

Stakeholders' Dialogue

Policyholders' best interests; the mutual proposition for sustainable protection



icmif

AEMA GROUP 17/21 PL. ETIENNE PERNET, 75015 PARIS, 7 DECEMBER 2022

Interpretation in English and French

08.30	Registration
09.00	Welcome and opening address; Pascal Michard, Chair, Aéma Group
09.15 – 10.45	What is mutuality? <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 & weaknesses and debate the relevance of mutuality in the current day.</p> <p>Panel discussion moderated by Sarah Goddard, Secretary General, AMICE</p> <p>Cornélia Federkeil, Secretary General, AAM, France Dr. Rainer Langner, CEO, Vereinigte Hagel Versicherung, Germany Makoto Okubo, General Manager, Nippon Life Insurance Company, Japan David Snyder, Vice President International Policy and Counsel, APCIA, USA</p>
10.45 – 11.15	Coffee break
11.15 – 12.45	ESG illustrated <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 civil society.</p> <p>Panel discussion moderated by Shaun Tarback, CEO, ICMIF</p> <p>Virginia Antonini, Head of Sustainability, Reale Mutua, IT Franck Carnero, Chief Mission Officer, Maif, France Mathieu Filippo, Senior Manager, Prudential Supervision, Achmea, The Netherlands Marguerite Culot-Horth, Director of programmes, strategic development and institutional relations, Finance for Tomorrow Emmanuel de La Ville, Fondateur & Conseiller, Ethifinance Giorgia Ranzato, Sustainable Finance Officer, Transport and Environment</p>
12.45 – 14.00	Lunch break
	Greeting words by Adrien Couret, CEO, Aéma Group
14.00 – 15.15	What does the policyholder want & do mutuals deliver? <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">• How does the relationship between the mutual/cooperative and policyholder differ in reality from that between other types of insurers and their clients?• Are mutuals truly aware of the needs and wants of their policyholders – and what in reality are those needs and wants?• 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?• Is there still room for improvement? <p>Panel discussion moderated by Arnaud Chneiweiss, Mediator at La Médiation de l'Assurance</p> <p>Jean Berthon, Vice President, Better Finance Sibylle Reichert, Director, AIM Lauri Saraste, Lahitapiola, Director ALM, Localtapiola, Finland</p>
15.15 – 16.00	OECD Taskforce Financial Consumer Protection <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 Larbey, Head, Financial Consumer Protection Unit, OECD</p> <p>Q&A moderated by Catherine Hock</p>
16.00 – 16.20	Fireside chat <p>with Virginia Antonini, Head of Sustainability, Reale Mutua, Italy Report from COP 27 – the role of insurance.</p>
16.20 – 16.25	Closing words <p>Grzegorz Buczowski, President, AMICE</p>