



# **AIDA Europe Inaugural Conference**

**in association with the Insurance Committee  
of the IBA**

**Hamburg - 23 May 2008**

**Delegate pack sponsored by**

**BARLOW LYDE & GILBERT**



**AIDA EUROPE CONFERENCE, HAMBURG 2008**  
in association with the Insurance Committee of the IBA  
**"INSURANCE & REINSURANCE LAW IN EUROPE: NEW CHALLENGES"**

**PROGRAMME HIGHLIGHTS INCLUDE:**

- **Present and future risks** - *the latest developments and the next big claims.*
- **Class actions** - *will Europe have to face a US-style litigation culture in the future?*
- **Principles of European Insurance Contract Law** - *panel discussion on the work of the Innsbruck Group.*
- **European Intermediaries Directive** - *the changing role of brokers.*
- **Cross border multi-jurisdictional disputes and how to manage them.**

**INCLUDING PRE-CONFERENCE AIDA WORKING PARTIES ON:**

- **Reinsurance:** *mock arbitration with arbitrators from civil law and common law jurisdictions.*
- **State Supervision:** *integration of the banking and supervisory divisions in Europe and transfers of insurance and reinsurance portfolios in Europe.*
- **Life Pension and Collective Insurance:** *group personal pension: the extent and formation of group personal insurance, and the duty of insurers to provide information.*
- **Distribution of Insurance Products:** *dealing with consumer insurances, reinsurance intermediaries, conflict of interest, distance selling, and alternative distribution channels and group insurances.*
- **New Technologies, Prevention and Insurance:** *The influence of ITT, genetics and nanotechnology in risk analysis, description of insurance risk and claims management; and, prevention in insurance policies.*

**Special keynote addresses from:**

**Wilhelm Zeller** *Chairman of the Executive Board, Hannover Re*

**Dennis Mahoney** *Chairman, Aon Global*

**Confirmed speakers so far include:-**

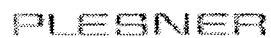
Jean Alisse, *Dewey & LeBoeuf LLP (Paris)*  
Jorge Angell, *L C Rodrigo*  
John Arpel, *Principal, Allianz Risk Transfer*  
Christian Bouckaert, *Bouckaert Ormen Passemard Sportes*  
Professor Diana Cerini, *University of Milan*  
Colin Croly, *Barlow Lyde & Gilbert LLP*  
Reinhard Dallmayr, *Bach Langheid & Dallmayr*  
Hanno Goltz, *Oppenhoff & Partners*  
David Greenwald, *Jenner & Block (Chicago)*  
Robert Hammesfahr, *Managing Director, Claims and Liability Management, Swiss Re*  
Jan Heuvels, *Ince & Co*  
Professor Helmut Heiss, *University of Zurich*  
Truiken Heydn, *Teclegal*  
Louise Jenkins, *Allens Arthur Robinson (Melborne)*  
Professor Gerard Kamphuisen, *Radboud University Nijmegen*  
Joachim Krane, *Chief Claims Officer, XL Services*  
Professor Jerome Kullmann, *Paris Dauphine University and Director of the Insurance Institute of Paris*  
Christian Lahnstein, *Munich Re*  
Jonathan Post, *XL Insurance General Counsel for Global Programmes*  
Professor Robert Merkin, *University of Southampton and Consultant to Barlow Lyde & Gilbert LLP*  
Ioannis Rokas, *IKRP Rokas & Partners (Athens)*  
Mikael Rosenmejer, *Plesner Svane Gronborg*  
Hans Londonck Sluijk, *Houthoff Buruma*  
Stefan Speyer, *Group Legal Services, Allianz SE*  
Katy-Marie Wilson, *Barlow Lyde & Gilbert LLP*  
Leonid Zubarev, *CMS Cameron McKenna (Moscow)*





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AIDA Europe Conference, Hamburg 2008 is sponsored by:





## "INSURANCE & REINSURANCE LAW IN EUROPE: NEW CHALLENGES"

A one-day conference organised by AIDA Europe, in association with the Insurance Committee of the IBA, to look at the issues facing the European Insurance and Reinsurance Markets now and in the future, and how the legal sector can support the industry in preparing to meet the challenges ahead.

There are a number of challenges currently facing the market. The insurance and reinsurance industries are more than ever tied to the wider financial services sector, with many hedge funds and investment banks having invested heavily in the insurance and reinsurance sector in recent years. The financial markets have until recently been strong; however the US sub-prime lending crisis has precipitated a wider market slowdown. As the full extent of the "credit crunch" becomes known a search for scapegoats is likely to ensue, and corporate defaults and bankruptcies are usually followed by directors and officers, and errors and omissions actions as shareholders, regulators and customers alike look for individuals and institutions to be accountable for financial imprudence or miscalculation. What are the legal implications for insurers and reinsurers?

There seems to be some appetite at the European Commission level to create a regime for multi-party litigation or "collective redress" in relation to competition/anti-trust cases. Similarly a number of European countries have recently proposed or adopted legislation to allow multi-party legislation. Will the turbulence in the financial markets encourage US-style class actions to be brought in Europe? Is there scope for shareholders or other stakeholders to bring multi-party claims? Will policies cover fines and penalties, fraud and punitive damages if investigations reveal financial misdemeanours?

One need only to look at the events of 2007 to see that the threat of climate change apparently continues apace. Recent years have seen severe

hurricanes, flooding and wild fires occurring across the globe, and there is an apparent acceptance by the industry that climate change is a reality, and a recognition that human activity contributes to it. As a result there are now a number of legal actions in a range of jurisdictions focusing on climate change issues. For example, against public bodies, as well as carbon emitters. There are difficulties with these actions, principally in the areas of causation and foreseeability, and questions about when the loss took place. These situations will continue to develop and it is possible that insurers and reinsurers will face exposures to claims arising from climate change both as a natural catastrophe and as a man-made problem.

Insurers and reinsurers will continue to face exposures from existing problems, for example, from asbestos related claims and terrorism. In the UK, asbestos-related deaths are predicted to peak in 2015 and the Government has enacted legislation to make it easier for claimants to pursue negligent employers. How will these existing exposures continue to develop? It is difficult to predict what the "next asbestos" will be, however insurers and reinsurers will continue to remain wary of the development of nanotechnology, toxic mould and mobile phone technology. How can the industry deal with the next big claims?

The conference will aim to promote discussion, inform and enable sharing of opinions on these and other key challenges facing the insurance and reinsurance industry in Europe today. Specialist speakers will also be giving talks on how the US and Bermuda views Europe, the work of the Innsbruck Group on the Restatement of European Contract Law and the changing role of the broker under the European Intermediaries Directive. An interactive question and answer session will look at cross border multi-jurisdictional disputes, the issues involved, and tips on how to manage them.





**Thursday 22 May 2008**

**Morning:**

**AIDA PRESIDENTIAL COUNCIL MEETING - 08:00 - 12:15**

Location - Offices of HanseMerkur, Siegfried-Wedells-Platz 1, 20354 Hamburg

**Afternoon:**

**AIDA EUROPE GENERAL ASSEMBLY - 13:15 - 14:00**

Location - Offices of HanseMerkur, Siegfried-Wedells-Platz 1, 20354 Hamburg

Welcome Address: Professor Carlos Ignacio Jaramillo, President, AIDA

**CONFERENCE REGISTRATION OPENS - 13:00 - 16:30**

Location - Offices of HanseMerkur, Siegfried-Wedells-Platz 1, 20354 Hamburg

**AIDA WORKING PARTIES** under the auspices of the Institute of Insurance Science, Hamburg University (*Attendance is free to all Conference delegates*)

AIDA's Presidential Council has created several Working Parties for the purpose of carrying out research in specific fields of insurance law and related matters. Anyone who is interested in the study of insurance law is welcome to attend these sessions.

- **Reinsurance Working Party - 14:30-17:30:** Chair, Colin Croly, Barlow Lyde & Gilbert LLP. **Location:** Gästehaus der Universität Hamburg, Rothenbaumchaussee 34, 20148 Hamburg  
*Mock Arbitration, with panel of arbitrators from civil law and common law jurisdictions.*
- **Distribution of Insurance Working Party - 14:00-16:30:** Chair, Professor Dr Ioannis Rokas, IKRP Rokas & Partners (Athens). **Location:** Offices of HanseMerkur  
*Consumer insurances - representative power and imputed knowledge, reinsurance intermediaries, conflict of interest, distance selling - collaboration between intermediaries, and alternative distribution channels and group insurances.*
- **State Supervision of Insurance Working Party - 14:30-17:00:** Chair, Professor Dr Gerrit Winter, Hamburg University. **Location:** Offices of HanseMerkur  
*Integration of the banking and insurance supervisory divisions in Europe and transfers of insurance and reinsurance portfolios in Europe.*
- **Life Pension and Collective Insurance Working Party - 16:30-18:30:** Chair, Professor Bill Dufwa, Stockholm University. **Location:** Offices of HanseMerkur  
*Group personal insurance: the extent and formation of group personal insurance, and the duty of insurers to provide information.*
- **New Technologies, Prevention and Insurance Working Party - 14:30 - 17:00:** Chair, Joaquin Alarcon, Alarcon and Associates  
*The influence of ITT, genetics and nanotechnology in risk analysis, description of insurance risk and claims management; and, prevention in insurance policies.*  
**Location:** Offices of HanseMerkur

**Evening:**

**CONFERENCE REGISTRATION - 17:30 - 19:00**

Location - Park Hyatt Hamburg, Bugenhagenstrasse 8, Hamburg 20095

**PRE-CONFERENCE DRINKS RECEPTION - 18:00 - 20:00**

Location - Park Hyatt Hamburg, Bugenhagenstrasse 8, Hamburg 20095

All conference delegates are welcome to attend.





