

1 0 t h A I D A E U R O P E C O N F E R E N C E



30-31 May 2024 | Athens, Greece



THE GROWING CHALLENGE OF MEETING CUSTOMER NEEDS: QUO VADIS, INSURANCE MARKET?

Conference Centre of ETHNIKI ASFALISTIKI
(Ethniki Insurance Company SA) 103-105, Syngrou Avenue 11745 ATHENS
(the support of Ethniki Ins Co is very gratefully acknowledged)

Is the insurance market ready quickly and effectively to meet the needs of its customers, ranging from consumers to multinationals and beyond?

More than just financial protection is now expected. Also, the promotion of wellbeing, of helping customers satisfy a myriad of regulatory, legal, environmental, social and governance requirements, and at the same time meet the challenge to withstand financial and geopolitical upheaval in a world of increasing climatic change, disruption and technological innovation. Where are insurers succeeding and where are the greatest threats or opportunities? What place is there for, and what is the impact of, customer "choice"?

Engage in two days of informed and stimulating discussion, keynote presentations and interactive sessions with specialist panels and working party meetings, populated by legal and insurance practitioners, regulators, academics and commentators from across Europe and beyond.

At the same time, take the opportunity to meet and spend time with your peers in the easily accessed and delightful bustling city of Athens, with its many attractions and places of interest.

For details about the venue and programme, please visit <https://aidainsurance.org/events-meetingsforthcoming>.

AIDA Europe

*Association Internationale de Droit des Assurances Europe
International Insurance Law Association Europe*

For the Conference Organising Committee

Alkistis Christofilou and Tim Hardy

Co-Chairs,
AIDA Europe

Prof. Dr Efi Tziva,

Chair, Hellenic Insurance Law Association,
Greek AIDA Chapter

DAY	TIME	SESSION
Wed 29 May 2024	tbc	Meeting of the Executive Committee of AIDA WORLD (closed session)
	tbc	Meeting of the Presidential Council of AIDA WORLD (closed session)
	tbc	Meeting of the AIDA EUROPE Committee (closed session)
Thu 30 May 2024	08:00-09:00	Conference Registration
	09:00-09:10	Welcome/Introduction Alkistis Christofilou and Tim Hardy , Co-Chairs AIDA Europe Prof. Dr Efi Tziva , Chair, HILA, AIDA Chapter in Greece
	09:10-09:30	Keynote Presentation: [to be confirmed]
	09:30-10:45	PLENARY SESSION 1: EMERGING DISTRIBUTION MODELS Moderator: Prof. Dr Pierpaolo Marano , Università Cattolica del Sacro Cuore, Milan, Italy / University of Malta / Latvije Universitāte, Riga, Latvia Panellists/presenters (to include): Yannis Samothrakis , Taylor Wessing, Paris, France

		<p>Issues:</p> <ul style="list-style-type: none"> • Regulating online distribution of insurance products in Europe <ul style="list-style-type: none"> ○ New and expected regulations ○ Examples of tech-related products <ul style="list-style-type: none"> ▪ Impact on cross border distribution between EU and non-EU countries ○ Embedded insurance as a buying experience: legal implications under new rules ○ Robo-advice ○ Group insurance covers (conflicts of interest, obligations to insured, commercial and legal position of policyholder) <ul style="list-style-type: none"> ▪ Testing the impact of the CJEU decision.
	10:45-11:15	AIDA Europe Call for Papers – Presentations by winners
	11:15-11:45	Coffee Break
	11:45-13:00	<p>PLENARY SESSION 2:</p> <p>DIGITAL RISKS AND THE CHALLENGES OF NEW TECHNOLOGY AND OTHER DISRUPTORS</p>
		<p>Moderator: tbc</p> <p>Panellists/presenters (to include): all tbc</p> <ul style="list-style-type: none"> • Manolis Sfakianakis, ex head of Cyber Crime Unit of the Hellenic Police • Celso De Azevedo, Barrister, Enterprise Chambers, London, UK • Peter Wedge, Director of Cyber Wordings, Gallagher Re, London, UK • em. Prof. Leo Martinez, UC Law San Francisco, United States <p>Issues:</p> <ul style="list-style-type: none"> • Silent cover, specific cover and exclusions • Cyber risks for corporates and for individuals <ul style="list-style-type: none"> ○ cyberbullying ○ ransomware, cyber extortion, corporate blackmail ○ Impact of payments made under duress ○ Are fines covered? ○ Problems in regulating blockchain and esp. cryptocurrency issues: <ul style="list-style-type: none"> ▪ how related to their insurance cover; ▪ cases and wording innovation.
	13:00-14:00	Lunch
	14:00-15:15	PLENARY SESSION 3:

