

# Seventh Stakeholder Dialogue

## Stability and Innovation: are they mutually exclusive?



DATE: 6 DECEMBER 2023

TIMING: 9:00-17:00 CET

LOCATION: AEMA GROUPE 17/21 PL. ETIENNE PERNET, 75015 PARIS

Interpretation in English and French

<b>08.30</b>	<b>Registration</b>
<b>9.00 – 9.10</b>	<b>Welcome from the host:</b> <b>Pascal Michard</b> , Chair, Aéma Groupe, France
<b>9.10 – 9.15</b>	<b>Greetings from Canada:</b> <b>Rob Wesseling</b> , President and CEO, Co-operators, Canada and Chair of ICMIF
<b>9.15 – 9.30</b>	<b>Setting the stage</b> <b>Grzegorz Buczkowski</b> , CEO, Saltus TUW, Poland and President, AMICE
<b>9.30 – 10.45</b>	<b>Stability in times of uncertainty</b> The pace of change continually accelerates, many of those developments bringing ever-increasing volatility to all aspects of daily life, for individuals, businesses and administrations. Experience indicates that in times of increased uncertainty, people gravitate to mechanisms which provide more control over their less predictable risks. This has been described in the past as a “flight to security”, and the mutual/cooperative insurance model has appealed to many, with its longevity and reliability proving sought-after characteristics. Do the current day uncertainties of geopolitical upheaval, associated with cyber threats, food security, sustainability and economic challenges mean that the mutual/cooperative insurance sector is still a stable partner for the demand-side community, or is a new model required? Moderator: <b>Sarah Goddard</b> , Secretary General, AMICE <b>Liz Green</b> , CEO Designate, ICMIF <b>Eric Chenut</b> , President, Mutualité Française, France <b>Grzegorz Buczkowski</b> , CEO, Saltus TUW, Poland <b>Dave Snyder</b> , Vice President International Policy and Counsel, APCA, USA
<b>10.45 – 11.15</b>	<b>Coffee break</b>
<b>11.15 – 12.45</b>	<b>Alignment with younger generations, businesses and society</b> The mutual/cooperative insurance model has a long history, and its structure of focussing on the policyholders’ best interests appears to resonate with many who follow the ideals of the sharing economy and social economy. The European Commission has recently added the social economy to its list of industrial ecosystems, implying that this model and related structures is of new interest and value. Is this really the case when we look at mutual/cooperative insurers, and is the alignment between our community and policyholders properly calibrated to serve them fully? Moderator: <b>Laure Delair</b> , Deputy Director of Member Engagement, Macif - Aéma Groupe, France <b>Emma Lindberg</b> , Public Affairs Manager, Folksam, Sweden <b>Martin Schmalzried</b> , Senior Policy Manager, Coface-Families Europe <b>Makoto Okubo</b> , General Manager, International Affairs, Nippon Life, Japan
<b>12.45 – 14.00</b>	<b>Lunch break</b>
<b>14.00 – 14.15</b>	<b>Greetings from the host:</b> <b>Adrien Couret</b> , CEO, Aéma Groupe, France
<b>14.15 – 15.15</b>	<b>Innovation in climate resilience</b> With irrefutable evidence that climate change is the biggest long-term challenge to society, resilience in terms of risk reduction, protection and transfer are of greater importance than ever before. This takes true innovation and key partnerships to protect all types of populations. This session outlines some of the current innovations and looks at how far they could go. Moderator: <b>Mireille Aubry</b> , Head of Prudential Regulation, Standards & Foresight, Covéa Group, France <b>Marjorie Breyton</b> , Project Manager in Climate Change projects, UNIPOL, Italy <b>Pénélope Komitès</b> , Deputy Mayor of Paris in charge of innovation, attractiveness, Paris 2030 and resilience <b>Marie Scholer</b> , Senior expert in Policy Sustainable Finance; EIOPA
<b>15.15 – 16.30</b>	<b>Digitalisation in health insurance: a balancing act</b> In the face of the coming European elections, there is a call for politicians to put citizens and patients in the centre of the digitalisation of healthcare, including data literacy programmes and skills for individuals. At the same time, health (and life) insurance is being identified as an area for incorporation into the reach of the forthcoming AI (Artificial Intelligence) Act, a horizontal piece of European legislation. How do the rights of the citizen balance with the data requirements of health insurers to provide the best healthcare programmes for individuals? Moderator: <b>Jean-Louis Davet</b> , Chair, DENOS, Health Management & Medical Assistance, France <b>Carlos Zarco</b> , Medical Director, Moncloa University Hospital, Spain <b>Yann Arnaud</b> , Director of Responses to Member Needs and Innovation, Macif - Aéma Groupe, France <b>Dennis Noordhoek</b> , Director Public Policy & Regulation, Geneva Association <b>Anthony Nahélou</b> , Directeur général, SAMBO, France
<b>16.30 – 17.00</b>	<b>Looking into the future</b> Moderator: <b>Catherine Hock</b> , VP, International Relations, ICMIF <b>Jean Pierre Grimaud</b> , CEO, OFI Invest - Aéma Groupe, France <b>Luisa Florez</b> , Head of Sustainable Finance Research, OFI Invest - Aéma Groupe, France
<b>17.00</b>	<b>Closing</b>