**Friday 23 May 2008 - AIDA EUROPE CONFERENCE, Park Hyatt Hamburg**  
**([www.hamburg.park.hyatt.com](http://www.hamburg.park.hyatt.com))**

8.15-8.45

**Registration and Coffee**

8.45-9.15

**Welcome addresses**

- Chairman of Conference - Colin Croly, Barlow Lyde & Gilbert LLP
- Professor Dr Robert Koch - Hamburg University, Institute of Insurance Science
- Senator Dr Michael Freytag - City of Hamburg Government

9.15-9.45

**Keynote addresses**

**Challenges facing the Insurance industry/Reinsurance industry in Europe today**

Speaker: Wilhelm Zeller, Chairman of the Executive Board, Hannover Re

9.45-10.15

**The view from 'across the pond': How the US and Bermuda view Europe. How does this affect Europe?**

Speaker: Dennis Mahoney, Chairman, Aon Global

10.15-11.20

**Panel Discussion:**

**Present/Future risks - the latest developments and next big claims. The legal issues involved, and what does the industry have to do to prepare itself.**

- Sub-prime
- Asbestos
- Climate/Natural Catastrophes
- Other 'future' risks e.g. nanotechnology
- Regulation
- Eastern Europe Markets

Chair: Mikael Rosenmejer, Plesner Svane Gronborg

Panel: John Arpel, Principal, Allianz Risk Transfer  
Robert Hammesfahr, Managing Director, Claims and Liability Management, Swiss Re  
Joachim Krane, Chief Claims Officer, XL Services  
Leonid Zubarev, Partner, CMS Cameron McKenna (Moscow)  
Christian Lahnstein, Munich Re

11.20-11.40

Coffee





11.40-12.10

**Principles of European Insurance Contract Law**

Panel discussion on the work of the Innsbruck Group

Panelists: Professor Jerome Kullmann, Paris Dauphine  
University and Director of Insurance Institute of Paris

Professor Diana Cerini, University of Milan

Professor Helmut Heiss, University of Zurich

12.10-13.10

**Class Actions. Will Europe have to face a US-style  
litigation culture in the future?**

Panel Discussion:

Chair: Jan Heuvels, Ince & Co

Panel: Jean Alisse, Dewey & LeBoeuf LLP (Paris)

Jorge Angell, L C Rodrigo

David Greenwald, Jenner & Block (Chicago)

Truiken Heydn, Teclegal

Jonathan Post, XL Insurance

13.10-14.20

Lunch

14.20-14.50

**European Intermediaries Directive. The changing  
role of the broker.**

Speaker: Professor Robert Merkin, University of Southampton  
and Consultant to Barlow Lyde & Gilbert LLP

14.50-15.15

Tea

15.15-17.15

**Cross border, multi-jurisdictional disputes and  
how to manage them.**

Using two case studies, a panel of lawyers from a  
range of European jurisdictions will lead a discussion  
session which will highlight the pitfalls involved in  
cross-border multi-jurisdictional disputes.

Interactive question and answer sessions:

Chair: Katy-Marie Wilson, Barlow Lyde & Gilbert LLP / Stefan  
Speyer, Deputy Director at Group Legal Services  
Allianz SE





Panel: Christian Bouckaert, Bouckaert Ormen Passemard  
Sportes

Reinhard Dallmayr, Bach Langheid & Dallmayr

Hanno Goltz, Oppenhoff & Partners

Professor Gerard Kamphuisen, Radboud University  
Nijmegen

Louise Jenkins, Allens Arthur Robinson (Melborne)

Ioannis Rokas, IKRP Rokas & Partners (Athens)

Hans Londonck Sluijk, Houthoff Buruma

Topics to be covered will include:

- Drafting Choice of Law and jurisdictions provisions
- Dealing with jurisdictional disputes
- A comparative review of how courts will interpret the same wording in differing jurisdictions
- Anti-suit injunctions
- Forum shopping

17.15

**Chairman's closing remarks**

**Saturday 24 May**  
**Elbe Cruise 09:30 - 11:30**

Please join us on a cruise to discover Hamburg from the water. Return coach transfer from the Park Hyatt Hamburg to the boat (departing 9.00) and on board refreshments will be provided.

#### **AIDA EUROPE HAMBURG CONFERENCE ORGANISING COMMITTEE**

**Gunne Baehr, DLA Piper LLP (Cologne)**  
**Colin Croly, Barlow Lyde & Gilbert LLP**  
**Otto Csurgó, ART Consult Management**  
**Claudia Foellmer, Hannover Re**  
**Professor Robert Koch, University of Hamburg**  
**Professor Jerome Kullman, Paris Dauphine University**  
**Theo Langheid, Bach Langheid & Dallmayr**  
**Rose-Marie Lundström, Wistrand Advokatbyrå**  
**Lars Moelgaard, Cunningham Lindsey Leif Hansen**  
**Kyriaki Noussia, Max-Planck Institute for Comparative and International Private Law**  
**Mikael Rosenmejer, Plesner Svane Grønberg**  
**Hans London Sluijk, Houthoff Buruma**  
**Stefan Speyer, Allianz SE**  
**Katy-Marie Wilson, Barlow Lyde & Gilbert LLP**







## **ABOUT AIDA**

AIDA ("Association International de Droits de Assurances"), the International Insurance Law Association, was established in 1960. It brings together insurance law associations ("Chapters") from more than 80 countries worldwide, with the aim to educate, research and develop insurance law through conferences, reports, research papers and academic studies, and particularly through the work of its Working Parties and its World Congresses.

Anyone who belongs to their national insurance law association is a 'member' of AIDA. You do not need to belong to AIDA or a Chapter to attend any AIDA events - delegates who are interested in insurance law are always welcome. Similarly, the AIDA Working Parties, though limited in membership, open all of their meetings to free attendance by anyone who is interested. All of the national associations have their own activities, including regular seminars and conferences. In addition AIDA holds regular events, including, every 4 years, a World Congress. Regional groupings of the national associations such as CILA, and now AIDA Europe are also active. AIDA events, and those of its regional groupings are primarily designed to bring together academics, lawyers and professionals from the insurance markets worldwide, to generate discussion and debate, to further the study, understanding and development of insurance law.

For further information about AIDA including details of all the National Chapters, future AIDA events, and to register to receive the AIDA Newsletter, AIDA Mail, please visit the AIDA website: [www.aida.org.uk](http://www.aida.org.uk).

## **AIDA Europe**

AIDA Europe was established in Rome in 2007. Its aim is to bring together the National Associations in Europe, as a regional grouping, to further the goals of AIDA on a regional basis. AIDA Europe Hamburg 2008 is the inaugural AIDA Europe event, hopefully the first of many. AIDA Europe is delighted to be working closely with the Insurance Committee of the IBA (International Bar Association) in this event.

## **Insurance Committee of the IBA**

The objective of the Insurance Committee of the International Bar Association is to encourage the global exchange of knowledge and experience in connection with the law of insurance/reinsurance as well as industry practice and to provide opportunities for professionals working in this area both in the law and in the industry to meet and foster relationships.



## AIDA EUROPE INAUGURAL CONFERENCE - 23 MAY 2008

### DELEGATE LIST BY COUNTRY

Albania	Miss Jola Gjuzi	Kalo & Associates
Argentina	Mr Carlos A Estebenet	Bullo Tassi Estebenet Lipera Torassa & Asociados
Argentina	Mr Pablo Cereijido	Marval O'Farrell & Mairal
Argentina	Mr Martin D Manzano Cornejo	Marval O'Farrell & Mairal
Argentina	Dr Eduardo Mangialardi	Estudio Juridico Dr Eduardo Mangialardi y Asoc
Australia	Mr John Butler	
Australia	Ms Jenny Thornton	Allens Arthur Robinson
Australia	Mr Michael Gill	DLA Phillips Fox
Australia	Mr William Smith	Intersure Pty Ltd
Australia	Ms Louise Jenkins	Allens Arthur Robinson
Austria	Prof Manfred Straube	University of Vienna
Belgium	Prof Herman A Cousy	
Belgium	Prof Dr Marcel Fontaine	L'Universite Catholique de Louvain
Belgium	Mr Hugo Keulers	Lydian
Bermuda	Mr Dennis Mahoney	Aon Re
Brazil	Mr Luis Augusto Roux Azevedo	Xavier Bernardes Bragança Soc Adv
Brazil	Mr Roberto Liesegano	Xavier Bernardes Bragança Soc Adv
Bulgaria	Ms Milena Vassileva	Tsvetkova, Bebov & Partners
Canada	Mr Jim Tomlinson	McCague, Wires, Peacock, Borlack, McInnis & Lloyd
Chile	Mr Osvaldo Contreras-Strauch	Contreras, Mayorga, Dick & Cia
Columbia	Mr Carlos Ignacio Jaramillo	Salazar Pardo & Jaramillo
Denmark	Mr Lars Moelgaard	Cunningham Lindsey Leif
Denmark	Mr Aase Kogsboell	Industriens Pension
Denmark	Mr Georg Lett	Lett & Co
Denmark	Ms Charlotte Iversen	Plesner Svane Gronborg
Denmark	Mr Mikael Rosenmejer	Plesner Svane Gronborg
Denmark	Mr Torben Bondrop	Plesner Svane Gronborg
Denmark	Ms Helen Kobaek	PenSam Liv
Denmark	Hanne Frederiksen	PenSam Liv
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Finland	Ms Pia-Maria Pesonen	Fennia Mutual Ins Co
Finland	Ms Raija Tuokko	Fennia Mutual Ins Co
Finland	Mr Taisto Hujala	If P&C Insurance
France	Mr Jerome Kullmann	
France	Mr Christian Bouckaert	Bouckaert Ormen Passemard Sportes
France	Mr Jean Alisse	Dewey & LeBoeuf LLP

