#MutualValues: securing the future
Summary

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Dear friends,

As you hold this brochure in your hands at the beginning of June 2016, you will very probably find yourself in the old city centre of Ghent, host city for the fifth AMICE Congress, organised by the Belgian federation of mutual and cooperative insurers (VVOV/UAAM). Welcome to one of the prettiest cities in Belgium!

We hope that you had a carefree journey getting here and that you are ready for two days of inspirational congress sessions and social events in the company of your peers - mainly from Europe but also from further afield. You will definitely not be alone: a good number of delegates are expected, AMICE members for the main part but also from other varied sectors.

The programme has been designed to offer a mix of speakers, some offering external perspectives on our industry, others with practical experience from within the sector. We hope you will enjoy their presentations and make the most of the possibilities to interact during the Q&A sessions and through the voting system.

May we remind you that the organisation of this congress has been made possible thanks to the support of our sponsors. Gold sponsors QBE Re (8:00 on Thursday) and Guidewire (8.30 on Friday) will be welcoming you for their breakfast workshops. Don’t miss them! Check the programme for details.

As well as the professional part of the programme, we are sure that you are all looking forward to catching up with old friends – and to making new ones – during the social events. They all reserve their surprises!

We wish you all a great congress and a wonderful stay in Ghent!

Hilde Vernaillen
President of AMICE

Bernard Thiry
President of VVOV/UAAM
# Event outline

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<td>14.30 - 17.00</td>
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<td>19.00 - 22.00</td>
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<td>Walking tour of Ghent for delegates and accompanying persons</td>
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1 Hotel Ghent Marriott****
Korenlei 10
9000 Ghent

2 The Sandton Grand Hotel Reylof Ghent****
Hoogstraat 36
9000 Ghent

3 Hotel NH Ghent Belfort****
Hoogpoort 63
9000 Ghent

4 IBIS Ghent centre Opera Hotel***
Nederkouter 24-26
9000 Ghent

5 Hotel Harmony****
Kraanlei 37
9000 Gent

A Congress Venue - Het Pand
Onderbergen 1
9000 Gent

B Gala dinner - Ghent Opera
Schouwburgstraat 3
9000 Gent

C Welcome Reception - Town Hall Ghent
Botermarkt 1
9000 Gent
Congress Programme

Wednesday, 1 June 2016

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

Thursday, 2 June 2016

08.00-18.00  Registration & information | Het Pand
08.00-08.45  Breakfast workshop organised by our sponsor QBE Re:
“An illustration of the impact of open borders on the insurance sector”
Departure accompanying persons’ programme: Visit of Antwerp: “Fashion & Rubens”
(from lobby Hotel Marriott Ghent)
09.00-10.30  AMICE General Meeting | Het Pand
10.30-11.00  Break
11.00-13.00  Opening Session
Opening of the Congress by the President of AMICE, Hilde Vernaiilen
Welcome speech by Congress hosts, Bernard Thiry, President of UAAM/VVOV (BE)
Welcome to Ghent by the Mayor of Ghent, Daniël Termont
Intervention by Hugues Bayet, MEP, member of the Committee on Economic and Monetary Affairs (ECON) (BE)
13.00-14.00  Lunch
14.00-15.30  Session I: Mutuals, protecting our customers by nature

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

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

Chair: Grzegorz Buczkowski I TUW SKOK (PL)

Expert: Gabriel Bernardino I Chairman of EIOPA

Case studies: Hans Kooij, Achmea (NL) I Adapting processes and products to protect customer privacy; Jos Brumagne, Curalia (BE) & Patrick Fäcker, Fédérale (BE) I Solvency II implementation

15.30-16.00  Break

16.00-17.30  Session II: The mutual business model as inspiration for others?

