduate of Ecole Polytechnique, Paris, and with a doctorate in Applied Mathematics, Jean-François began his career as a software engineer and teacher at Paris VI University. He went on to become head of the economics and statistics studies department at the Caisse Centrale de la Mutualité Sociale Agricole. He eventually joined the insurance industry in 1983 as the deputy CEO at Groupama Ile de France and was appointed Chief Executive Officer of Groupama Picardie Ile de France in 1992. From 2001 to 2004, he served as the local brokerage Chief Executive Officer at AGF.

Jens Bærentsen is CEO of Alka insurance in Denmark, a position which he took up in 2003, having joined the company in 1991 as company secretary. He is educated as an attorney at law. During his time as CEO, Alka has refined its business strategy to focus on the value of membership of the unions. Membership of one of the twelve Danish unions Alka is cooperating with entitles a customer to a discount of an average of 10% on his/her private insurance policies. Jens believes in simplicity in the way you meet your customers and in the way you conduct your business and your processes. Alka is a direct company based on telephone and web as the only means of contact with the customers. Alka creates shareholder value by best practice in effectiveness and low costs but shares the value with the policyholders through low prices and high consumer satisfaction. CSR is a natural part of Alka whose history is built upon social responsibility; Alka’s core story is that it is better to serve the customers than to earn money! Since November 2011, Alka’s new CSR strategy combines the company’s goals of profiling, visibility, marketing and PR with real business creation. Concretely this means that Alka focuses on a few significant ‘real’ projects: projects are realized before being announced and the threshold for CSR is raised far beyond charity and ‘quality for lower prices’. Since November 2011, Alka’s new CSR strategy combines the company’s goals of profiling, visibility, marketing and PR with real business creation. Concretely this means that Alka focuses on a few significant ‘real’ projects: projects are realized before being announced and the threshold for CSR is raised far beyond charity and ‘quality for lower prices’.  

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. He 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. He 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.
Grzegorz Bierecki
Grzegorz Bierecki is Chairman of the Supervisory Board of TUW SKOK and President of the National Association of Cooperative Savings and Credit Unions (KSKOK), the apex body of Poland’s credit union movement. Credit unions – or SKOK, as they are known in Poland – bring financial services to more than 2 million households throughout the country.
Mr. Bierecki, a Solidarity activist who had been jailed for his political activity under Communist rule, has led Poland’s credit union system since its beginnings in the early 1990s. He is presently 1st Vice Chair of the World Council of Credit Unions (WOCCU), the international trade association and development agency for credit unions worldwide. In 2011 he was elected to the Senate of the Republic of Poland, where he is Vice Chair of the Public Finance Committee.

Mathieu Cousineau
Mathieu Cousineau is Head of the insurance activities sector at the Mutualité Française.
From 1997 to 2001, he was a consultant for BIPE, providing studies on the health system and health insurance in France. In 2001, he joined Mutualité Française, in charge of questions of health information and studies on health risks. Since 2011, he has been responsible for the insurance activities sector with his main task being to propose developments to the health insurance system, to accompany health mutuals in their insurance activities, and to provide expertise and represent Mutualité Française in these areas. The Mutualité Française federates almost all health mutuals in France, i.e. almost 600 organisations, providing cover to 38 million people.
Mathieu is a statistician, having graduated from ENSAI (National Economics and Statistics School) and also holds an economics degree from Paris Dauphine university. He is a member of the scientific committee of IRDES (Institute for research and information in health economics) and represents Mutualité Française at the national institute for health data.

Elina Hiltunen
Futurist Elina Hiltunen is a Doctor of Economics from Aalto University, School of Business, faculty of Organisations and Leadership. The topic of her PhD. thesis was “Weak signals in Organizational Futures Learning”. She is also a graduate from Helsinki University of Technology and holds an MSc in chemical engineering (major subject: polymer science, technical chemistry, environmental protection and IDBM). Elina currently runs her own consultancy ‘What’s Next Consulting Oy’ which focuses on future proof strategy consulting and weak signal hunting.
She is also an active keynote speaker, columnist, and a writer. Her latest book, Matkaopas tulevaisuuteen, “Travelguide to the Future”, was published in May 2012. Altogether she has published over 200 academic and popular articles in various magazines, newspapers and journals. Within her own consultancy, she closely cooperates with various organisations, like German based TrendOne, an association of creative industries, Diges ry, and Finpro, the Finnish trade promotion organisation. Earlier in her career, Elina worked for example at the Finland Futures Research Centre, Nokia and Finpro as a futurist. Elina was rewarded for her work as a futurist by the Finland Future Society in 2011. In her free time Elina likes to crochet (on which she is currently writing a book) and spend time with her family and three dogs.

