



Language: RUS-ENG

**14 September 2017**  
**Hotel InterContinental**  
**Moscow Tverskaya,**  
**hall Rodchenko**  
Tverskaya ul., 22  
Moscow

**Conference organized by AIDA Insurance Legislation Working Group (AIDA Russian Chapter) within AEB Insurance and Pensions Committee**

## **CONSUMER PROTECTION ON THE RUSSIAN INSURANCE MARKET – IMPACT OF THE RECENT DEVELOPMENTS IN THE EU**

### **PROGRAMME**

- 09:30 – 10:00**      **REGISTRATION AND WELCOME COFFEE**
- 10:00 – 10:15**      **OPENING REMARKS**  
**Frank Schauff**, CEO, AEB  
**Jérôme Kullmann**, Professor at the University of Paris Dauphine, Director of the Paris Institut for Insurance / President of AIDA World and AIDA-France
- 10:15 – 12:00**      **PANEL DISCUSSION «CONSUMER PROTECTION AS THE MAIN FOCUS OF THE INSURANCE LEGISLATION DEVELOPMENT»**
- Transparency as the cornerstone of consumer protection in insurance;
  - Recent trends in the EU consumer protection legislation;
  - Recent trends in the development of the consumer protection legislation in other countries;
  - The role of the insurance regulator in ensuring consumer protection;
  - Priority of consumer protection in compulsory lines of insurance.

#### **Moderators:**

- **Roman Tochilin**, PhD, Deputy Head of Authority in Insurance Market Department, Bank of Russia;
- **Capitolina Tourbina**, Chairperson of AIDA Insurance Legislation Working Group (AIDA Russian Chapter) / Director, Representative office in Moscow, General Reinsurance AG.

#### **Panelists:**

- **Igor Zhuk**, PhD, Director, Insurance Market Department, Bank of Russia;
- **Vera Balakireva**, PhD, Deputy Director, Department of Financial Policy, RF Ministry of Finance;
- **Jérôme Kullmann**, Professor at the University of Paris Dauphine, Director of the Paris Institut for Insurance / President of AIDA World and AIDA-France  
***The poor match between the covered risk and the insured's requirement,***
- **Leonid Zubarev**, Partner, CMS  
***Transparency as a key condition for effective consumer protection;***
- **Prof. Dr. Samim Ünan**, University of Galatasaray İstanbul / President of AIDA Turkey - Secretary General of AIDA World  
***Recent trends in the development of consumer protection***

*legislation in Turkey.*

**12:00 – 12:15 COFFEE-BREAK**

**12:15 – 13:45 PANEL DISCUSSION «CONSUMER PROTECTION LAW ENFORCEMENT PRACTICE»**

- Protecting beneficiaries under the insurance contract – specific features;
- Court practice on the consumer protection legislation in insurance;
- Public interest in consumer protection: use of mediation and other legal means.

**Moderators:**

- **Leonid Zubarev**, Partner, CMS;
- **Olga Rammakh**, Director of Legal & Compliance Department, LLC "Strakhovaya kompaniya "Civ Life".

**Panelists:**

- **Victor Momotov**, Professor, Secretary of the Plenary Session, Judge of the Supreme Court of the Russian Federation (*invited*);
- **Elena Nenakhova**, Deputy Head, Service for Consumer Protection and Financial Inclusion, Bank of Russia  
*Protection of rights of policyholders with help of institution of financial ombudsman;*
- **Professor Daleen Millard**, Professor of private law and vice dean, University of Johannesburg  
*The role of alternative dispute resolution measures in the protection of policyholders: A South African Perspective;*
- **Yury Fogelson**, Professor, Faculty of Law / Department of International Public and Private Law, Higher School of Economics;
- **Evgeny Vasiliev**, Director of methodology, Russian Association of Motor Insurers (RAMI).

**13:45 – 14:30 LUNCH**

**14:30 – 16:00 PANEL DISCUSSION «FEATURES OF CONSUMER RIGHTS PROTECTION IN SELECTED TYPES OF INSURANCE»**

- E-commerce in insurance: peculiarities of consumer protection;
- Insurance intermediaries and consumer protection;
- Life insurance contracts: full disclosure of the terms and conditions;
- Personal data protection in insurance.

**Moderators:**

- **Capitolina Tourbina**, Chairperson of AIDA Insurance Legislation Working Group (AIDA Russian Chapter) / Director, Representative office in Moscow, General Reinsurance AG;
- *tbc.*

**Panelists:**

- **Alexey Chirkov**, Head of Regulatory Division, Service for Consumer Protection and Financial Inclusion, Bank of Russia  
*Topical issues of consumer protection in collective insurance;*
- **Alexander Zaretski**, President, Association of Life Insurers;
- **Tatiana Vukolova**, PhD (Senior Lawyer, Associate Partner), Rödl & Partner Moscow  
*Protection of personal data – specifics for insurance companies in Russia;*
- **Sergey Kovalevsky**, PhD, Deputy Head of Legal Department, St. Petersburg Branch of SOGAZ  
*Legal issues of protecting the rights of insured persons under VMI contracts;*

- **Alexey Laikov**, Head of working group under the Bank of Russia;
- **Sergey Dedikov**, Professor, Senior Partner, Society of Insurance Lawyers.

**16:00 – 16:15 COFFEE-BREAK**

**16:15 – 17:45 PANEL DISCUSSION «CONSUMER/BENEFICIARY PROTECTION IN MOTOR INSURANCE CONTRACTS (OSAGO AND KASKO)»**

- Legal status of the beneficiaries under CMTPL contracts;
- Specific performance of CMTPL contracts as the way to protect consumer interests;
- Protection of victims under the Green Card system;
- Protection of victims under the EU and national legislation.

**Moderators:**

- **Nikolay Tyurnikov**, CEO, GlavStrakhControl (GSK) (*invited*);
- Representative of Tinkoff Online Insurance, JSC (*invited*).

**Panelists:**

- Representative of Bank of Russia (*tbc*);
- **Sergey Efremov**, Vice-President, All-Russian Insurance Association (ARIA) / Deputy Executive Director, Russian Association of Motor Insurers (RAMI);
- **Max Gutbrod**, Partner, Baker McKenzie  
*Consumer protection in light of current court practice;*
- **Michael Theilmeier**, Vice-President, General Reinsurance AG  
*EU motor directives on consumer rights protection;*
- **Prof. Dr. Samim Ünan**, University of Galatasaray İstanbul / President of AIDA Turkey - Secretary General of AIDA World  
*Protection of victims under the EU and national legislation.*

**17:45 – 18:00 CLOSING REMARKS AND OPENING OF RECEPTION**

**Capitolina Tourbina**, Chairperson of AIDA Insurance Legislation Working Group (AIDA Russian Chapter) / Director, Representative office in Moscow, General Reinsurance AG.

**18:00 – 19:00 RECEPTION**

**SPONSOR:**



**Working languages:**

Russian & English. The interpretation will be provided.

**Contact person:**

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