France	Ms Beatrice Diebold	Paris RE
France	Mr Christophe Tagounit	SCOR Global P&C
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Germany	Dr Wolfgang Winter	Allianz SE
Germany	Mr Stefan Speyer	Allianz SE
Germany	Mr Udo Rosebrock	AVUS-SSH GmbH
Germany	Dr Martin Ketzler	AVUS-SSH GmbH
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Germany	Dr Joachim F Bartels	Blaum Dettmers Rabstein
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Germany	Mr Hubertus Labes	Chiltington International GmbH
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Germany	Dr Holger Kraft	CMS Hasche Sigle
Germany	Ms Yvonne Maczkiewitz	CMS Hasche Sigle
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Germany	Dr Gunne W Baehr	DLA Piper UK LLP
Germany	Ms Michaela Hannemann	Gen Re Kolnische Rueckversicherungs-Gesellschaft AG
Germany	Dr Bernhard Gause	German Insurance Association
Germany	Dr Bernd Michaels	German Insurance Association
Germany	Mr Thomas Freudenstein	GLOBALE Rückversicherungs-AG
Germany	Ms Claudia Foellmer	Hannover Rückversicherung AG
Germany	Mr Wilhelm Zeller	Hannover Rückversicherung AG
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Germany	Dr Thomas Reme	Reme Rechtsanwälte
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Germany	Mr Andreas Schwepcke	Swiss Re Germany AG
Germany	Dr Hermann Geiger	Swiss Re Germany AG
Germany	Mr Rupert Nebauer	Swiss Re Germany AG
Germany	Dr. Truiken Heydn	teclegal Habel Rechtsanwälte Partnerschaft
Germany	Dr Manfred Werber	University of Hamburg
Germany	Prof Dr Gerrit Winter	University of Hamburg
Germany	Prof Robert Koch	University of Hamburg
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Greece	Mr Stylianos Vasilopoulos	HDI-Gerling Hellas
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Greece	Prof Ioannis Rokas	IKRP Rokas & Partners
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Hungary	Ms Dr Athene Lesko	Hungarian Financial Supervisory Authority
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Mexico	Prof Arturo Diaz Bravo	Bufete Diaz Bravo
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Netherlands	Mr Bas Baks	CMS Derks Star Busmann
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Netherlands	Mr Sjoerd Meijer	Lovells LLP
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Netherlands	Mr Martijn Lauxtermann	Van der Nat Litigation nv
Netherlands	Ms Peggy Awater	Van Diepen van der Kroef
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Netherlands	Mr Hans Londonck Sluijk	Houthoff Buruma BV
Netherlands	Ms Martine Kos	Houthoff Buruma BV
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Switzerland	Mr Robert Hammesfahr	Swiss Reinsurance Company
Switzerland	Prof Helmut Heiss	University of Zurich
Switzerland	Mr Joachim Krane	XL Services
Switzerland	Ms Karin Reiter	Zurich International Life
Switzerland	Ms Neiyra Osman	Zurich International Life
Switzerland	Mr Adrian Peyer	Zurich Versicherung Aktiengesellschaft
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Turkey	Ahmet Samim Unan	Turkish Insurance Law Association
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UK	Mr Nick Steer	Compre Group Limited

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UK	Mr Jan Heuvels	Ince & Co
UK	Mr Magnus Lindgren	Independent Service Group
UK	Mr Mark Taylor	Independent Service Group
UK	Mr Peter Taylor	Lovells LLP
UK	Mr Mark Turvey	Novae Holdings Plc
UK	Mr John Holden	Smith & Williamson
UK	Mr John de Wit	Smith & Williamson
UK	Mr Robert Haldane	Stephenson Harwood
UK	Ms Johanna Hjalmarsson	University of Southampton
UK	Mr Jonathan Post	XL London Market Ltd
UK	Mr Rhicert Webb	XL London Market Ltd
USA	Mr Andrew I Douglass	Morrison Mahoney
USA	Mr David M Greenwald	Jenner & Block LLP

Mr Jerome Kullmann	Castrén & Snellman Attorneys Ltd
Mr Jussi Laasonen	Chiltington International GmbH
Mr Hubertus Labes	Munich Reinsurance Co
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Ms Dr Athene Lesko	Lett & Co
Mr Georg Lett	Xavier Bernardes Bragança Soc Adv
Mr Roberto Liesegano	Independent Service Group
Mr Magnus Lindgren	Houthoff Buruma BV
Mr Hans Londonck Sluijk	Rechtsanwalt
Mr Dieter Luer	Wistrand Advokatbyrå
Ms Rose-Marie Lundström	Polish Financial Supervision Authority
Mr Mariusz Maciejewski	CMS Hasche Sigle
Ms Yvonne Maczkiewitz	Aon Re
Mr Dennis Mahoney	Hungarian Financial Supervisory Authority
Dr Ferenc Majzik	Estudio Jurídico Dr Eduardo Mangialardi y Asoc
Dr Eduardo Mangialardi	Davies Arnold Cooper
Mr Hermes Marangos	Uria Menendez
Ms Sofia Martins	Lovells LLP
Mr Sjoerd Meijer	Barlow Lyde & Gilbert LLP
Professor Robert M Merkin	German Insurance Association
Dr Bernd Michaels	Cunningham Lindsey Leif
Mr Lars Moelgaard	Berke Kovacs & Molnar
Dr Istvan Molnar	Swiss Re Germany AG
Mr Rupert Nebauer	Barlow Lyde & Gilbert LLP
Mr William Norris	Max-Planck Institute for Comparative and International Private Law
Dr Kyriaki Nousseia	Gross Orad Schlimoff & Co
Mr Harry Yair Orad	Norr Stiefenhofer Lutz
Dr Zsuzsa Oroszlan	Universidad Carlos III De Madrid
Prof Rafael Illescas Ortiz	Zurich International Life
Ms Neiyra Osman	Waseda University
Prof Dr Koichi Otani	Djurgårdens Advokatbyrå
Mr Johan Paleus	DLA Piper UK LLP
Dr Herbert Palmberger	NCTM Studio Legale
Mr Anthony Perotto	Fennia Mutual Ins Co
Ms Pia-Maria Pesonen	Union Vienna Insurance
Dr Eva Peterfi	Zurich Versicherung Aktiengesellschaft
Mr Adrian Peyer	XL London Market Ltd
Mr Jonathan Post	Mapfre Mutualidad
Mr Claudio Ramos Rodrigues	Zurich International Life
Ms Karin Reiter	Reme Rechtsanwälte
Dr Thomas Reme	Mannheimer Swartling Advokatbyrå
Ms Helena Remppler	IKRP Rokas & Partners
Professor Ioannis Rokas	Swiss Re Germany AG
Mr Thomas Rosbigalle	AVUS-SSH GmbH
Mr Udo Rosebrock	Plesner Svane Grønborg
Mr Mikael Rosenmejer	Università La Sapienza di Roma
Dr Claudio Russo	Stockholm University
Mr Henrik Sandell	Instituto de Seguros de Portugal
Mr Joao Santa-Rita	Freshfields Bruckhaus Deringer LLP
Ms Miriam Schmelzer	Noerr Stiefenhofer Lutz
Ms Tanja Schramm	

Mr Andreas Schwepcke  
Mr Glenn H Sexton  
Ms Peggy Sharon  
Mr Jason Shortt  
Mr Mikko Sinko  
Mr William Smith  
Mr Stefan Speyer  
Mr Nick Steer  
Mr Herbert Sternberg  
Professor Manfred Straube  
Mr Andrew Symons  
Mr Christophe Tagounit  
Ms Anna Tarasior-Flodrowska  
Miss Nese Tasdemir  
Mr Mark Taylor  
Mr Peter Taylor  
Ms Jenny Thornton  
Mr Jim Tomlinson  
Mr Spyros Trimpalis-Gallos  
Ms Raija Tuokko  
Mr Mark Turvey  
Mr Simon Twigden  
Ahmet Samim Unan  
Mr Stylianos Vasilopoulos  
Ms Milena Vassileva  
Ms Natalie Vloemans  
Mr Rhicert Webb  
Dr Manfred Werber  
Miss Berry Jonk-van Wijk  
Mr Nathan Willmott  
Mrs Katy-Marie Wilson  
Prof Dr Gerrit Winter  
Dr Wolfgang Winter  
Mr John de Wit  
Ms Aldona Wnek  
Mr Wilhelm Zeller  
Dr Armando Zimolo  
Mr Leonid Zubarev  
Mr Olaf Zwijnenberg

Swiss Re Germany AG  
AIG Europe (UK) Limited  
Levitan Sharon & Co  
Max Re Europe Limited  
Compre Administrators Ltd  
Intersure Pty Ltd  
Allianz SE  
Compre Group Limited  
Compre Group  
University of Vienna  
CMS Cameron McKenna LLP  
SCOR Global P&C  
Lovells H Seisler sp.k.  
Mehmet Gun & Co  
Independent Service Group  
Lovells LLP  
Allens Arthur Robinson  
McCague, Wires, Peacock, Borlack, McInnis & Lloyd  
PD Law Offices  
Fennia Mutual Ins Co  
Novae Holdings Plc  
Addleshaw Goddard LLP  
Turkish Insurance Law Association  
HDI-Gerling Hellas  
Tsvetkova, Bebov & Partners  
Loyens & Loeff  
XL London Market Ltd  
University of Hamburg  
Houthoff Buruma BV  
Berwin Leighton Paisner LLP  
Barlow Lyde & Gilbert LLP  
University of Hamburg  
Allianz SE  
Smith & Williamson  
Lovells H Seisler sp.k.  
Hannover Rueckversicherung AG  
Assicurazioni Generali Spa  
CMS Cameron McKenna LLP  
Van Traa





## Biographies



**Jean Alisse**

**Dewy & LeBoeuf LLP (Paris)**

Jean Alisse practices in insurance and reinsurance law. He has extensive experience in corporate matters (French and cross-border mergers, acquisitions and restructurings) and in insurance and reinsurance (insurance-linked securities, transfers of business and portfolios, run-offs, structured programs, regulatory issues and insolvencies, as well as litigation and arbitration). He leads the firm's French and Belgian insurance and reinsurance practice. Prior to joining the firm in 2001, Jean Alisse served as general counsel of the SCOR Group since 1990. Previously, he worked for 13 years as a lawyer and in 1986 as general counsel with the Bureau de Recherches Géologiques et Minières (BRGM). Earlier in his career, Jean Alisse worked as a commercial attaché at the Banque de La Hénin in Paris.



**Jorge Angell**

**L.C. Rodrigo Abogados**

He is actively involved in corporate law matters, particularly in companies' acquisitions, and advises on all areas of insurance and reinsurance from regulatory issues connected with the licensing of insurance and insurance brokerage companies to the winding-up of insurance companies, handling of claims, policy drafting, as well as litigation and arbitration related to all the above matters. He has frequently acted as expert in Spanish law before foreign courts, especially English and US courts, and as party counsel in domestic and international arbitrations. He was nominated in the 2001 Guide to the World's Leading Litigation Lawyers; the 2002 and 2006 Guide to the World's Leading Insurance and Reinsurance Lawyers and the 2006 Guide of Experts in Commercial Arbitration, of the Expert Guides Series published by Legal Media Group. He has also been nominated in The International Who's Who of Commercial Litigators 2004 and 2006 editions published by Law Business Research Limited. He speaks Spanish and English fluently.



