

# Stakeholders' Dialogue

Policyholders' best interests; the mutual proposition for sustainable protection



icmif

AEMA GROUP, PARIS, 7 DECEMBER 2022

Interpretation in English and French

<b>08.30</b>	<b>Registration</b>
<b>09.00</b>	<b>Welcome and opening address; Pascal Michard, Chair, Aéma Group</b>
<b>09.15 – 10.45</b>	<b>What is mutuality?</b> <p>In 2012 the European Commission/Panteia report identified 40 different types of mutual insurance in the EU. The development of mutual insurance in each country has been a reflection of market needs, societal structures, and politico-cultural norms. This session will aim to confront the models in different countries to identify their strength &amp; weaknesses and debate the relevance of mutuality in the current day.</p> <p>Panel discussion moderated by Sarah <b>Goddard</b>, Secretary General, AMICE</p> <p>Dr. Rainer <b>Langner</b>, CEO, Vereinigte Hagel Versicherung, Germany Cornélia <b>Féderkeil</b>, Secretary General, AAM, France Makoto <b>Okubo</b>, General Manager, Nippon Life, Japan David <b>Snyder</b>, Vice President International Policy and Counsel, APCIA, USA</p>
<b>10.45 – 11.15</b>	<b>Coffee break</b>
<b>11.15 – 12.45</b>	<b>ESG illustrated</b> <p>Sustainable protection has been long considered the keystone of mutual/cooperative insurance, giving security to policyholders and stability to economies. The concept of sustainability has transformed into the reality of ESG criteria, which are increasingly becoming mandatory. These criteria are vital to the real implementation of sustainability and are now measurable for responsibility and accountability. What lies behind these criteria, how do our members put them into practice, how do the ratings work and does civil society recognise them? The first part of the session will hear case studies around ESG; the second part will consist in an open discussion with representatives from academia and NGOs.</p> <p>Panel discussion moderated by Shaun <b>Tarbuck</b>, CEO, ICMIF</p> <p>Folksam, Sweden TBC Virginia <b>Antonini</b>, Head of Sustainability, Reale Mutua, IT Franck <b>Carnero</b>, Maif, France Giorgia <b>Ranzato</b>, Sustainable Finance Officer, Transport and Environment Sonia <b>Tatar</b>, Executive Director, INSEAD Corporate Governance Centre</p>
<b>12.45 – 14.00</b>	<b>Lunch break</b>
	<b>Greeting words by Adrien Couret, CEO, Aéma Group</b>
<b>14.00 – 15.15</b>	<b>What does the policyholder want &amp; do mutuals deliver?</b> <p>Mutual insurers put the policyholder in the centre of their structures and activities – that is their rationale. This raises questions:</p> <ul style="list-style-type: none"><li>• How does the relationship between the mutual/cooperative and policyholder differ in reality from that between other types of insurers and their clients?</li><li>• Are mutuals truly aware of the needs and wants of their policyholders – and what in reality are those needs and wants?</li><li>• Do they beyond the traditional insurance model to protection and risk reduction, and if so, how does this translate into the mutual model and its activities?</li><li>• Is there still room for improvement?</li></ul> <p>Panel discussion moderated by</p> <p>Jean <b>Berthon</b>, Vice President, Better Finance Sibylle <b>Reichert</b>, Director, AIM Lauri <b>Saraste</b>, Lahitapiola, Finland Arnaud <b>Chneiweiss</b>, Mediator at La Médiation de l'Assurance</p>
<b>15.15 – 16.00</b>	<b>OECD Taskforce Financial Consumer Protection</b> <p>The G20/OECD Taskforce has completed the review of the Financial Consumer Protection Guidelines. This session will share what happens behind the scenes and explain the rationale behind the changes.</p> <p>Miles <b>Larbey</b>, Head, Financial Consumer Protection Unit, OECD</p> <p>Q&amp;A moderated by Catherine <b>Hock</b></p>
<b>16.00 – 16.20</b>	<b>Fireside chat</b> <p>with Ekhosuehi <b>Iyahan</b>, Secretary General, IDF TBC Report from COP 27 – the role of insurance.</p>
<b>16.20 – 16.25</b>	<b>Closing words</b> <p>Grzegorz <b>Buczowski</b>, President, AMICE</p>