Peter Hunt
Peter Hunt has 17 years experience as a policy and public affairs advisor, seeking to influence Government on behalf of mutuals. In 2001 he founded Mutuo as a think tank and public affairs agency, and remains its Chief Executive.
He led the Parliamentary teams which piloted four private members bills through the UK Parliament, working with all parties to update co-operative & mutual law and encouraging employee ownership. In 2011, he advised the Coalition Government on its plans to mutualise Post Office Ltd and in 2012 published the report of the Ownership Commission, a two year study into corporate diversity.
He is a founder member of the management board of the Oxford Centre for Mutual and Employee-owned business, based at Kellogg College, Oxford University.
Sirpa Juutinen
Sirpa Juutinen is Director of Sustainable Business Solutions at PricewaterhouseCoopers Finland. She focuses on serving customers in CSR advisory services like CSR strategy and management, CSR implementation, change management, training, stakeholder dialogue, responsible HR policy and CSR reporting. Sirpa has also an extensive experience in CSR audit and the assurance of CSR reporting.

Asmo Kalpala
Asmo Kalpala is Chairman and President of Tapiola Group. He has held top management positions in Tapiola since 1980, becoming Chairman in 1987 and President in 1994. Prior to joining Tapiola, Asmo worked in auditing. He has also been a Board Member in the Finnish construction and forest industry for over 20 years.

Roelof Konterman
Roelof Konterman is Chairman of Achmea’s Health & Care division, a position he has held since October 2008. He previously held several management positions at Achmea, in the Netherlands and abroad (Sweden and USA). He is also involved in several advisory boards such as: member of the board of Zorgverzekeraars Nederland, member of the supervisory board of Inter American Greece, chairman of Stichting Achmea Gezondheidzorg, member of the board of Vektis, member of Stichting Zorg Binnen Bereik and member of the advisory board of Leiden Bio Science Park.

Róbert Lilli
Róbert Lilli is deputy CEO of KÖBE, Hungary. He graduated in economics in 1984 from Budapest university and started work as a sociologist researcher. In 1989 he graduated as actuary and then, in 1990, joined the former state insurance company of Hungary, later acquired by the AEGON group, dealing with pension, life and motor insurance products as head of product development. He also worked for a few years as part time lecturer at the Budapest University of Economics in various mathematical and life insurance related topics.

In 1998 to 2003, Robert worked for Generali Hungary as head of the life product development department. At the same time, from 1996 he also worked for KÖBE (Traffic Insurance Mutual) as chief actuary and member of the first management team. In 2003, he gained an MBA from the Budapest University of Economics.

In 2004 he accepted KÖBE’s full time job offer and is now responsible for all actuarial, reinsurance, claim handling and product development activities as deputy CEO of KÖBE. Established in 1996 to offer motor insurance, KÖBE has almost 150,000 member-policyholders and own funds of more than 8 million EUR and technical provisions of more than 16 million EUR.

He is founding member of the Hungarian Actuarial Society.
Allan Luplau

Allan Luplau has been General Manager of Sygeforsikringen “danmark”, a Danish health mutual, since October 2004; in October 2012, he will become CEO. Allan is also Chairman of the board of DJØF Privat (The Danish Association of Lawyers, Economists, Political and Social Scientists), Deputy Chairman of the board of AAK (unemployment fund for graduates) and member of the board of Forenede Gruppeliv (insurance company).

Allan is also active within national and international trade associations, being a member of the legal and health insurance committees of “Forsikring & Pension” (the Danish association of insurance and pensions), member of Insurance Europe’s Health Committee and member of the council of the International Federation of Health Plans (IFHP). Sygeforsikringen “danmark” is a member of AMICE and ICMIF.

Trained as a lawyer, Allan is also an expert judge at the High Court and the city courts.