**John Arpel**

**Principal of Allianz Risk Transfer, Zürich**

John Arpel has been Principal of Allianz Risk Transfer since 1997. John began his career at Lloyds of London as an underwriter and broker and since this time, has accumulated a wealth of experience at many of the world's leading reinsurance companies. John is a qualified mediator and lectures in Western and Central Europe on insurance and risk management topics including alternatives to traditional cover, mainly for Management Centre Europe and Chartered Insurance Institute. John has also written various articles and papers on reinsurance, risk management and dispute resolution and was winner of the 1993 Morgan Owen prize for best research paper.



**Christian Bouckaert**

**Scp Bouckaert Ormen Passemard Sportes**

Christian Bouckaert is the senior partner of Bouckaert, Ormen, Passemard & Sportes (known as "BOPS"), a medium-sized law firm in Paris, specialized in international commercial litigation/arbitration and in insurance/reinsurance defense matters. After having obtained an LLM (Lille 1969), Mr. Bouckaert studied economics at the Institut d'Etudes Politiques de Paris, where he earned a degree in Economics and Finance in 1971 and then a PhD in Business Law in 1973. He began practising law in 1973 and was admitted to the Paris Bar in 1975. His practice has always been primarily devoted to litigation. Before founding his current law firm in 2004, Mr. Bouckaert headed the Litigation and Insurance Section at Norton Rose in Paris (1998-2004) and was a partner of the law firm of Jeantet Associés, also located in Paris (1989-1998).



**Professor Diana Cerini**

**University of Milan**

Professor Diana Cerini is Associate Professor of Comparative Law in the Faculty of Jurisprudence at the Università degli Studi in Milan. She is also Professor in charge of European Insurance Law at the University of Castellanza. A qualified lawyer, Diana has been lecturer and director of many research programs as well as visiting professor at many overseas universities and has had numerous books, articles and research papers published within the field of insurance and reinsurance law.



## Biographies



**Colin Croly**

**Barlow Lyde & Gilbert**

Colin Croly heads the acclaimed reinsurance and international risk team of over 40 lawyers at Barlow Lyde & Gilbert's London office. Acting for many of the leading insurance/reinsurance companies and syndicates, he advises on all areas of insurance concentrating on reinsurance including contract wording and dispute resolution and issues relating to asbestos, pollution and ART not only in London but in conjunction with our network of overseas correspondent lawyers. Placed as one of the top twenty reinsurance lawyers in the world by Euromoney's Best of the Best survey, Colin was recently nominated by Who's Who Legal, the International Who's Who of Business Lawyers, as the world's leading lawyer for Insurance and Reinsurance legal expertise for the third year running. He is also recommended in the Legal 500 2007 as a leading individual in reinsurance and Chambers and Partners 2008 identifies him as "basically Mr Reinsurance". Colin is the Secretary General of AIDA and Chairman of AIDA's Reinsurance Working Party. An active member of the Federation of Defense and Corporate Counsel (FDCC), Colin is the only non-US member of the Board. A former government appointee to the IBRC (Insurance Brokers Registration Council) he has held numerous other offices. He lectures regularly at the Universities of Zurich and Hamburg and throughout the world and is also joint editor of *Reinsurance Practice and the Law* (Informa) and an author of many published articles on reinsurance.



**Reinhard Dallmayr**

**Bach, Langheid & Dallmayr**

Dr. Reinhard Dallmayr has been in private practice as Rechtsanwalt since 1980 specialising in insurance and reinsurance law and related fields. He is a senior partner of Bach, Langheid & Dallmayr, the largest insurance law firm in Germany with offices in Munich, Cologne, Frankfurt and Berlin which acts for all major German and numerous foreign insurers. The firm was acclaimed "the finest insurance boutique firm in Germany" in The International Who's Who of Business Lawyers 2006 Edition. Dr. Dallmayr, nominated as Germany's most highly rated insurance law expert in WHO'S WHO LEGAL 2006 for the second year running, is co author of three insurance law textbooks (e.g. Berliner Kommentar zum Versicherungsvertrags-gesetz which was published in March 1999), wrote numerous articles (inter alia Insurance Day) and lectures frequently on domestic and international insurance and reinsurance seminars (e.g. Lloyd's of London, LIRMA, British Insurance Law Association). He is a member of the Munich Bar, the German and the International Bar Associations, the German and the British Sections of AIDA (International Association of Insurance Lawyers), the AIDA Reinsurance Working Party, and ARIAS (UK).



**Hanno Goltz**

**Oppenhoff & Partners**

Hanno Goltz specializes in mergers and acquisitions, advising and representing national and international companies on the sale and purchase of companies and businesses and on the legal structures for co-operation both in Germany and abroad. He has extensive experience within the insurance sector, e.g. M&A transactions, setting up new insurance undertakings, regulatory matters (including investment policies, demutualisation, outsourcing and reinsurance arrangements), portfolio transfers and group reorganisations. As a result of his deep knowledge of the reinsurance industry he has been appointed by leading reinsurers to represent their interests in cross-border reinsurance disputes and arbitration proceedings in Germany. He has achieved international recognition as one of the leading insurance and reinsurance lawyers, e.g. by inclusion in the Guide to the World's Leading Insurance and Reinsurance Lawyers published by Legal Media Group and other directories.



## Biographies



**David M. Greenwald**  
**Jenner & Block**

David M Greenwald is a partner in Jenner & Block's Chicago office. He is Co-Chair of the Firm's Reinsurance Practice, and a member of the Firm's Litigation Department and Insurance Litigation and Counseling, Government Contracts Practices, and White Collar Criminal Defense and Counseling. Mr. Greenwald is the Editor of the Firm's Attorney-Client Privilege Update online resource center, which provides regular reports on this legal issue. Mr. Greenwald is AV Peer Review Rated, Martindale-Hubbell's highest peer recognition for ethical standards and legal ability. Mr. Greenwald represents clients in insurance and reinsurance coverage matters. His recent work includes a five-month trial involving claims against Lloyd's of London on behalf of the Electric Boat Co., representation of a reinsurer in complex federal court litigation regarding several hundred million dollars in workers' compensation carve out business, and representation of a reinsurer regarding significant Directors and Officers and Professional Liability reinsurance claims. Mr. Greenwald also represents clients in other types of complex litigation, including internal investigations, trials and appeals relating to a wide variety of matters, including defense industry-related programs involving contract claims, False Claims Act issues including qui tam actions, and pricing issues. Mr. Greenwald recently represented General Dynamics Corp. in the United States Court of Federal Claims regarding the termination of the United States Navy's A-12 stealth attack aircraft development contract.



**Robert Hammesfahr**  
**Swiss Re**

Robert Hammesfahr is Managing Director at Swiss Re and a member of the Senior Advisor Board of the Claims and Liability Management Department. His responsibilities include advice and guidance with respect to the key direct and reinsurance claims of Swiss Re. Prior to joining Swiss Re in 2006, he was in private practice and was lead counsel in a number of major U.S. direct and reinsurance coverage cases with Cozen O'Connor (2000 to 2006), Blatt, Hammesfahr and Eaton (1994 to 2000) and Peterson Ross (1978 to 1994). He was co-author of three series of legal books on American reinsurance claims law, cyber insurance and reinsurance legal issues and punitive damages legal issues and numerous related legal articles.



**Jan Heuvels**  
**Ince & Co**

Jan is head of the firm's Reinsurance Group and handles a wide variety of non-marine insurance and reinsurance work with emphasis on complex dispute resolution (litigation, arbitration and ADR) in the international insurance and reinsurance markets. Reported cases include Bonner v Cox 2005 EWCA Civ 1512 and KCM v Coromin & Ors and Swiss Re & Ors 2006 EWCA Civ 5, and Coromin v Axa Re & Ors [2007] EWHC 2818 (COMM). Jan is the immediate past Chair of the Insurance Committee of the International Bar Association (IBA). He is a regular speaker at conferences and contributor to publications, and a member of the Insurance Institute of London and the British Insurance Law Association. Jan has close industry links with the London and international insurance markets including Germany, Bermuda, US, Scandinavia and Australia. "Hugely energetic and proactive," he "moves quickly and assertively while listening to the client," and peers admit that "he really gets results." Chambers UK 2008.



**Professor Helmut Heiss**  
**University of Zurich**

Helmut Heiss was born in Innsbruck/Austria in 1963. He graduated from Innsbruck Law school in 1985 where he also obtained his PhD in law in 1987. Helmut did his post-graduate studies (LL.M.) at the University of Chicago in 1989/90. He became associate Professor at the University of Innsbruck in 1997. In 1999 he took a chair for Private Law, Comparative Law and Harmonisation of Laws in the Baltic Sea Area at the University of Greifswald/Germany. Heiss moved to another chair for Private Law, Insurance Law, European Private and Private International Law as well as Comparative Law at the University of Mannheim/Germany in 2004. In 2007 he took his current position as an Ordinarius for Private Law, Comparative Law and Private International Law at the University of Zurich/Switzerland. Heiss is chairman of the Project Group "Restatement of European Insurance Contract Law" ([www.restatement.info](http://www.restatement.info)), member of the co-ordination committee of the CoPECL-network (Joint Network on European Private Law – Network of Excellence; [www.copeccl.org](http://www.copeccl.org)) and acted as an expert to the European Economic and Social Committee on "The European Insurance Contract" in 2003/2004.



## Biographies



**Truiken Heydn**  
**Teclegal**

Truiken Heydn specializes in litigation, arbitration, mediation and conflict management. She advises and represents companies in factually as well as legally complex disputes before courts, international and national arbitral tribunals as well as in alternative dispute resolution proceedings. Truiken Heydn studied law at and obtained a doctorate from the University of Regensburg and was admitted to the German bar in 1995. From 1997 through 2002 she was an associate with Baker & McKenzie in the offices Frankfurt, Dallas (USA) and Munich. From 2002 through 2007 she was a partner in the Munich office of Baker & McKenzie. Truiken Heydn is the author of numerous legal articles and has given many presentations, in particular on class actions in Europe. An interview with Truiken Heydn was broadcast in a report on the Deutsche Telekom securities class action in the news on TV (heute-journal by ZDF). She is a member of the German Institute of Arbitration (DIS), Defense Research Institute Europe, the German Association for Law and Information Technology (DGRI) and the German Association for Intellectual Property and Copyright Law (GRUR).