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

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

Moderator: Susanne Sjödin-Svensson I Folksam (SE)

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

Panel discussion: Matteo Cattaneo, Reale Mutua Group (IT) I Thierry Couret, MAIF Group (FR) I Matthieu Lietaert, Author of “Homo Cooperans 2.0” (BE) I Frank Straube, HUK-Coburg Group (DE)

19.45  Meet in hotel lobby to walk to the Ghent Opera

20.00-23.00  Gala dinner at the Ghent Opera
08.30-15.00 Information desk

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

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

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

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

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

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

**Case studies:** Ville Niiranen, LähiTapiola (Fi)  |  ‘Smart’ life insurance;
Lise Agerley, ALKA (DK)  |  Delivering the best member-customer experience through digital transformation

11.00-11.30 Break
11.30-13.00  **Session IV: Securing mutual capital to finance the future**

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

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

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

**Case studies:** Aurélien **Dubois**, QBE Re (BE) | Optimising reinsurance to free up capital;
Martin **Shaw**, Association of Financial Mutuals (UK) | Emitting mutual shares to create new funding;
Helena **Thorlin**, Skandia Liv (SE) | Strengthening the business through mutualisation

13.00-13.30  **Closing of the Congress by the President of AMICE**

Invitation to the next AMICE Congress in 2018

13.30-14.30  Lunch for delegates and accompanying persons

15.00-16.30  Walking tour of Ghent for delegates and accompanying persons (departure from Het Pand)
Social Programme
for delegates and accompanying persons

Wednesday, 1 June 2016
19.00 - 22.00
Welcome reception

Thursday, 2 June 2016
20.00 - 23.00
Gala dinner

Friday, 3 June 2016
15.00 - 16.30
Walking tour of the City of Ghent

We will visit the historic city centre of Ghent in small groups. Why does this city have 3 names? Gent – Gand – Ghent ..? In the Middle Ages Ghent was sometimes referred to as the Medieval Manhattan with its towers Saint Michael’s Church, Saint Nicolas’ Church, the Belfry and Saint Bavo’s Cathedral.

Ghent is one of the few cities where you can find a medieval castle in the centre. This medieval stronghold in the heart of the city was built by a crusader count of Flanders in the 12th century on top of an earlier fortress.

From the 14th to the 18th century it was the seat of the Supreme Law Court. Now a museum, it contains a collection of medieval arms and one of torture instruments.

You will admire architecture from the Middle Ages to the 21st century, lovely squares and quays, interesting sights wherever you look.

The cathedral is full of works of art, including the world famous altar piece The Adoration of the Mystic Lamb by the Van Eyck brothers.
Excursions for accompanying persons

Thursday, 2 June 2016 - Visit of Antwerp: Fashion & Rubens

Programme

09.00  Transfer from Ghent to Antwerp.
10.15  Visit of the MOMU (Fashion Museum), walk in the neighbouring streets which also breathe fashion: The Kammenstraat, the Nationalestraat, the Schuttershofstraat.
13.00  Lunch in a local restaurant: 3 courses & drinks included.
14.30  Visit of Rubens house: Step into the shoes of the leading Baroque artist of his era. Rubens and his family lived in this palatial setting for well over 25 years and it is here that the artist created the lion’s share of his work.
16.00  Drive back from Antwerp to Ghent.
17.00  Arrive in Ghent.

Friday, 3 June 2016 - Culinary walk: a taste of Ghent...

09.00 - 12.00

We discover the culinary side of Ghent. Starting at the “Oud Vleeshuis” where we get to know some local specialities from the region of Ghent and the province of East-Flanders, we continue by having a try at making the real “Belgian Chocolate” during a workshop.
Speakers

Lise Agerley

Lise Agerley is Director of Communication at Alka (Denmark). She is responsible for the press and media, social media, CSR and stakeholder communications. Over the last years, she has worked a lot with customer experience and she is very interested in how to deliver innovation in the insurance business.

She has a master in communication and literature and was a television reporter for several years. Lise has also worked as a communications consultant for executives, politicians and companies. Lise has worked for Alka since 2011.

Hugues Bayet

After graduating in labour science, Hugues Bayet started his professional career in the associative sector, particularly working for the future of young people. From 2006 onwards, he entered local and later regional politics. In 2014, he was elected Member of the European Parliament for the Belgian Socialist Party. Within the European Assembly, Hugues is notably active in the Committee on Economic and Monetary Affairs, where he focusses on the need to increase investments to relaunch the economy in Europe, and in the Committee on Civil Liberties, Justice and Home Affairs. He is also active in the fight against tax evasion in the Special Committee on Tax Rulings and Other Measures Similar in Nature or Effect.