Alan Newman

Alan Newman’s early years were spent in Kuwait before he came to a military school in the UK. After graduating with an Honours degree in Psychology from University College London, he spent 3 years in Kenya on VSO (Voluntary Service Overseas) as a science teacher. He worked for a number of niche software companies before joining DEC as a software services manager, where he worked in the UK and Middle East. He attended the International Advanced Management Programme at INSEAD in 1987-89 and became a freelance consultant in 1992. Clients with whom he’s worked include The Association of Financial Mutuals, Aviva, AXA, CSFB, Hannover Life Re, LV=, The National Consumer Federation, and Swiss Re. He has written for FT Finance, Mortgage Introducer, The Protection Review and The Journal of Brand Management.

Jan Grzegorz Prądzyński

Jan Grzegorz Prządzyński is the President of the Management Board of the Polish Insurance Association, a position he has held since 2008. The Polish Insurance Association was established in 1990 as the national trade organisation representing all insurance companies operating in Poland. The main tasks of the PIU are to support the legislature in establishing law. The Association also leads activities to increase public awareness of insurance and to pursue a multilateral dialogue on the development of the insurance sector in Poland.

Until 2007, Jan Grzegorz Prządziński was President of the Management Board of the Polskie Biuro Podróży Orbit Travel. He was also a member of the supervisory boards of Canal Plus Cyfrowy, PBP S.A. and Robyy S.A. He also held managing positions in professional organizations and associations. He was, inter alia, a vice president of the Polish Association of Tourism, a member of the French Association of Commerce in Poland, and vice-president of the board of the Polish Confederation of Private Employers PKPP Tourism in “Leviathan.” From 1981 to 1998 he lived in England and France, where he directed transport and tourism companies.

Jan Grzegorz Prądzyński studied at the School of Planning and Statistics in Warsaw. Since 1998, he has been a licensed insurance broker. He is fluent in English and French.

Markku Paakkanen

Markku Paakkanen is deputy member of the board of directors of Tapiola Group and has been Chief Risk Officer since 2010. Prior to that, Markku had been Chief Financial Officer since 1998.

In his present position Markku is responsible for Tapiola Group’s actuarial and risk management services including, for instance, the implementation of Solvency II.

Markku has worked in the insurance business since 1978 and during his career before Tapiola, held top management positions in the areas of life and non-life insurance, reinsurance and financial affairs.

Markku Paakkanen has/had several positions of trust: Co-chairman of AMICE’s Solvency taskforce since 2005, Chairman of the Solvency Committee of the Federation of Finnish Financial Services since 2008, Chairman of IFRS Committee, Federation of Finnish Financial Services 2003-2005 and President of the Actuarial Society of Finland 1996-1997, among others.
Laurens Roodbol

Laurens Roodbol is the managing director of the Amsterdam office of Milliman and joined the firm in 2007. He and his team carry out consulting assignments in the Netherlands and Belgium. Prior to this, he worked for three years as the chief actuary for Delta Lloyd (Subsidiary of Aviva), 12 years as the responsible partner of the actuarial practice of Ernst&Young, 2 years as a management consultant and 8 years as manager actuarial research of PGGM (the pension fund for the health care sector).

Laurens was a board member of the Actuarial Society in the Netherlands between 2002 and 2009, responsible for public relations and public affairs. Through this function he chairs several technical committees (including Solvency II, financial supervision law and medical affairs). He is also an advisor for public relations and public affairs.

Luc Roger

Luc Roger is Franco-Irish.

Having started his career as professor of marketing in higher education, he was recruited by a mutual economic interest grouping, Mutouest, in charge of development.

After this, he became marketing director for the provident arm of Mutualité Française.

Four years ago he joined Harmonie Mutuelles, the largest French health mutual group, as Director of European and international studies. He was involved in the creation of the first European Cooperative Society (SCE), to provide social protection, with Harmonie Mutuelles and Cesare Pozzo, the largest Italian health mutual.

Luc now manages this SCE, Fondo Salute, whose aim is to develop economic activities for its members in health and long-term care in Italy, but also in other European countries.

Agnieszka Rózga

Agnieszka Rózga started working in insurance in 1992, when she joined the TUW mutual insurance company. Since then, she has worked as an inspector, department head and director of the TUW TUW reinsurance bureau. In July 2005, she joined the TUW TUW executive board.