**Johanna Hjalmarsson**  
**University of Southampton**

Johanna Hjalmarsson is the Informa Law Research Fellow in Maritime and Commercial Law at the University of Southampton. She graduated from Stockholm University with a law degree in 1995 and thereafter worked as a junior judge in Sweden; a UN legal adviser with a focus on drug control in Central and South East Asia in Vienna; and a law reform adviser with the Office of the High Representative in Bosnia and Herzegovina. Having completed a postgraduate degree in maritime law at the University of Southampton in 2004, she started working as a researcher at the Institute of Maritime Law. Among her publications is the Compendium of Insurance Law, co-authored with Professor Rob Merkin.



**Louise Jenkins**  
**Allens Arthur Robinson**

Louise Jenkins is a litigation specialist at Allens Arthur Robinson who has worked on a range of commercial disputes for a list of blue chip clients. Louise also has extensive experience in a variety of insurance work, including Directors' and Officers', Banker's Blanket Bond and professional liability insurance. She specialises in policy disputes and professional negligence claims. Recent matters have focused on reviewing various forms of insurance, shareholder and derivative claims, professional indemnity, construction and product liability disputes. Her experience also includes acting for insurance interests in the AMP/GIO class action shareholders' claims and the New CapRe substantial investor dispute. Louise is a member of the Legal Profession List and Executive Rules Committee of the Victorian Civil and Administrative Tribunal, and is a trustee of LawAid. She is a member of the firm's Audit & Risk Management Committee and a member of the School Council of Melbourne Grammar, where she is also chair of its Audit & Risk Management Committee. She also has a particular interest in the various class action regimes in Australia and the role of litigation funders.



**Professor Gerard Kamphuisen**  
**Radboud University, Nijmegen**

TJ. Gerard C. Kamphuisen has been a professor of Insurance Law at Radboud University, Nijmegen, the Netherlands since 1999. He studied at Leyden University, from which he earned his degree Master of Law in 1966. During 12 years thereafter he was a practicing lawyer at a Rotterdam law-firm, of which he became a partner in 1970. During this period he dealt with insurance law and later on served as legal counsel to a Dutch contractor's firm for a major project in Saudi Arabia. From 1979 to 1991 he was a managing director, and later co-chairman of Hudig Langeveld, at that time the largest insurance broker in the Netherlands, employing 1.500 people throughout Europe and the Far East. From 1993 to his retirement in 2003 he was a partner in Houthoff Buruma, the second largest law firm in the Netherlands with the largest insurance practice on the mainland of Europe. He dealt with insurance law, especially CAR-, Machinery Breakdown and Liability related cases. He also advised on regulatory matters. Mr Kamphuisen wrote a book on insurance intermediaries. He is a member of the Dutch Disciplinary Council for Insurance matters. He publicises regularly on a variety of insurance related subjects.



## Biographies



**Joachim Krane**  
**XL Services**

Joachim Krane began his career in 1987 as a defense attorney in Germany, specializing in product liability and insurance coverage law. In 1991, he joined the International Casualty Division of Allianz Insurance Company as Claims Manager. From 1997 to 2003, Joachim served as Head of Claims and Accounting, and later as Head of Litigation, at GE Insurance Solutions (formerly known as Frankona Reinsurance Company) where his responsibilities spanned several lines of business, including aviation, specialty lines and catastrophe coverage. He managed the company's worldwide reinsurance dispute resolution efforts as well. Joachim joined Swiss Re in Zurich as its Head of Claims for Corporate Clients, leaving three years later to take his current position as Chief Claim Officer for Continental Europe and Asia at XL Insurance, still based in Zurich. Joachim is an officer of the casualty claims section of the German Insurance Association, and holds membership in the German Bar Association.



**Professor Jerome Kullman**  
**Paris Dauphine University and Director of the Insurance Institute of Paris**

Professor Jerome Kullmann is a lecturer in Private law at the University of Paris Dauphine and also Director of the "Institut des Assurances de Paris", University of Paris. Jerome is a qualified Avocat at the Paris Bar and a consultant and arbitrator in cases relating to damage insurance and insurance of persons, on behalf of insurance companies, brokers, banks and commercial corporations. President of the French chapter of AIDA, Jerome is a member of many professional insurance associations and has published a vast array of articles and research papers.



**Christian Lahnstein**  
**Munich Re**

Christian Lahnstein is lawyer, legal counsel and head of department "Risk; Liability & Insurance" at Munich Re. In his current position, he is responsible for fundamental issues relating to tort and insurance law, for developing strategies to deal more effectively with long-tail risks and risks of change (emerging risks) and for clarifying social influences on tort law and insurance. He is member of the European Centre of Tort and Insurance Law in Vienna and of the Board of Overseers of the Civil Justice Institute of RAND Corporation.



**Dennis Mahoney**  
**Aon Global**

Appointed to Board of Sedgwick Limited in 1982. Joined Alexander Howden in 1984 as Chairman and CEO of UK Wholesale Operations. Appointed joint Chairman Alexander Howden Group 1986. Appointed Chairman & CEO Alexander Howden 1995 and given responsibility for Global Captive Operations. Aon acquired Alexander & Alexander in 1997. Appointed Chairman & CEO of Aon Group Limited with responsibility for Reinsurance and Specialist Broking Operations and Global Captive Operations. Served as Chairman of Aon Re Global – 2002 to 2005. Appointed Chairman & CEO of all Aon Operations in UK in 2005. Appointed Chairman of Aon Global in January 2007 and moved to Bermuda. In addition to his company responsibilities, 1996 Dennis was elected as the first Chairman of the World Insurance Network (WIN). He has also served as a Deputy Chairman of Lloyd's Insurance Broking Committee for many years and is a past President of the Insurance Institute of London. Dennis served as Chairman of Troika Insurance (the company established by the UK Government after the WTC event to provide third party war and terrorism cover for passenger airlines).



**Professor Robert Merkin**  
**University of Southampton and Consultant to Barlow Lyde & Gilbert LLP**

Professor Robert Merkin is Professor of Commercial Law at Southampton University and a consultant to Barlow Lyde & Gilbert LLP. He has written many books on a variety of subjects but is best known for his books and articles on insurance, reinsurance and arbitration. His works include *Butler and Merkin on Reinsurance Law*, *Colinvaux and Merkin's Insurance Contract Law*, *The Law of Motor Insurance* (with Jeremy Stuart-Smith QC), *Compendium of Insurance Law* (with Johanna Hjalmarsson) and *Arbitration Law*. He is also the editor of *Insurance Law Monthly*, the *Journal of Business Law*, *Lloyd's Law Reports*, and *Arbitration Law Monthly*. His works have been cited in several High Court decisions in England and in decisions in other jurisdictions, including by the High Court of Australia and the US Supreme Court. Professor Merkin is a member of the presidential council of AIDA and serves as secretary to the AIDA reinsurance working party. He is a charitable trustee of the British Insurance Law Association and is on the Advisory Panel of the English and Scottish Law Commissions. Professor Merkin regularly lectures on insurance and reinsurance at conferences and universities worldwide.



## Biographies



**Jonathan Post**

**XL Insurance General Counsel for Global Programmes**

Jonathan Post is General Counsel for XL Insurance's Property and Casualty international insurance programmes, and Corporate Counsel Liaison Officer for the Insurance Committee of the IBA. He worked for nine years at London market insurance specialist law firms Elborne Mitchell and Ince & Co., before joining XL's London in-house legal department in 2003.



**Ioannis Rokas**

**IKRP Rokas & Partners (Athens)**

Founder and Managing Partner of I.K. Rokas & Partners Law Firm ([www.rokas.com](http://www.rokas.com)), coordinator of the IKRP Rokas & Partners network of legal firms & legal consulting companies, which spreads across the countries of the Central and South-East European region. He is a graduate of University of Athens Law School (Diploma, 1968) and obtained his PhD degree in Insurance & Tort Law at the Free University of Berlin (Dr. Jur., 1975). He is a member of the Athens Bar & ord. Professor of Commercial & Business Law at Athens University of Economics & Business Sciences, member of the Presidential Council of AIDA International, Chairman of the AIDA Working Group "Distribution of Insurance Products", General Secretary and former President of the Hellenic Insurance Law Association (HILA), which is the AIDA Greek section. Other memberships include: Comité Maritime Internationale: former General Secretary of the Greek Section; Member of the project group "Restatement of European Insurance Contract Law"; Mediterranean Maritime Arbitration Association: former Chairman; former President of the Private Insurance Committee, the Greek Ministry of Trade (which used to be the Supervisory Authority on Private Insurance in Greece); Chairman of Legislation & Drafting Committees for the modernization of the Commercial Code, for the Law on Private Insurance Supervision, the Patent Law; former Vice-Chairman of the Hellenic Committee for Electronic Commerce; Leader or Member of the IKRP law firm project groups for EU-funded projects in BiH, Romania and the Russian Federation on the strengthening of insurance industry in these countries. Draftsman of the new Greek Insurance Contract Act and Chairman of the legislative committee which modernized the Act on Private Insurance Enterprises. He has published numerous articles in Greek and foreign law reviews, notes on court decisions, monographs, books for students on insurance, maritime and other commercial law subjects.



**Mikael Rosenmejer  
Plesner**

Mikael Rosenmejer is a partner in Plesner Law Firm, Copenhagen.

He advises Danish and foreign clients about corporate law and reinsurance and insurance law including product liability and regulatory matters. He has been involved in a large number of legal proceedings before the Supreme Court of Denmark, the European Court of Justice as well as before national and international arbitration tribunals. Mikael Rosenmejer is a board member of the Danish Supreme Court Bar Association.

Mikael Rosenmejer has since 1988 been president of the Danish Insurance Law Association, since 1990 been a member of the Presidential Council of the world organisation for insurance law AIDA and been elected president of AIDA 1998 - 2002. He is member of AIDA's Working Party on Reinsurance. He is one of the three members of the Coordinating Committee of AIDA Europe.