Gabriel Bernardino

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. Gabriel prepares the work of EIOPA’s Board of Supervisors and also chairs the meetings of the Board of Supervisors and the Management Board.

Gabriel 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 of the European Commission and was confirmed by the European Parliament after a public hearing held on 1 February 2011. Gabriel assumed his responsibilities on 1 March 2011 for a first five-year term. On 16 December 2015, the European Parliament confirmed his re-appointment for a second five-year term, which started on 1 March 2016.

Prior to his current role, Gabriel 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.
Jos Brumagne

Jos Brumagne is Chief Risk Officer at Curalia, established in 1968, which offers life and pension products for healthcare professionals, and has 20,000 members served by around 50 FTE.

Jos has held several executive positions in the finance industry over more than 20 years. Amongst other positions, he was head of international development and subsidiaries at Artesia bank (part of a cooperative group), CFO at Dexia Bank Netherlands, CRO at Dexia insurance and head of the corporate and public business of Belfius Insurance. Overseeing the implementation of Solvency II in one of the big 5 in Belgium as well as in Curalia, he can compare the specific challenges of Solvency II implementation in a specialised mutual organisation with those of a more diversified and bigger insurer from the inside. He has broad international experience and has spoken at numerous events already.

Grzegorz Buczkowski

Grzegorz Buczkowski is CEO and member of the Management Board of TUW SKOK and TU SKOK Życie SA, the insurance companies of the Polish credit union system. He has 25 years’ experience in the Polish financial markets and credit unions, 21 of which in insurance. He has served as consultant to EU PHARE and UNDP programmes, the 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 in Finance from Gdansk University and Strathclyde University, Glasgow, Scotland. He is married and lives in Gdansk, Poland.

Matteo Cattaneo

Matteo Cattaneo is Head of Group Innovation General Manager of Blue Assistance and Head of the assistance underwriting department of Reale Mutua Assicurazioni. He is also member of the board of Welfare Italia Servizi and of the Aassod Health Fund. Matteo graduated in 1995 with a Degree in Business Administration from Bocconi University, Milan and in 1998 with a Master in Business Administration from the University of Birmingham.

After some years spent in strategic consultancy for financial institutions, Matteo joined the Reale Group in 2005 with responsibility for recruitment, human resources management and organisation.

Thierry Couret

Thierry Couret is Deputy Director General of the MAIF Group and member of the Group’s general management. On 4 January 2016, he took over responsibility for the new Personal Insurance Division which includes the life, finance, and banking subsidiaries, in addition to international affairs. He is also Director General of Parnasse MAIF and MAIF Solutions Financières and a member of the board of MAIF Avenir, SOCRAM Banque and BPCE Assurances. Furthermore, he is member of the Management Council of EURESA, President of Château Dauzac SA and President of the SE.

Before joining the MAIF Group on 7 January 2008, Thierry held the post of general manager of Groupama insurance, banks and services, France, from 2004. Following training in law and economics, Thierry 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.
Aurélien Dubois

Aurélien Dubois is a qualified actuary from the Institute of Actuaries in Belgium (IA|BE). He has been working for QBE Re since 2010 in the analytics department as a Senior Technical Advisor. Over the past 6 years, Aurélien has developed an expertise in the pricing of reinsurance treaties. He has also actively participated in developing the internal model of the QBE Group until 2015. He is now responsible for the actuarial support to the underwriting teams in Brussels.

Since 2013, Aurélien has been giving courses in the Master of Actuarial Sciences at the Université Libre de Bruxelles (ULB) as well as at the Institut de Science Financière et d’Assurances (ISFA) in Lyon. The main topics addressed during these courses are reinsurance and economic capital modelling under Solvency II.

Patrick Fäcker

Patrick Fäcker is Chief Risk Officer for Fédérale Assurance, set up in 1911 as a workers’ compensation mutual for the construction sector. Today it has 150,000 members and more than 600 employees.

An actuary by training, as well as being Chief Risk Officer, Patrick also holds the actuarial function for 2 group companies, Caisse Commune and the Société Coopérative. He has worked at Fédérale Assurance for 13 years. Prior to joining Fédérale Assurance, Patrick worked successively as an actuarial inspector for the Ministry of Economic Affairs and as an actuary with Zurich.