She holds a diploma in finances and the banking industry from the Warsaw school of advanced studies of insurance and the banking industry. She also earned a Master of Arts in financial services from Bournemouth University in the UK.

Jeff Prestridge

Jeff Prestridge is one of Britain’s leading personal finance journalists. He is personal finance editor of The Mail on Sunday, one of Britain’s most popular weekend papers. Over the 25 years that Jeff has been writing on money matters, he has won numerous awards for his campaigning journalism and the quality of his work. Prior to The Mail on Sunday, Jeff worked for both The Sunday Telegraph and highly regarded personal finance magazine Money Management. Jeff is Britain’s leading commentator on Britain’s strong financial mutual sector – embracing building societies and mutual insurers - and believes passionately in a diverse financial marketplace where mutuals provide a key role. Outside of work, Jeff is a keen runner and recently ran 10 marathons in 10 days for children’s charity Brathay Trust.
Olivier Servais is a Professor at the University of Louvain (Louvain-la-Neuve, Belgium) where he teaches anthropology of values, worldview, environment and symbolic systems. His research interests are now focused on values, virtual worlds and their relation to the environment and to worldviews. His previous research focused on the Anthropology of the Ojibwas’ Resistance to Modernisation (Canada). He has carried out field work and archive research since 1995. He has also developed some studies on the socio-anthropology of values and religions in Belgium using surveys on the practices of volunteering. In that context, he coordinated some recent studies on new faiths in Belgium and on the topic of youth and new forms of involvements. More recently, he has been developing a new research interest in Virtual Worlds. He has experience in the management of international networks, major research projects, and volunteer associations. He is past President of the Pluralist Scouting organisation in Belgium and is a member of the P&V Foundation (Belgium).

Mogens N. Skov is President & Chief Executive Officer, Købstædernes Forsikring, Denmark, a position which he accepted on 1 September 1997.
Købstædernes Forsikring is the oldest existing insurance company in Denmark (established in 1761). The company has always played a very active role in European and international mutual organisations and Mogens thus participated in working groups within AISAM from 1998 onwards and served on the board from 2002. Since the creation of AMICE, he has been a member of the AMICE board.
Mogens himself has worked in Danish and international insurance and reinsurance since 1976. He is Chairman of the board of “The Association of Danish Mutual Insurance Companies” and serves as a board member of various Danish insurance and other associations, including “The Danish Insurance Association”.
He holds a degree in Insurance & Managerial Accounting from the Copenhagen Business School.
He was born on 18 May 1955 and is married with 3 children.

Ann Sommer 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 “Lansforsäkringar 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!

Bernard Thiry holds a doctorate in economic sciences from the University of Liège (Belgium) and is also a graduate of Stanford University.
He joined Ethias, a Belgian mutual society, in 2006 and has been its CEO and President of its Executive committee since 2008.
At the same time, he is Director General of the International Centre of research and Information on the Public, Social and Cooperative Economy (CIRIEC) and Administrator of the Belgian section of this Centre. Furthermore, he is vice-president of Assuralia (Professional Union of Insurance companies in Belgium) and a member of the board of AMICE.
Coming from academic circles, he is still part-time professor at the business school (HEC) of the University of Liège (Belgium), teaching microeconomics and political economy.
In addition, he has published many books and articles about various sectors, as public economics and social economy.
As President of the Executive Committee of Ethias, Bernard Thiry makes sure that CSR is an integral part of company strategy and actively participates in the promotion of the mutual values on which it is founded.
Jorge Vázquez

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.

Georg Zaum

Georg Zaum studied law at the universities of Cologne, Freiburg and Bonn. After practising as a lawyer he started his career in the insurance business in 1975, first with the Barmenia, then the ARAG insurance group.

Since 1992, he has been a member of the executive Board of the Mecklenburgische Versicherungsgesellschaft a.G. which - founded in 1797 - is one of the oldest and most traditional mutual insurance companies in Germany.

In 2002, he became the 10th CEO in the 215 year history of this company, which now covers property and casualty, life and health insurance.

For the last 20 years, he has been engaged in several honorary functions within the German insurance association (GDV) as well as the mutuals’ organisation. He was a Board member of AMICE’s predecessor organisation, AISAM, and has been a member of the Board of AMICE since the foundation of the association.