**Hans Londonck Sluijk  
Houthoff Buruma**

Hans Londonck Sluijk has been active in the insurance industry for over 15 years. He is head of Houthoff Buruma's Corporate and Commercial Litigation department and head of the Insurance Industry Group. He specializes in international insurance and reinsurance issues with a particular focus on D&O, E&O and Financial Lines in general. In these areas Hans represents international insurance companies and their insured in complex multi-party litigation. Hans Londonck Sluijk is cited in Chambers Europe, Legal 500 and Who's Who legal reference guides as a leader in the field of insurance and reinsurers in the Netherlands. He is a member of the IBA Insurance Committee and sits on the board of the Dutch chapter of AIDA, the *Nederlandse Vereniging van Verzekeringswetenschap*.





## Biographies



**Stefan Speyer**

**Allianz SE**

Since 1990 Legal Counsel at the Central Legal Department of the Allianz Group in Munich (now Group Legal Services of Allianz SE).

Main areas of work: Insurance Supervisory Law including cross border provision of services, branch offices and restructurings, Insurance Contract Law, namely in property, including International cases and political risks, Issues of Choice of Law, Jurisdiction and Arbitration.

Law studies in Munich and in Louvain-la-Neuve/Belgium. Attended Ecole Nationale d'Administration in Paris.



**Katy-Marie Wilson**

**Barlow Lyde & Gilbert LLP**

Katy-Marie Wilson is a partner in the Reinsurance and International Risk team at Barlow Lyde & Gilbert in London. Katy is a solicitor-advocate and specialises in the resolution of insurance and reinsurance disputes, both in the UK courts and in domestic and international arbitrations. In addition Katy has considerable experience acting for insurance intermediaries, cover holders and underwriters in relation to their dealings with regulatory bodies, and in disciplinary cases. Recently, she has advised an insurer/reinsurer in relation to agreements with brokers, and a reinsurer regarding potential claims/claims under professional indemnity/financial institutions excess of loss treaties. She has represented an excess layer liability insurer in relation to a dispute with its insured, a general liability excess of loss reinsured with regard to dispute with its reinsurer, and a reinsurer regarding a dispute with its reinsured concerning RITCs. A co-author of *Reinsurance Practice and the Law* (Informa), Katy has also written numerous articles for insurance and reinsurance industry publications including *Insurance Day* and *Asia Insurance Review*. In 2007, Katy was appointed as Assistant Secretary-General (Administration) of AIDA, the International Association of Insurance Law.



**Wilhelm Zeller**

**Hannover Re**

Wilhelm Zeller has been Chairman of the Executive Board of Hannover Re since 1996. Prior to that he was a Member of the Executive Board at Cologne Re, Cologne, for over 18 years. In 1995, additionally, he sat on the Executive Council of the new owner, General Re Corporation in Stamford/CT, USA. From 1970 to 1977 he was simultaneously Head of the Casualty and the International Department at Zurich Insurance Company in Frankfurt. Before that he started his career in 1969 within the Gerling Group, Cologne. Wilhelm Zeller holds a Diploma in Business Administration from the University of Applied Sciences in Cologne.



**Leonid Zubarev**

**CMS Cameron McKenna (Moscow)**

Leonid Zubarev has been working in the Moscow office of CMS Cameron McKenna since 1995, when he joined the firm as a junior lawyer after graduation from the International Law Department of the Moscow State Institute of International Relations. Leonid became a partner in 2002; he leads Commercial Practice group comprised of 8 lawyers. Leonid advises international companies from various industries on the legal aspects of their operations in Russian market, including advice on entry strategy, legal establishment, green-field and brown-field investments, acquisitions and antimonopoly clearance issues, drafting investment documentation, advising on joint ventures arrangements labour and immigration issues, licensing and permissions, commercial contracts, IP issues, and represents clients in disputes. Leonid advises many Russian and international insurers and re-insurers on market entry strategies and new product entry strategies, shares acquisitions, including structuring the transaction, receiving all necessary licences and permissions, long-term life insurance schemas, credit life insurance etc. Leonid represented several foreign insurers in disputes over compensation for damage caused by an alleged design defect of a product sold in Russia, Belarus and Ukraine, including successful defence against the largest claim in Russia to date.

Allianz Global Corporate & Specialty

# Welcome Letter

AIDA Europe Inaugural Conference



Dear conference participants,

As an insurance company with a tradition of service in Hamburg, we would like to warmly welcome you to the AIDA Europe Conference 2008.

Our company, Allianz Global Corporate & Specialty, founded in 2006, is one of the world's leading insurers for corporate and specialty clients. The organization's qualified experts provide unique end-to-end risk solutions with unequalled industry knowledge. Today, 120 employees in Hamburg are dedicated to the areas Global Corporate and Marine business.

Hamburg is not only the leading location for Marine transport insurance in Germany, but also home to one of the world's only insurance exchanges, founded in the year 1558, which today maintains its traditional role, located in Hamburg's Chamber of Commerce.

We wish you all a successful conference and pleasant stay in Hamburg!

Allianz Global Corporate & Specialty  
[www.agcs.allianz.com](http://www.agcs.allianz.com)

Roof figurines of the  
historic building „Globushof“





## BARLOW LYDE & GILBERT

Dear Delegate,

A very warm welcome to Hamburg and AIDA Europe's Inaugural Conference.

We are delighted that this event - hopefully the first of many - has been so well subscribed and trust you will find the Conference programme as interesting and exciting as we do. There are many new challenges facing the insurance and reinsurance markets today, and we believe that the Conference will be a great success in allowing us all to learn about and discuss these.

Barlow Lyde & Gilbert LLP has been closely involved with AIDA for many years. Colin Croly, Partner and Head of the Reinsurance and International Risk team, has served as AIDA's Secretary-General since 1994. Colin is also Chairman of the very active Reinsurance Working Party. Katy-Marie Wilson, a Partner in the Reinsurance and International Risk team, has served as Assistant Secretary-General (Administration) since 2007. BLG also has close links with the British Insurance Law Association, the British chapter of AIDA. Tim Hardy, a Partner in the Reinsurance and International Risk team, is a past Chairman of BILA and currently serves as a Vice-President.

We are excited by the formation of AIDA Europe and believe it will be invaluable in furthering the educational goals of AIDA of the study and knowledge of international and national insurance law on a regional basis.

Barlow Lyde & Gilbert LLP are widely recognised as international leaders in insurance and reinsurance law. We have one of the largest teams in the world dedicated to the London and International insurance and reinsurance markets. We have always been committed to supporting these markets through participation in important events such as this AIDA Europe Conference.

We wish you a pleasant stay in Hamburg and look forward to seeing you all again at the next AIDA Europe event!

Barlow Lyde & Gilbert LLP



[www.blg.co.uk](http://www.blg.co.uk)

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## Your reference

## Our reference

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15 May 2008

Dear Delegate

We would like to extend a warm welcome to you as a delegate of AIDA Europe's Conference in Hamburg. DLA Piper, the global legal services provider with more than 3,700 lawyers worldwide, is a keen supporter of AIDA's goals and has also thrown its financial weight behind this conference.

Dr. Gunne W. Bähr, who is a member of DLA Piper's German Insurance and Reinsurance group, has been involved in the organisation of this conference as part of the organising committee which has lined up an interesting selection of keynote speakers, including leading figures representing the insurance industry as well as researchers and academic scholars, to discuss the latest developments, challenges and topics facing the European insurance and reinsurance sector.

We think this conference is an excellent opportunity for you to share your views and ideas with fellow participants. DLA Piper wishes you a pleasant time at the conference and in Hamburg.

DLA Piper in Germany has expanded tremendously and developed through spin-offs from many reputable international law firms, highly experienced partners and associates of excellent expertise. Today, DLA Piper in Germany is an over 100-lawyer-strong team with offices in Cologne, Frankfurt, Hamburg and Munich. The firm successfully broke into the German legal market with an approach and a vision that distinguishes it from other international legal service providers: to be a truly global full-service law firm. The DLA Piper Insurance and Reinsurance team in Germany has been named as "frequently recommended" in JUVE, the relevant publication for clients, both in terms of insurance corporate / regulatory laws and insurance law / litigation.

Across Europe, DLA Piper advises on insurance corporate and commercial transactions, regulatory work, insurance mediation and insurance contract issues. Furthermore, our European Insurance and Reinsurance litigation / arbitration team handles high-profile insurance coverage matters and other insurance-related cases, for example D&O, casualty, indemnity and marine insurance.

Regulated by the Solicitors Regulation Authority.

A limited liability partnership registered in England and Wales (number OC307847) which is a law firm and part of DLA Piper, a global organisation.

A list of members is open for inspection at its registered office and principal place of business, 3 Noble Street, London, EC2V 7EE and at the address at the top of this letter. Partner denotes member of a limited liability partnership.

**UK switchboard**  
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INVESTOR IN PEOPLE



Continuation 2  
15 May 2008

We trust that this conference will turn into an inspirational and stimulating event. We are looking forward to meeting you in Hamburg.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Charles Gordon'.

**CHARLES GORDON**  
**Partner**  
**DLA PIPER UK LLP**

charles.gordon@dlapiper.com  
gunner.baehr@dlapiper.com

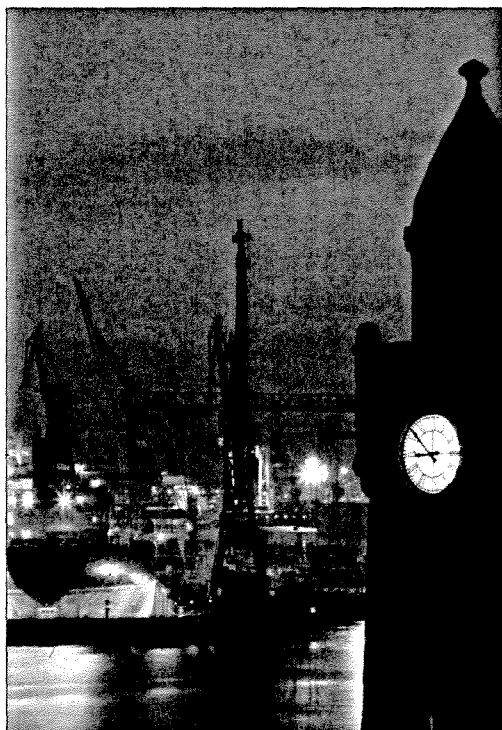


INTERNATIONAL  
LAW FIRM

# Welcome!

Dear Delegates,

We welcome you to Hamburg and the AIDA/IBA joint conference. Ince Global has over 80 partners worldwide, practising English, French, German, UAE (including Shari'ah) and Hong Kong law.