Koen Frenken

Professor Dr. Koen Frenken is Full Professor in Innovation Studies at the Copernicus Institute of Sustainable Development at Utrecht University. He holds a Master degree in Economics from the University of Amsterdam and a Ph.D. degree jointly awarded by the University of Grenoble (applied economics) and the University of Amsterdam (social sciences). He won personal research grants in the Marie Curie, NWO VIDI and NWO VICI programs. Theoretical interests include evolutionary economics, complexity theory and network science.

He mainly works on innovation, diffusion, economic geography, and innovation policy. His key interest is currently the sharing economy both in terms of research and in terms of policy advice in collaboration with the Rathenau Institute in The Hague. On the sharing economy, see also his piece in The Guardian: https://www.theguardian.com/science/political-science/2015/may/20/smarter-regulation-for-the-sharing-economy. You can follow Koen Frenken on Twitter as @kfrenken.
Hans Kooij

Hans Kooij joined Achmea in 2008 as Legal Counsel for customers, switching to in-house legal counsel with a specialisation in IT in 2009, supporting the procurement department in drafting and negotiating IT contracts (e.g. SaaS-, PaaS-, Cloud- and data processing agreements) and assisting in claims and settlements.

From 2014 to 2016, he was manager for a multidisciplinary team (security architect, designer, developers and testers) in an agile / scrum environment, developing the mobile apps for Achmea brands with a special assignment: make sure those apps and data protection go hand in hand.

In 2016, Hans joined the Compliance Competence Centre of Achmea as privacy officer, responsible for privacy policies and monitoring business activities to ensure they are carried out within the regulatory framework. This entails combining privacy law and regulation with existing and new IT solutions such as apps, affiliate marketing, blockchain, etc., taking into account business objectives, and challenging developers and marketing from a data protection perspective. The department also monitors regulatory developments such as the upcoming General Data Protection Regulation, translating the regulation into requirements for the business processes.

Achmea is the co-operative holding company of strong insurance brands. Based in the Netherlands, it is a leading insurance company, active in six countries, providing health, life and non-life insurance and working to provide the best insurance cover for over 10 million customers.

Gerd Leonhard

Gerd Leonhard is a widely-known and top-rated futurist, with over 1,500 engagements in the past 15 years and a combined audience of over 1 million people. Gerd focusses on near-future, ‘nowist’ observations and actionable foresights in the sectors of humanity, society, business, media, technology and communications.

Gerd is also an influential author, a sought-after executive ‘future trainer’ and a trusted strategic advisor. He is the co-author of the best-selling book “The Future of Music” and the author of 4 other books. Gerd is also the host of the web-TV series TheFutureShow and the CEO of TheFuturesAgency, a global network of over 30 leading futurists.

Gerd’s background is in the music business; in 1985, he won Berklee College’s ‘Quincy Jones Award’ and subsequently spent 12 years working as a professional guitar player, composer and producer. He then caught the Internet-bug and became a digital music & media entrepreneur, serving as Founder/CEO of several Internet startups, based in San Francisco. In 2002, following the .com meltdown and the 9/11 crisis, Gerd returned to Europe and discovered his new calling as a futurist. Gerd is a fellow of the Royal Society for the Arts (London) and a member of the World Future Society. A native German, Gerd resides in Basel, Switzerland, and maintains an office in San Francisco.

Matthieu Lietaert

Matthieu Lietaert holds a PhD from the European University Institute and is the author of the recent book about the collaborative economy "Homo Cooperans 2.0". He is lecturer at the IE Business School in Madrid as well as a consultant for the non-profit sector for interactive audiovisual projects, data-visualisation, video animation, and social media strategy. He won the Best Belgian Press TV Documentary Award 2014 for his film about lobbying "The Brussels Business" (ARTE, RTBF and VAF).
Ville Niiranen

Ville Niiranen is Project Director for the life company of the LocalTapiola group, responsible for strategy and the development of new services. He joined the Tapiola non-life company in 2004 as a lawyer before moving on to become service manager then head of department and finally, in 2008, service director leading 40 people in process, development and sales support.