Chris van Toor

Chris van Toor has been manager of the Dutch association of mutual insurance companies FOV for 15 years. FOV has more than 100 members, including the largest and smallest insurance companies in the Netherlands. Since the beginning of his career within FOV, Chris has been involved in AISAM, now AMICE. He is currently a member of AMICE’s legal taskforce.

Before joining FOV, Chris was a lawyer for 6 years. His first job, before he became a lawyer, was as a policeman for 13 years. Starting out as a policeman, then being a lawyer and subsequently manager of FOV may look like a strange path, but at a second glance, they are all linked to serving: serving society, serving clients and serving members.

Chris will give some insights into the steps that FOV has taken to make sure that all the members meet the requirements of the Solvency II / Solvency II basic regime on time.

Karel Van Hulle

Karel Van Hulle is Head of Unit at the European Commission (Directorate-General “Internal Market and Services”), which he joined in 1984 after spending 8 years with the Belgian Banking Commission, where he worked in the legal department and served as the first secretary of the Belgian Accounting Standards Committee.

At the European Commission, he was subsequently Head of Unit for Accounting Standards, Head of Unit for Financial Reporting and Company Law and Head of Unit for Accounting and Auditing. Since November 2004, he is Head of the Insurance and Pensions Unit. In his present function, his main responsibility is the preparation of a new solvency regime for insurance and reinsurance companies (Solvency II). Other areas of work include life and non-life insurance, reinsurance, insurance mediation, motor insurance, insurance guarantee schemes and pension funds. He represents the European Commission within the European Insurance and Pensions Authority (EIOPA) and within the Technical Committee of the International Association of Insurance Supervisors (IAIS).

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General Information

Arriving by air (www.airport.gdansk.pl) Gdańsk Lech Walea Airport is one of three main international airports in Poland, with Warsaw and Cracow being the other two. It is in Rebiechowo, just 10 km from Gdańsk city centre, a similar distance from Sopot and 23 km from Gdynia city centre. A taxi ride takes about 15-20 minutes and the cost is approx. 70 PLN. Public Bus 210 operates from the airport to the main railway station.

Automatic cash dispenser
Use automats (“bankomat”) called e-card or euronet or any bank branch ATM for bank or credit card withdrawals. These can be found at Gdańsk airport and in the city centre. Fees may vary, please consult your card issuer.

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

Beaches
The Baltic coast near Gdańsk has beautiful white, wide beaches and is highly recommended for a holiday. Almost all beaches in Poland are accessed via a short walk through protected pine forests – not only does this smell beautiful but it also keeps building away from the beach, which remains “wild” and unspoilt. Most beaches in seaside towns have sections guarded by lifeguards so you can swim in safety.

Bureaux de change
Money can also be changed in the numerous bureaux de change – KANTOR (PL), which sometimes offer better rates than banks and usually do not charge a commission as banks commonly do.

Congress information
Consult the Congress website (www.amicegdansk.eu) or contact the information desk at the Radisson Blu Hotel (Wednesday, 6 June) or the Baltic Philharmonic (Thursday, 7 and Friday, 8 June).

Credit cards
Credit cards are accepted in many places in TriCity (Gdańsk, Sopot, Gdynia), especially in hotels, restaurants, car rental agencies and smart shops. Establishments usually post the logos of accepted cards on the door; however it is wise to ask about any additional conditions for payment by card, such as the minimum value of a purchase. Privately owned shops are often willing to give a discount for cash payment, since they will in any case lose money in commission on a credit card transaction. As elsewhere, credit cards can also be used for withdrawing money in banks or from cash dispensers.

Currency
1 złoty (PLN) = 100 groszy (PLN)
1 EUR = 4.5 złote (PLN)
1 $US = 3.5 złote (PLN)
Most banks are open from 8:00 right through to 18:00, Monday to Friday.

Dining
Meal times in Poland are generally:
Breakfast: 6:30 – 11:00
Lunch: 13:00 – 15:00
Dinner: 18:00 – 21:00
Many classic Polish dishes are offered at restaurants: the national dishes, bigos or pierogi, come from eastern Poland. Fish features strongly on menus in the Pomeranian Region, where herring (śledź) is a central part of the diet. It comes pickled, in oil, with onion, with sour cream – in fact, with just about everything. Rolmops po kaszubsku (marinated herring wrapped around pickled onion, then spiked with cloves and dipped in soured cream) are widely enjoyed. Other popular fish are freshwater trout (pstrąg) – served simply grilled with boiled potatoes. A treat in early summer is smoked salmon served with spears of fresh asparagus (łosoś wędzony ze szparagami) which is in season then.

