



Draft Programme

AIDA – Association Internationale de Droit des Assurances
The International Insurance Law Association

Vith AIDA EUROPE CONFERENCE
**“Flood of Change: Insurance in Times of Change – Technology,
Climate, Regulation”**



VIENNA – 3/4 NOVEMBER 2016

A Two-day International Insurance Law Conference

In collaboration with the Austrian AIDA Chapter



PROGRAMME HIGHLIGHTS INCLUDE:

- **Changing Landscape for Business and Lawyers in the light of New Technologies**
- **Regulatory Change, in particular, Over-Regulation**
- **Insurance in times of Climate Change**
- **Fraud – the Law and what the Insurance Market faces**
- **Insurance and Litigation Funding**

Included in the Conference, AIDA Working Parties on:

- **Credit and Surety, Consumer Protection and Dispute Resolution and Distribution of Insurance Products – Joint Meeting** – *The Distribution of Insurance Products by Banks: Customers' Issues and Consumers' Protection*
- **Marine Insurance** - *Cyber Risks and Marine Insurance*
- **Motor Insurance**
- **Reinsurance** – *A is for Aggregation... Update on the Legal Issues Arising out of the Christchurch and Chilean Earthquakes*. Presenters:
 - Professor Rob Merkin QC, University of Exeter; Special Counsel, DLA Piper, London
 - Colin Peck, Partner, Weightmans, London
- **Climate Change**

Further working sessions:

- **In-House Counsel** – *Smart Contract Management*
- **ARIAS** - *Appeals in Arbitration? The National Approaches*
 - Jerome Kullman, President, AIDA, Lille
 - Dr Theo Langheid, BLD Bach Langheid Dallmayr, Cologne, President ARIAS Europe
 - Andreas Schwepcke, ARIAS Germany, Hamburg
 - Dr. Felix Hörlsberger, Dorda Brugger Jordis, Vienna.

Full Agendas of the Working Party meetings will be placed on the Working Party's page of the AIDA website before the Conference.

Keynote
Address:

Theodoros Kokkalas, CEO, ERGO Turkey and ERGO Greece



AIDA Europe is particularly grateful to the *Fédération Française des Sociétés d'Assurances* (FFSA) and *Deutscher Verein für Versicherungswissenschaft* (DVfVW) for their annual sponsorship to AIDA Europe.



THURSDAY 3 NOVEMBER 2016 – AIDA EUROPE CONFERENCE, VIENNA

08.30 -12.00 **CONFERENCE REGISTRATION OPENS**
Location:

08.45 – 18.00 **AIDA WORKING PARTY MEETINGS**

08.45 – 09.15 **AIDA Europe General Assembly**

10.00 – 12.00 **Climate Change Working Party – Chair, Tim Hardy, London**

Motor Insurance Working Party – Chair, Peggy Sharon, Tel Aviv

Reinsurance Working Party – Chair, Colin Croly, London

12.00 – 12.30 Lunch

12.30 – 14.30 **In-House Counsel Working Session – Chair, Christian Felderer, Zurich**
Smart Contract Management - a Business Value Proposition by Inhouse Counsel

The working session should give an insight into today's best practice contract management, by looking at two concrete examples of how (re-) insurance technical as well as general commercial contracts are efficiently and effectively designed and managed in modern companies. The focus will also be on the specific strategies applied to identifying and addressing imminent legal risks. The panel discussion will focus on the practical legal and technical issues in setting up efficient contract management and the role of inhouse counsel in this respect.

14.00 – 15.45 **CONFERENCE REGISTRATION**
Location:

14.45 – 18.00 **Credit & Surety, Consumer Protection & Dispute Resolution and Distribution of Insurance Products - Joint Session – Chairs, Louis Habib Deloncle, Geneva; Kyriaki Noussia, Exeter and Pierpaolo Marano, Milan**

15.00– 17.00 **Marine Insurance Working Party – Chair, Robert Koch, Hamburg**
ARIAS Session – Chair, Theo Langheid, Cologne
Appeals in Arbitration? The National Approaches

18.00 – 19.30 **CONFERENCE REGISTRATION**



18.00 – 19.30

Drinks Reception

All conference delegates and registered accompanying persons are welcome to attend