In 2010, Ville became chief underwriter in workers’ compensation & employee benefits, bringing about a significant improvement in the risk ratio of the workers’ compensation line of insurance. In 2013, he moved to LocalTapiola life company as chief underwriter with responsibility for the creation of the underwriting and profitability project in health insurance. At the same time Ville worked as a tax expert and a lawyer.

Ville studied law and taxation at Helsinki University and the University of Pau (France)

LocalTapiola Group is a mutual group of companies owned by its customers. 20 regional companies serve private customers, farmers, entrepreneurs, corporate customers and organisations all over Finland. LocalTapiola’s products and services cover non-life, life and pension insurance, as well as investment and saving services.

Martin Shaw

Martin Shaw is the Chief Executive of the Association of Financial Mutuals, a position he has held since its launch in January 2010. Martin works with the AFM Board to determine the strategic direction and priorities of AFM and directs the work of the Association towards those aims.

Previously Martin was general secretary of the Association of Friendly Societies, one of the predecessor organisations which merged to form AFM.

Prior to that Martin worked for the Association of British Insurers, where he was director, raising standards, leading a number of projects designed to improve confidence in the industry. Before that he worked for the Consumer Protection department of the FSA, working on a range of policy issues and was previously employed by building societies and banks for 15 years, mainly in sales and planning functions.

Susanne Sjödin-Svensson

Susanne Sjödin-Svensson is Head of Regulatory Affairs for the Swedish mutual insurance group Folksam, a position she has held since 2010. Prior to joining Folksam, she worked as legal counsel at AFA Försäkring for three years. Susanne also worked at the Swedish Ministry of Finance from 2005 to 2007 and before that practised law for the Archibald Advokatbyrå law firm. She started her career as a law clerk at the courthouse in Nyköping, after graduating in law from Stockholm University.

Susanne is currently Chair of AMICE’s Regulatory affairs working group and Chair of the Nomination Committee of the Svenska Försäkringsföreningen (Swedish Insurance Association).
Frank Straube

Dr. Frank Straube is responsible for Risk Management at HUK-COBURG Group, Germany’s biggest motor insurer and an important market player in private lines insurance. He holds a degree in Economics from the University of Cologne and a PhD from the University of Bamberg.

He began his professional life in 1991 at the Bavarian Reinsurance Company, Munich, undertaking various roles in client management, underwriting and controlling. From 2001 onwards, as Head of the Business Economics department of Swiss Re Germany AG, he became increasingly involved in business risk steering and the upcoming Solvency II initiative. From 2007 to 2014, as Head of Risk Governance and Reporting he was responsible for the Solvency II preparation phase of Swiss Re Europe S.A., Luxembourg.

Frank joined HUK-COBURG and the mutual sector in July 2014. He participates in the German insurance association (GDV) and is a member of AMICE’s Solvency II working group.

Daniel Termont

After a long career with the National Health Service (‘Bond Moyson’), Daniel Termont was appointed Deputy-Mayor of the city of Ghent in 1995, where he became responsible for the Port, Economy and Utilities. Since 2006, he is Mayor of the city of Ghent. Daniel Termont was born in Ghent in 1953.

Bernard Thiry

Bernard Thiry holds a Doctorate in Economics 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 President of UAAM (Union des Associations d’Assurance Mutuelle), host of the 2016 AMICE Congress, and member of the Board and Executive Committee of Assuralia (Professional Union of Insurance companies in Belgium).

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.
Helena Thorlin

Helena Thorlin is General Counsel for the Skandia Group and for Skandia Mutual Life Insurance Company (the ultimate parent company of the Skandia group), a position she took up in March 2016.

Helena joined Skandia in 2009 as head of corporate law, taking on the role of acting general counsel from October 2011 to August 2012, then combining the roles of deputy general counsel and head of corporate law until March this year. For almost a year, she was also acting CEO of Skandia Insurance Company Ltd, a unit linked insurance company wholly owned by Skandia. Prior to joining Skandia, Helena worked for different law firms. She holds a Master of Law from the University of Gothenburg. During 2013, Helena was deeply involved in the mutualisation of Skandia, which was effective as per year end 2013/2014.