Dress code
The dress code for all congress sessions and the welcome reception is smart business attire. For the gala dinner, the dress code is black tie (or dark suit and tie). For the tours, we would advise comfortable shoes and a hat (in case of rain or sun).

Emergency telephone numbers
Emergency phone number: 112
Police: 977
Ambulance: 999
Fire Department: 998

Insurance
The congress organizers cannot accept liability for personal injuries sustained, for loss of, or damage to property belonging to congress participants (or their accompanying persons), either during or as a result of the congress. Please check the validity of your own travel insurance.
Internet
There is now a free wi-fi network in the centre of both Gdańsk and Sopot. In both cases you are looking for the wi-fi signal which appears as FreeHotSpot WP. Once you have selected this network you should open your web browser. There you will automatically be taken to a login page (in Polish only) for Wirtualna Polska. It is easy to log in. Hotels provide wi-fi access, sometimes for free.

Official language
Polish is the official language. Below are a few words to get you started.

Tak – yes
Nie – no
Dzień dobry – Good Morning / Good Afternoon
Dobry wieczór – Good Evening
Cześć – Hi
Proszę – please
Dziękuję – thank you

English and German are also widely spoken.

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

Safety and security
In general Gdańsk is far safer than most Western cities, and visitors are unlikely to face any problems. Petty crime does exist, and travellers should be on guard against pickpockets working tram and bus routes by the train station. If you’re in a bar or a restaurant keep your wallet inside your trouser pocket, not inside a jacket casually left lying around.

Shopping
Gdańsk is a dream place for buying gifts and souvenirs. Here you can find unusual and original items made by local artists and reminiscent of the old city of Gdańsk, or gadgets presenting its history and the beauty of its architecture.

Gdańsk is most of all famous for amber which visitors can buy as simple pieces of jewellery at roadside stalls, as beautiful pieces made by Gdańsk jewellers or as real amber works of art. Many amber shops as well as unique antique shops and art galleries, coin and stamp shops, as well as shops with traditional folklore products, can be found in the city centre.

Shops are open from 10:00 to 18:00, Monday to Friday, and, in the main, from 10:00 to 14:00 on Saturdays. Large shops usually close at 19:00, Monday to Saturday. Most department stores stay open for an extra hour and close at 20:00, Monday to Saturday.

Taxi
It is advisable only to use a taxi from a taxi company – identifiable by roof signs bearing the company’s name and telephone number – and to be especially careful around the airport. Super Hallo Taxi Gdańsk is the recommended company during the congress, offering a special rate to participants. A special 10% discount will be offered to all AMICE Congress participants upon presentation of the Congress badge or mention of the name ‘AMICE’ to the driver.

There is no charge for taxis ordered by phone (+48 58 191-91) although there is a charge when hailing a taxi in the street.

After 22:00, on Saturdays and Sundays, and in remote parts of town, rates per kilometre are higher.

Telephone
International country code: +48 (Poland)
International code of Gdańsk: + 48 58

Time zone
Central European Time (+1 h from Greenwich Mean Time GMT, plus 1 hour in summer).

Tipping
Tipping etiquette can be confusing for foreigners. While in other countries it’s polite to say ‘thanks’ (dziękuję) when a waiter collects the money, in Poland, uttering the word thank you is taken as a sign that you won’t be wanting any change back.

This cultural slip-up can get very expensive. For the most part it is common to reward good service with a 10% tip once you have received your change.

Transportation
Public transport in Gdańsk is diverse and developed. Citizens and tourists can use a network of bus and tram lines providing access to most locations in Gdańsk. Public transport operates from 05:00 to 22:00. There are also night buses available, which run on average every 1.5 hours. Additionally, the city transport system is supported by the Fast City Train (SKM) connecting the neighbouring cities. The city also offers a network of railway and bus connections for those living outside the region.

Bus and tram tickets can be purchased from newsagents or ticket machines located on every bus or at tram stops and must be validated (punched) once you board.

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