		HEALTH INSURANCE - HOW THE INSURANCE SECTOR CAN BEST COMPLEMENT THE PUBLIC HEALTH SECTOR
		<p>Moderator: Prof. Dr Margarida Lima Rego, University of Lisbon, Portugal</p> <p>Panellists/presenters (to include): tbc Prof. Dr Efi Tziva, Aristotle University of Thessaloniki, Greece Prof. Dr Oliver Brand, University of Mannheim, Germany [Insurance market rep've]</p> <p>Issues:</p> <ul style="list-style-type: none"> • Alternative models: the example of cover of pandemics • Assessing the two systems: overlaps, complementary covers, gaps? • Cover of mental / psychological disease • Health Care and Health Insurance prevention vs indemnification – the interplay • The right to be forgotten: impact on underwriting and on duties of disclosure
	15:15-15:30	Brief outlook on AIDA World projects/Working Party activities Presenter: Carlos Estebenet, Argentina – AIDA World President
	15:30-16:00	Coffee Break
	16:00-17:30	AIDA WORKING PARTY SESSIONS (breakout sessions)
		Meeting of AIDA Financial Lines & Cyber Risks Working Party
		Theme: tbc
		<p>Chair: Prof. Dr jur. Robert Koch, University of Hamburg, Germany</p> <p>Panellists/presenters (to include): tbc</p> <p>Dr Anastasios Tamamidis, Legal Counsel, ERGO Hellas</p>
		Meeting of AIDA Reinsurance Working Party
		Topics: Political Risks Insurance/recent developments in reinsurance in English law including 'arbitration and jurisdiction clauses in aviation claims made after Russia- Ukraine war' / 'reinsurance claims in relation to Covid-19 BI losses').
		<p>Chair: Prof. Dr Ozlem Gurses, King's College, London, UK</p> <p>Panellists/presenters (to include): tbc</p>
		Joint Meeting of AIDA Distribution of Insurance Products Working Party and AIDA State Supervision Working Party

		Theme: How to regulate group policies?
		Co-chairs: Prof. Dr Pierpaolo Marano , Università Cattolica del Sacro Coure, Milan, Italy / University of Malta / Latvije Universitate, Riga, Latvia and Yannis Samothrakis , Taylor Wessing, Paris, France Panellists/presenters (to include): tbc
		Joint Meeting of AIDA Motor Insurance Working Party and New Technologies, Prevention and Insurance Working Party Topics: Smart vehicles and ICT, emerging distribution models, devices to reduce the risk of accidents, recent case rulings
		Co-chairs: Prof. Dr Sara Landini , University of Florence, Italy and Dr Andrea Signorino Barbarat , University of Montevideo, Uruguay Panellists/presenters (to include): Prof. Dr Sara Landini , University of Florence, Italy Prof. Simona Viciani , University of Florence, Italy Prof. Andrea Signorino Barbarat , University of Montevideo Other/s tbc
		Meeting of AIDA Europe In-house Counsel Committee Theme: Generative AI – challenges and opportunities to make it useful
		Chair: Pirmin Stalder , LGT ILS Partners, Zurich, Switzerland, Panellists/presenters (to include): tbc
	19:00-20:30	Conference Drinks Reception <i>Venue: The Athens Club 11 Eleftheriou Venizelou (Panepistimiou) Athens 10564</i> A central location close to Syntagma Square, the vibrant heart of Athens, with stunning views of the Acropolis monument and surrounding area. During the Reception the opportunity will be taken to present the <i>AIDA Europe Young Authors' Awards Prize</i>
Fri 31 May 2024	09:00-09:30	Pre-session coffee
	09:30-10:45	PLENARY SESSION 4: CATASTROPHE PERILS AND INSURANCE – INCREASING RISK, CHANGING DYNAMICS