Karel Van Hulle

Professor Karel Van Hulle lectures in the Economics and Business Faculty of the KU Leuven and in the Economics Faculty of the Goethe University in Frankfurt where he is attached to the International Centre for Insurance Regulation. He is a member of the Insurance and Reinsurance Stakeholder Group of EIOPA and a member of the Public Interest Oversight Board.

He joined the European Commission in 1984 after serving 8 years with the Belgian Banking Commission. He was head of accounting, auditing and company law and served as head of insurance and pensions until March 2013.

Karel is a lawyer by training. He studied law at the KU Leuven and at the Marquette University Law School in Milwaukee. In 2013, Karel was nominated distinguished fellow of the IAIS and in 2014 he was elected honorary fellow of the UK Institute and Faculty of Actuaries.

Jorge Vázquez

Jorge Vázquez has worked for Mutua Madrileña, Spain’s largest mutual, since 2006. Starting as business advisor, project developer and process manager, he is currently Head of Property Damage. He has also been a member of the Commission for insurance mutuals of UNESPA since 2009, member of the AMICE Board since 2010, and is currently Chair of its Assistance Commission.

He founded a small start-up for developing apps for smartphones in 2015. 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, holds a Master’s degree in Stock & Financial Markets from the IEB (Instituto de Estudios Bursátiles), and an Advanced Management Program from the IE (Instituto de Empresa). He is married and has one child.
Hilde Vernaillen

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 is President of AMICE (Association of Mutual Insurers and Insurance Cooperatives in Europe) 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.
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Breakfast workshop QBE RE | Thursday, 2 June - 8:00

An illustration of the impact of open borders on the insurance sector

The free movement of persons is a fundamental right guaranteed by the EU to its citizens. The Schengen Area is designed to facilitate the trading business within EU. This influences our day-to-day life and makes us think beyond our borders. Through the example of cross-border road traffic accidents and the Green Card System, this session illustrates one of the impacts of open borders on casualty insurance and explains its influence on reinsurance prices.

Breakfast workshop Guidewire | Friday, 3 June - 8:30

Digital & Disruptive Models – New entrants, new technology, new dawn

- How will new entrants impact markets in introducing digital disruption?
- What is the impact from new technologies, and how to take advantage of these?
- Is Digital the right terminology?
- How to take a strategic view, and ensure successful execution
General information

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

At the back of your badge is a number that you can call during the congress in case of emergencies.

Banks and Post Office
Most banks open at 09.00 and close around 16.00, Monday through Friday. They are generally closed for lunch between 12.00-14.00. Post offices are generally open between 09.00-16.00. The monetary unit used in Belgium is the Euro. Most services in Belgium accept major credit cards. Credit cards can also be used for withdrawing money in banks or from cash dispensers.

Congress information
www.amicegent2016.eu
tel: +32 9 233 86 60
e-mail: AMICE@semico.be

Dress code
The dress code will be ‘smart business attire’ throughout the congress with the exception of the gala dinner where the dress code will be ‘cocktail attire’.

Electrical supply
Electricity is supplied at 220 volts, 50 Hz. Some hotels provide 110 volts AC sockets for electric razors only. Plugs and sockets are the same as in the Continental countries of the European Union. British, Irish and non-European participants need plug adaptors for electrical appliances.

Emergency numbers
In Belgium
- to contact the police dial 112
- to contact the fire brigade dial 112
- to contact the ambulance service dial 112
Insurance
The congress organisers 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.

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

Liability
The congress organisers are solely responsible for services linked to the congress (sessions, social programme and transport for excursions). However, the organised shall in no event be liable for acts or omissions in the case 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 the parties concerned. All disputes are subject to Belgian Law and the courts of Ghent.

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

Trams in Ghent
Ghent has a dense network of tramlines available between 06:00 and 01:30 hours. The main tram line between the railway station and the city centre (Korenmarkt) runs every 5 minutes. More information on www.gent.delijn.be

Wifi in the congress venue
To have access to the internet in the congress venue, please use the following information:
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Password: dWniFC9H
Twitter congress hashtag: #AMICECongress
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