

HILA-AIDA SUMMIT ATHENS 2014

MAY 7-9, 2014

KING GEORGE HOTEL
ATHENS, GREECE

*Life, Health and Pension Insurance
in the new Economic Environment*

Under the auspices

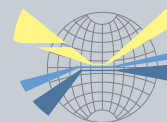
HELLENIC
ASSOCIATION
OF INSURANCE
COMPANIES



HELLENIC
CONSUMERS' OMBUDSMAN
Independent Authority



Programme



HILA-AIDA SUMMIT
ATHENS 2014

DAY 1

Wednesday, May 7TH, 2014

AIDA MEETINGS

The Presidential Council defines AIDA's working programme at an international level.

Behind closed doors, the President, Honorary Presidents, Vice-Presidents, the Chairmen of the Working Parties and a number of councillors will consult on important issues that have arisen since the last PC meeting in Sydney in September 2013, as well as on issues regarding future activities.

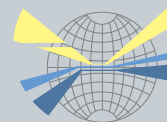
09:15 - 09:30 Registration

09:30 - 12:30 **AIDA World Executive Committee Meeting (AIDA delegates only)**

14:00 - 14:30 Registration

14:30 - 17:30 **AIDA World Presidential Council Meeting (AIDA delegates only)**

17:45 - 19:15 **AIDA Europe Committee Meeting (AIDA delegates only)**



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DAY 2

Thursday, May 8TH, 2014

AIDA WORLD WORKING PARTIES

08:30 Registration

Coffee and refreshments

09:00 **Part A**

CLIMATE CHANGE

- Impact upon motor vehicles and insurance / green car and insurance
- Impact upon risk analysis and risk coverage in property and business interruption insurance contracts
- Impact upon the environment and insurance from a Greek perspective
- Impact upon life and health insurance
- Topics for future reporting and discussion: Fracking and flooding

Chaired by **Tim Hardy**, Attorney-at-Law, London

CIVIL LIABILITY INSURANCE

- Settlements with third parties

Chaired by **Professor Osvaldo Contreras-Strauch**, Santiago, Chile

PERSONAL INSURANCE AND PENSIONS

- Personal insurance under stress generated by a human longer life: Life insurance, pensions, dependency insurance and longevity insurance
- Solvency II and personal insurance: is there a future?
- The ideas underlaying the USA "Affordable Care Act 2010"

Chaired by **Professor Dr Rafael Illescas Ortiz**, Madrid

11:00 End of sessions

Coffee Break

11:30 **Part B**

REINSURANCE

- Allocation in reinsurance
- Is the reinsurer bound by a judgment or award against its reinsured?

Chaired by **Colin Croly**, Attorney-at-Law, London

DISTRIBUTION OF INSURANCE PRODUCTS

- Unit-linked/ index-linked insurance products and the bundling practices

Chaired by **em. Professor Dr Ioannis Rokas**, Athens

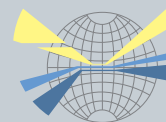
CREDIT INSURANCE AND SURETY

- The assignment of rights

Chaired by **Louis Habib-Deloncle**, Geneva

13:30 End of sessions

Break (Free time)



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15:00 **Part C**

CONSUMER PROTECTION AND DISPUTE RESOLUTION

- Duties of the insurer and the intermediaries vis-à-vis the need to adequately protect the consumer. A comparison of the position under the PEICL and the proposed EU Directive (IMD 2)

Chaired by **em. Professor Dr Samim Ünan**, Istanbul

NEW TECHNOLOGIES, PREVENTION AND INSURANCE

- New technologies (Internet, Genetic Engineering and Nanotechnology) and their influence on the present medicine

Chaired by **Dr Joaquin Alarcon**, Madrid

17:00 End of sessions

Coffee Break

17:30 **Part D**

MOTOR INSURANCE

- Motor Liability and Boat Liability: Damages, compensation, insurance. A comparison.