FRIDAY 4 NOVEMBER 2016 – AIDA EUROPE CONFERENCE, VIENNA

“Flood of Change: Insurance in Times of Change – Technology, Climate, Regulation”

08.15 – 08.45	Registration and Coffee
08.45 – 09.00	Welcome Colin Croly, Chairman of the Conference and Chairman, AIDA Europe
09.00 – 10.00 Keynote Speakers	Theodoros Kokkalas, CEO, ERGO Turkey and ERGO Greece TBA
10.00 – 11.15	New Technologies – “<i>Changing the Landscape for Business and Lawyers</i>” Chairman: Christian Felderer, Vice-Chairman, AIDA Europe, Zurich

Panellists

- IT/Privacy expert for the panel - TBA
- Insurance law presenter – Rolf Staub, General Counsel General Insurance, Zurich Insurance Ltd, Zurich
- Others TBA

New Technology as a Business Enabler - (Presenter: TBA)

- New technologies enabling management of **Big Data** as a key business enabler
- **Internet of Things** – new opportunities arising
- **Changing Business Models** – CASE PRESENTATION - What is different / Change of insurance paradigms

How New Technologies change the (legal) Risk Landscape (Presenter: Rolf Staub)

- The legal risk map.
- How to assess (legal) risks of New Technologies, Cyber risk assessment
- Impact on data protection – consumer protection
- Changing legal perceptions. Shift of liability risks – e.g. telematics moving from insurance risk to product risk (self driving cars)
- Regulatory impact - Need for a uniform regulatory framework for a digitalized insurance sector providing legal certainty, consent issues



Panel Discussion

- Changing markets: The end of (traditional) insurance?
- Discussion on legal risk aspects of New Technologies
- Changing risks – changing responsibilities of inhouse counsel
- Recommendations / Propositions from inhouse counsel perspective

11.15 – 11.35

Coffee/Tea Break

11.35 – 12.50

Regulatory Change

Chairman: Prof. Dr. Samim Unan, Legal Advisor, Istanbul

- Legal nature of different regulatory instruments (hard law- soft law)
- Over regulation
- Use of electronic means by the Regulator
- Sanctions which can be applied
- Total Expense Indicator in Life Insurances (from self regulation to soft law and from soft law to hard law)

Speakers

Professor Kerim Atamer, Istanbul

Dr Ottó Csurgó, Partner, Cseri&Partners Law Offices, Budapest

Professor Stefan Perner, Chair, Financial Market Law, Department of Civil Law, University of Linz, Linz

- TBA

12.50 – 14.00

Lunch

14.00 – 15.15

Climate Change: “Insurance in Times of Climate Change”

Chairman: Chris Rodd, Technical Counsel, IAG Insurance (Australia), Melbourne

- Pricing the risk -The mechanism of evaluation , pricing and risk selection
- The uninsurable risk - Is there such a thing ?
- Risk mitigation strategies - Industry working with regulators , government and semi government agencies

15.15 – 15.35

Tea Break



15.35 – 17.00

Hot Topics: “Changes in the Insurance World – Legal Hot Topics”

Chairman: Professor Rob Merkin QC, University of Exeter; Special Counsel, DLA Piper, London

- Fraud

David Hertzell, Former Law Commissioner and Consultant to BLM Law and Mactavish, London

- Types of insurance fraud recognised by law
- Size of the fraud problem, and circumstances where encountered in practice (eg, motor accident injuries)
- Response of the law: what rights do insurers have after a fraudulent claim in respect of the claim itself, the policy and other policies
- Judicial discretion to disregard fraud
- Fraud claims against the assured – are they treated in the same way as fraud claims by the assured

- Insurance and Litigation Funding

Professor Rob Merkin QC

- General rules for access to justice
- Does the law recognise class actions and in what circumstances?
- Are lawyers able to support litigation by no win no fee or similar arrangements
- Are litigation funders permitted to operate and, if so, regulated?
- Is insurance available to support claimants in their actions? If so, how does it work? Are insurance premiums recoverable if the claim succeeds?

- Insurance Issues Relating to Self-Driven Vehicles

Paolo Rainelli, Assistant Professor – Department of Management and Production Engineering, Politecnico di Torino, Turin

17.00

Conference Closes