Our Hamburg office is experienced in dealing with English and German re/insurance law issues and thus contributes to the excellent reputation of Ince worldwide.

Our global insurance and reinsurance practice is *"respected throughout the market"*, bringing *"a huge range of expertise as needed by the client"*, and knowing *"the intricacies of reinsurance incredibly well."*

**Chambers and Legal 500**

Jan Heuvels  
Partner



Dr Jan Hungar  
Partner



Dr Markus Eichhorst  
Partner



Dear conference participants,

KPMG is a global network of legally independent professional firms providing Audit, Tax, and Advisory services. We operate in 145 countries and have more than 123,000 professionals working in member firms around the world.

Our purpose is to turn knowledge into value for the benefit of our clients, our people, and the capital markets. Our member firms aim to provide clients with a globally consistent set of multidisciplinary financial and accounting services, based on deep industry knowledge.

KPMG's Global Insurance practice provides focused audit, tax and advisory services to the insurance sector. This industry focus gives our professionals an in-depth understanding of key issues and our member firms provide services to over 65 percent of the world's 100 largest insurance companies.

Our multinational Insurance teams are led by senior partners who have a wealth of global client experience and relationships with many of the major market players, regulators and leading industry bodies. Our focus is a result on the issues that really matter: Growth, Performance and Governance.

In 2007 KPMG's Global Insurance practice did win Reactions Magazine's 'Best Accounting Firm of the Year' award as voted by over 3,000 CEOs, directors, brokers, risk, reinsurance and insurance managers in the Insurance Industry.

On behalf of our 5,800 insurance partners and professionals, we welcome the opportunity to discuss how KPMG member firms can help you achieve your business objectives.

We wish you a pleasant stay in Hamburg and a successful conference!

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HAMBURG MAY 2008

## Plesner welcomes you to the first AIDA Europe Conference

Dear delegates

Plesner heartily welcomes you to the AIDA Europe Inaugural Conference in Hamburg.

We hope that we will have an opportunity to see all of you at the pre-conference drinks reception hosted by Plesner. The reception takes place on

**Thursday, 22 May 2008 from 18:00 to 20:00 at Park Hyatt Hamburg, Bugenhagen Straße 8.**

It has been exciting to see the number of delegates who have registered for this first AIDA Europe Conference. We hope that the creation of AIDA Europe will strengthen the ties between the National Sections of AIDA and the world organisation of AIDA.

We trust that you will find the conference programme as exciting as we do and will enjoy your stay in Hamburg.

For years Plesner has had very close ties to AIDA. Mikael Rosenmejer and Torben Bondrop were the organisers of the AIDA World Congress in 1990 in Copenhagen. Mikael Rosenmejer was elected President of AIDA from 1998 to 2002 where he was appointed Honorary President. He is a member of the Coordinating Committee for this conference.

Mikael Rosenmejer was chairman of the Danish Section of AIDA from 1988 until 2007.

Torben Bondrop has been secretary to the Danish section of AIDA since 1988. Torben Bondrop is head of Plesner's practice areas Insurance and Reinsurance and Dispute Resolution.

All Plesner's lawyers working with insurance and reinsurance are active within a number of insurance and reinsurance associations and they are all members of the Danish Section of AIDA.

Insurance and reinsurance law including regulatory matters are among Plesner's core competences. For 50 years Plesner has been the first choice for a considerable number of insurance and reinsurance companies and throughout this period we have been the leading Danish law firm in this area.

Over the years Plesner's lawyers have conducted several leading insurance and reinsurance cases before the Danish courts which have influenced the case law. We have conducted a large number of arbitration proceedings on insurance and reinsurers issues.

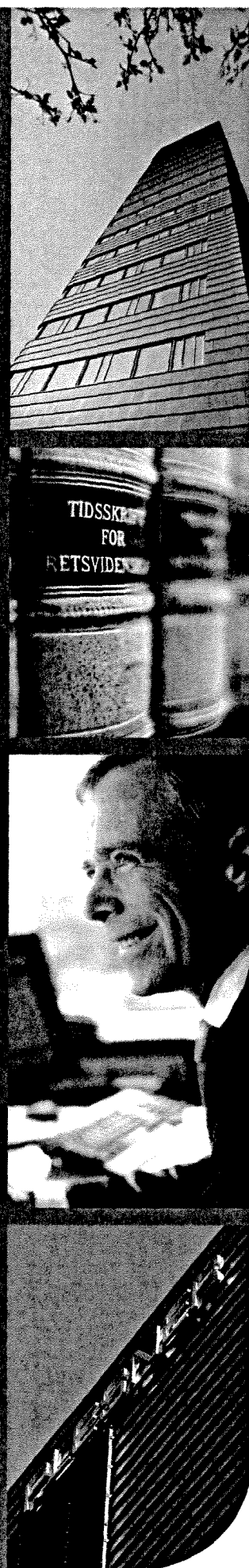
We would be pleased to assist you should you need any legal assistance in Denmark. For further information please contact us.

Best regards

Mikael Rosenmejer  
mro@plesner.com

Torben Bondrop  
tbo@plesner.com

*With a total staff of 345, including 195 lawyers, Plesner is one of Denmark's leading international law firms with expertise in all areas of commercial and public law. Plesner's vision is to be the best law firm in Denmark – the natural choice for any Danish or foreign business needing legal advice on commercial matters.*



**Helmut Heiss**

*University of Zurich*

# PEICL: CFR or Future Optional Instrument?

**Hamburg  
May 23, 2008**



# Shortcomings of the Internal Insurance Market

## ■ 2003 Action Plan (COM)

- “firms are unable to offer, or are deterred from offering, financial services across borders, because products are designed in accordance with local legal requirements“
- “the same problems occur particularly with insurance contracts”



# Insurance Contract Law

## within the CFR-Project

- CFR

= a set of **non-binding Rules** with **Comments** and **Notes**

- 2004 Communication (COM)

"Two types of contract which were concretely specified were ... consumer and insurance contracts. The Commission expects that in the development of the common reference framework these two areas should receive special attention".

# The CFR and the Internal Insurance Market

- CFR of European Insurance Contract Law = PEICL  
= **important step**
  - comparative analysis
  - European concept
  - model law for national legislators (England, Switzerland)
- **Insufficient** for making the internal insurance market function  
→ **Optional Instrument**  
= Insurance Contract Law which applies upon a choice of the parties

# Advantages of an Optional Instrument

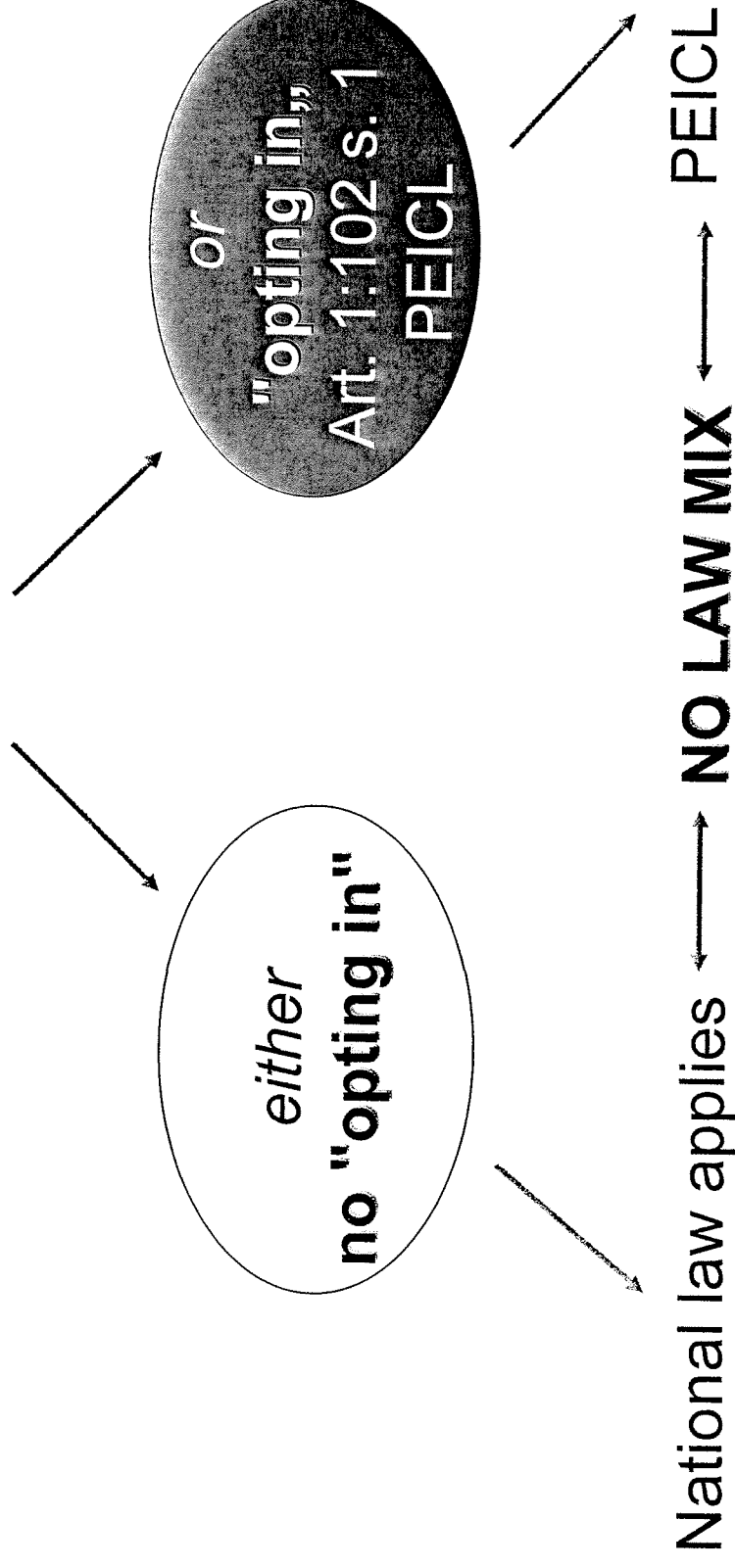
- possibility to develop and distribute **European insurance policies**
  - = risks and costs of dealing with 27 different legal systems can be avoided
- the **market** decides
  - = costs of transition are only incurred by those who want to use the optional instrument
- leaves national law **untouched**
  - = no break with national legal traditions