Chaired by **Professor Dr Sara Landini**, Firenze

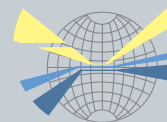
STATE SUPERVISION OF INSURANCE

- The future role of EIOPA and national supervisors under the Solvency II regime
- Regulatory challenges resulting from group insurance contracts on a cross border basis

Chaired by **Dr Gunne W. Bähr**, Attorney-at-Law, Cologne

19:30 End of sessions

20:00 Welcome cocktail reception



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DAY 3

Friday, May 9TH, 2014

CONFERENCE

LIFE, HEALTH AND PENSION INSURANCE IN THE NEW ECONOMIC ENVIRONMENT

08:45 Registration

Coffee and refreshments

09:15 Welcome remarks

Ioannis Rokas, President, AIDA Greek Chapter

Michael Gill, Attorney-at-Law, President, AIDA World

Official opening

Guests of honour and keynote speakers:

- *Should we continue to close our eyes to the true cost of pensions?*

Karel Van Hulle, Professor, KU Leuven and Goethe University, Frankfurt, Fmr Head of Insurance and Pensions, European Commission

- *Customer centricity: An enduring differentiator in changing markets*

Michel Khalaf, President, MetLife Europe, Middle East, Africa

10:05 Discussion

10:20 **SESSION I**

LONG-TERM LIFE INSURANCE AND SAFEGUARDS FOR THE INSURED

- Life guarantee fund: Benefits and funding
- Could this be a model for other insurance classes?

Chaired by **Dr Rafael Illescas Ortiz**, Professor, Universidad Carlos III, Madrid

- *The role of "Private Life Insurance Guarantee Fund" when an insurance undertaking becomes insolvent*

Dr Ourania Chatzinikolaou Aggelidou, Professor, Aristotle University of Thessaloniki

- *Auxiliary funds as an underpinning of market credibility: "The Greek Case"*

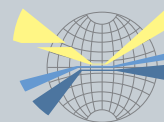
Alexandros Sarri Georgiou, President, Hellenic Association of Insurance Companies

- *Security Funds for Long Term Insurance. Do they have a role to play?*

Minos Moissis, Fmr President, Hellenic Association of Insurance Companies

11:05 Discussion

11:20 Coffee Break



11:50 **SESSION II**
PRIVATE INSURANCE: A PARTIAL SUBSTITUTE OR A SUPPLEMENT TO SOCIAL INSURANCE?

- The so-called “Second Pillar” for occupational retirement funds
- The role of private insurance

Chaired by **Dr Herman Cousy**, em. Professor, KU Leuven University, Belgium

■ *Policy choices in ensuring long term sustainability of life insurance and pensions*
Pamela Schuermans, Coordinator for Insurance and Occupational Pensions Policy Development, European Insurance and Occupational Pensions Authority (EIOPA)

■ *The role of private insurance in the new economic context*
Dr Georgios Veliotis, General Manager Life & Health, Interamerican and Chairman, Insurance Europe General Health Committee

■ *Public-private partnerships for health insurance*
Dr Milton Nektarios, Professor, University of Piraeus

■ *Legal aspects of group policies and occupational pension schemes in view of the protection of the insured*
Dr Christos Chrissanthis, Assistant Professor, University of Athens

■ *Shift towards a viable health system in Greece: Tax-based National Health Insurance*
Dr Lykourgos Liaropoulos, em. Professor, University of Athens

13:05 Discussion

13:30 Lunch

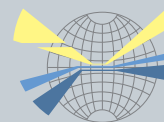
14:45 **SESSION III**
PREMIUM PRICING AND TRANSPARENCY

Chaired by **Dr Ioannis Rokas**, em. Professor, Athens University of Economics and Business and President, AIDA Greek Chapter (HILA)

■ *Premium adjustment in health insurance under German insurance law*
Dr Manfred Wandt, Professor, Goethe University, Frankfurt

■ *Special rules regarding the transparency in life assurance and pensions contracts in Turkish law*
Dr Samim Ünan, em. Professor, Galatasaray University and Fmr President, AIDA Turkish Chapter

■ *Premium pricing and transparency :The “key factors” for private health insurance*
Marios Apergis, Director Life, Accident & Health, Carpenter Turner



15:30 Discussion

15:45 Coffee Break

16:15 **Case study on premium pricing and transparency**

Opening remarks by **Evangelos Zerveas**, Attorney-at-Law, President, Hellenic Consumers' Ombudsman

- *Filling of supervenient gaps in premium adjustment clauses*

Dr Antonios Tsavdaridis, Attorney-at-Law, Lecturer, Democritus University of Thrace

- *Changing premium in life insurance contract versus protection against abusive clauses – Polish law and practice*

Dr Katarzyna Malinowska, Lecturer, Partner at BMSP Legal Advisors, Warsaw

- *Some conclusions from the existing Greek court-precedents on pricing and readjustment of premium*

Dr Alexandros Kalantzis, Attorney-at-Law, Partner, V&P Law Firm

- *Premium Pricing and Transparency: Deciding factors in the adjustment process*

Dr Kyriaki Noussia, Attorney-at-Law

17:30 Discussion

18:00 End of conference sessions

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