		<p>Moderator: Stijn Franken, Nauta Dutilh/ University of Leiden, Netherlands</p> <p>Panellists/presenters (to include): some tbc Dr Konstantinos Chalkias, Birkbeck Business School, London, UK Em Prof. Dr Robert H Jerry II, University of Missouri, United States Insurance company representative Broker representative</p> <p>Issues:</p> <ul style="list-style-type: none"> • Joint public-private sector risk distribution: alternative models • Illustrations/shortcomings in resources and enforcement • Paradoxes in bearing and sharing of knowledge, responsibility and control • Role, history and future of protection gap entities/PPPs: <ul style="list-style-type: none"> ○ Country/perils experiences contrasted and considered ○ Market/customer expectations reconciled • Role of parametric insurance solutions
	10:45-11:15	Coffee break
	11:15-12:30	<p>PLENARY SESSION 5:</p> <p>UNDERWRITING, POLICY WORDING AND CLAIMS RESPONSES IN A NET ZERO-DIRECTED WORLD OF CLIMATIC CHANGE</p>
		<p>Moderator: Pirmin Stalder, LGT ILS Partners, Zurich, Switzerland</p> <p>Panellists/presenters (to include): some tbc Dr Franziska Arnold-Dwyer, Queen Mary, University of London, UK Insurance company representative Broker representative Other</p> <p>Issues:</p> <ul style="list-style-type: none"> • Realities of applying Principles for Sustainable Insurance (PSI) in practice – in context of consumer, SMEs, as well as large-scale corporate/institutional policyholders • Impact of ESG and better risk management via net zero-aligned insurance products • Role of insurers and capacity for changed practices in pre-contract negotiations, pricing, terms and claims and legal framework required to take effect • Wider implications with onset of new risks, channels, products and technologies
	12:30-12:45	<p>Session close/reflections on programme themes</p> <p>Future events/activities of AIDA Europe – getting involved</p>
	12:45-13:45	Lunch

	13:45-15:15	AIDA WORKING PARTY SESSIONS (breakout sessions)
		<p>Joint Meeting of AIDA Climate & Catastrophic Events Working Party, Civil Liability Working Party and AIDA Dispute Resolution Working Party – tbc</p> <p>Theme: (Proposed – tbc) review of liability and litigation landscape corporates and other entities for ESG disclosures/emissions compliance/disputed greenwashing/liability issues for new green technologies/litigation funding issues</p>
		<p>Co-chairs: Tim Hardy, AIDA Europe Co-Chair, UK and others tbc</p> <p>Panellists/presenters (to include): tbc</p> <p>Dr Konstaninos Chalkias, Birkbeck Business School, UK Dr Franziska Arnold-Dwyer, Queen Mary, University of London, UK Others</p>
		<p>Meeting of AIDA Personal Insurance & Pensions Working Party</p> <p>Topics: Impact and solution of digitalization and new technologies for personal insurance; Social sustainability and personal insurance issues.</p>
		<p>Chair: Prof. Dr Diana Cerini, University of Milan-Bicocca, Italy</p> <p>Panellists/presenters (to include): others tbc Prof. Dr Diana Cerini, University of Milan-Biccaca Prof. Dr Lydia Velliscig, University School for Advanced Studies IUSS Pavia</p>
		<p>Meeting of AIDA Marine Insurance Working Party</p> <p>Theme: Marine insurance risks – recent developments</p>
		<p>Chair: Prof. Dr Satoshi Nakaide, Waseda University, Tokyo, Japan</p> <p>Panellists/presenters (to include): tbc</p> <p>Yannis Pavlopoulos, former Hellenic Navy officer and NATO representative and at EU in Brussels.</p>
		<p>Meeting of General Principles of Insurance Law Working Party</p> <p>Theme: The essential elements of an insurance contract and the boundaries of it</p>
		<p>Chair: Prof. Dr Caroline van Schoubroeck, K U Leuven, Belgium</p>

		<p>Keynote speaker: Prof. Dr Margarida Lima Rego, University of Lisbon, Portugal</p> <p>Other speakers: tbc</p> <p>Issues addressed: from a contractual perspective, consumer guarantee contracts, P2P, sharing economy, and qualification of a group insurance as defined in CJEU judgments.</p>
	15:15	Conclusion of sessions and Conference