# Characteristics of an Optional Instrument

- replaces all **mandatory** national law
- applies **also** to contracts which are **exclusively** connected to one member state
- grants **high** level of policyholders' **protection**
- **forbids** a mix of national law and the optional instrument

# Optionality

## under Art. 1:102 PEICL



# Mandatory Rules

(Art. 1:103 PEICL)

- **Absolutely** mandatory (Art. 1:103 para. 1 PEICL)  
"Articles [...] are mandatory"
- **Relatively** mandatory (Art. 1:103 para. 2 sent. 1 PEICL)  
"derogation is *NOT* to the detriment of the policyholder, the insured or beneficiary"

# Exceptions

under Art. 1:103 para. 1 sent. 2 PEICL

## Special Risks

- Marine & Aviation Insurance
  - Credit & Suretyship
- = Art. 5 (d) (i) and (ii) First Non-Life Directive

## Large Risks

= Art. 5 (d) (iii) First Non-Life Directive  
(see also Art. 14 no. 5 Brussels I)

# Gap Filling

## (Art. 1:105 PEICL)

- **Lex generalis** (art. 1:105 para 2 PEICL)
  - PECL ↔ CFR of European Contract Law
  - General Principles common to the laws of the Member States
- **Lex specialis** (art 1:105 para 1 sentence 2 PEICL)
  - mandatory **branch** rules of the (national) law applicable
  - **only** as long as there are no branch rules in the PEICL



# **Interpretation**

- **Autonomous Interpretation (art. 1:104 PEICL)**
- **Preliminary Rulings of the ECJ (art. 234 EC)**

# Perspectives?

- **Art. 3 Rome I is insufficient**  
→ see also Recital 13 Rome I
- **Recital 14 Rome I indicates the future model:**  
*„(14) Should the Community adopt, in an appropriate legal instrument, rules of substantive contract law ... such instrument may provide that the parties may choose to apply those rules.“*

# Information

<http://www.restatement.info>

<http://www.copecl.org>

# CLASS ACTION - The "Witches Brew"

Ingredients & Additives

Combine

- 'certification' and
- 'opt in v opt out'.

Bring to a boil.

Stir in

- 'pre-trial discovery',
- 'punitive damages',
- 'jury trials',
- 'loser pays rule' and
- 'funding'.

Simmer gently. Cooking time: 60min



## **European Intermediaries Directive Directive 2002/92/EC The changing role of the broker**

**Rob Merkin**

*Southampton University*

Barlow Lyde & Gilbert LLP

Johanna Hjalmarsson  
*Southampton University*

## **Directive 2002/92/EC Activities Affected**

- **Article 1 - scope**

- insurance and reinsurance
- principal professional activity
- mediation within the EC

- **Article 2 – definitions**

- “introducing, proposing or carrying out other work preparatory to the conclusion of contracts of insurance, or of concluding such contracts, or of assisting in the administration and performance of such contracts, in particular in the event of a claim
- incidental activities

## **Directive 2002/92/EC Authorisation**

- Article 3 – the registration requirement
- Article 4 – conditions for registration
  - appropriate knowledge and ability as determined by home state
  - good repute
  - professional indemnity cover
  - additional requirements permissible
- Article 6 – effects of registration

## **Directive 2002/92/EC Regulation and Duties**

- Articles 10 and 11 – complaints and redress
- Article 12 – disclosure requirements
  - links with insurers
  - contract information
  - giving advice

## **Beyond the Directive Particular Areas of Difficulty**

- **Placing brokers and producing brokers**
- **Issues of law and jurisdiction**
- **Liability for consequential losses?**

*Arbory v West Craven Insurance Services* [2007] Lloyd's Rep IR 491

- **Duty of assured to protect own interests?**

## Beyond the Directive Conflicts of Interest

- **Commission – payment and disclosure**

*Carvill America v Camperdown UK* [2005] Lloyd's Rep IR 55

- **Role in reinsurance transactions**

*HIH Casualty and General v JLT* [2007] Lloyd's Rep IR 742

- **Retaining and communicating documents**

*Goshawk Dedicated v Tyser* [2006] 1 Lloyd's Rep 566

## Beyond the Directive Nature of a Broker's Duties

- **Finding cover**
- **Pre-contract disclosure**
- **Advice and obtaining endorsements**
- **Claims handling**



## CROSS BORDER MULTI-JURISDICTIONAL DISPUTES AND HOW TO MANAGE THEM

AIDA EUROPE INAUGURAL CONFERENCE,  
HAMBURG

23 May 2008

## INTRODUCTIONS

- Panel:

- Christian Bouckaert (France)
- Reinhard Dallmayr (Germany)
- Hanno Goltz (Germany)
- Gerard Kamphuisen (Netherlands)
- Louise Jenkins (Australia)
- Ioannis Rokas (Greece)
- Hans Londonck Sluijk (Netherlands)

- Chair:

- Stefan Speyer (Germany)
- Katy-Marie Wilson (England)

## JURISDICTION AND GOVERNING LAW (1)

- What are main benefits and drawbacks of resolving (re)insurance disputes in different jurisdictions?
  - Europe
  - Australia
- Which law is most advantageous?
  - Quality/experience of courts
  - Availability of remedies
  - Costs
  - Enforcement of judgments

## JURISDICTION AND GOVERNING LAW (2)

- Determining jurisdiction:
  - Europe
  - Australia
- Determining governing law:
  - Europe
  - Australia

## **CASE STUDY 1: DIRECT INSURANCE – JURISDICTION (1)**

- Debussy SA provides insurance cover to Wagner AG, a small car dealership based in Hamburg.
- Insurance contract states that French law will apply and that French Courts shall have exclusive jurisdiction.
- Claim is made following theft of number of cars from garage forecourt.
- Claim denied by Debussy SA, who wish to commence proceedings seeking declaration of non-liability.

## **CASE STUDY 1: DIRECT INSURANCE – JURISDICTION (2)**

- Could Debussy SA commence proceedings in France?
- Where should Wagner AG issue proceedings?
- If Wagner AG issued proceedings in Germany could Debussy SA obtain anti-suit injunction from French Courts?
- If Wagner AG was based in Australia:
  - Could Debussy SA commence proceedings in France?
  - If Wagner AG issued proceedings in Australia, could Debussy SA obtain anti-suit injunction from French Courts?

## **CASE STUDY 1: DIRECT INSURANCE – GOVERNING LAW**

- Same scenario: Debussy SA provides insurance cover to Wagner AG, a small car dealership based in Hamburg.
- Issue in dispute is alleged breach of warranty in insurance contract relating to security arrangements at garage.
- Both parties accept that security arrangements had no bearing on loss.
  - What would be governing law?
  - Who would win?
  - Would it be different if applicable law was that of the State of Victoria, Australia / Dutch / Greek?

## **CASE STUDY 2: REINSURANCE - JURISDICTION**

- Same risk is fronted by Dutch insurer, Van Gogh NV, and then reinsured 100% by Greek reinsurer, Nike AE.
- There is no choice of law or jurisdiction clause in reinsurance contract.
- Van Gogh NV deny claim and proceedings are commenced in Netherlands.
  - Could Nike AE be joined to Dutch proceedings?
  - Could Van Gogh NV bring proceedings against Nike AE in Netherlands?
  - Could Nike AE seek declaration for non-liability in Netherlands?

## **CASE STUDY 2: REINSURANCE – GOVERNING LAW**

- Issue in dispute is alleged material non-disclosure by Van Gogh NV at time of placement of reinsurance.
- Parties accept that non-disclosure has no bearing on loss but would have led Nike AE's underwriter to charge 10% higher premium.
  - What would be governing law?
  - Who would win?
  - Would result be different if applicable law was that of the State of Victoria, Australia / French / German?

## **CASE STUDY 3: REINSURANCE RECOVERIES (1)**

- Strauss AG, German reinsurer, reinsures Queensland Ltd, Australian insurer, in relation to its liability to Golden Mines Ltd.
- Queensland Ltd indemnifies Golden Mines Ltd for costs of extensive clean-up operation following spillage of chemicals in Outback.
- Contract of reinsurance is governed by German law. Contract does not contain any "follow settlements" provision.
- Insurance contract is governed by the law of the State of Victoria, Australia.

## **CASE STUDY 3: REINSURANCE RECOVERIES (2)**

- Queensland Ltd originally resists claim but later pays out substantial amount after its lawyers advise, following public outcry in relation to spillage, settlement should be reached.
- Queensland Ltd now wishes to recover from Strauss AG.
  - Should Strauss AG pay?
  - Would "follow settlements" clause have changed position?
  - What if reinsurance was governed by Dutch / French / Greek law?

## **ARBITRATION**

- What are advantages and disadvantages of arbitration as against litigation?
- Is arbitration:
  - Quicker?
  - Cheaper?
  - More flexible?
- Are awards easier to enforce?
- What is panel's experience of arbitration process in their jurisdictions?

## MEDIATION

- Is mediation always good idea?
- What's wrong with negotiation?
- Should (re)insurance contracts require parties to mediate before litigation can be commenced?
- Should parties be compelled to mediate?

## PRACTICAL ADVICE

- Do jurisdiction and governing law have strong bearing on ultimate result?
- Is jurisdiction / governing law important part of underwriting assessment?
- How can parties reduce their disputes?

**AIDA Europe Inaugural Conference, Hamburg**  
**In association with the Insurance Committee of the IBA**  
**Friday 23 May 2008**

ASSESSMENT FORM

Name: \_\_\_\_\_ Company: \_\_\_\_\_

The comments you provide will be used to evaluate the success of this conference

1. How would you rate the overall *format* of this event?

Poor	Unsatisfactory	Satisfactory	Good	Excellent
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. How would you rate the *content* of the delegate packs provided?

Poor	Unsatisfactory	Satisfactory	Good	Excellent
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. Which area of the event did you find the *most* useful and why?

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4. Which area of the event did you find the *least* useful, and why?

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5. Is there any aspect of the event which you would like to see improved and why?

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6. Are there any topics which you would like to see covered at future AIDA Europe events?


Any other comments/suggestions


**Please hand this form in to the registration desk**

**Many thanks for your comments**