

# AMICE Commissions & Working Groups

AMICE's work with and for its membership is structured in three Commissions which are aligned with the three strategic goals:

- **Commission I** strives to **promote the mutual and cooperative business model and strengthen its brand**.
- **Commission II** strives to **create opportunities and address challenges** for mutual and cooperative insurers.
- **Commission III** strives to **enable AMICE members and in particular small and medium-sized insurance undertakings** to be successful.

All work streams and working groups (WGs) within these Commissions are open to all members of the association, and observers upon approval by the Board.

## Get involved in AMICE's working groups

- **Obtain information** on recent and upcoming legal developments and regulations at EU level: AMICE monitors and follows through on the most relevant issues on behalf of and for its membership.
- **Reinforce advocacy: AMICE speaking with one voice** on behalf of its membership in the EU has more potential impact than a single player.
- Jointly **promote the mutual business model** in Europe in order to strengthen its recognition (in line with the recommendations expressed in the EC Study on Mutuals to increase knowledge and awareness of mutuals).
- Identify concrete **issues at European level** which also affect you on your national market. Purely national needs are being well addressed through national associations and AMICE thus focuses on the European context.
- Meet peers from other European mutual and cooperative insurance undertakings **to exchange views and experience** on issues of common interest.
- Access an SME pool of **best practice**.

## Commission I | Promotion

Chair: Grzegorz Buczkowski (PL)

Secretariat contact: Tatiana Paraskeva(+32.2.609.56.47 – [tatiana.paraskeva@amice-eu.org](mailto:tatiana.paraskeva@amice-eu.org))

The principles of solidarity and sustainability, customer-membership as well as democratic governance are key characteristics of the business model of mutual and cooperative insurers. At a time when the governance of financial institutions has come under scrutiny, AMICE continues to **focus the spotlight on the specificities and advantages of mutual and cooperative insurance undertakings** as a true alternative to the shareholder-oriented model.

With the aim of **increasing the visibility and outreach** of AMICE and of the mutual & cooperative brand, the association set up a Promotion Commission in line with its first strategic goal. The Commission is not a fixed group, but a work stream consisting of the following three working groups.

### Communications working group

Chair: Julien Hayen (BE)

Secretariat contact: Tatiana Paraskeva(+32.2.609.56.47 – [tatiana.paraskeva@amice-eu.org](mailto:tatiana.paraskeva@amice-eu.org))

With the aim of increasing the visibility and outreach of AMICE and of the mutual and cooperative brand, the Communications working group is responsible for developing and implementing AMICE's communications strategy – both internally to members and externally to the wider public. Within this context, the group is also responsible for drawing up the contents and programme of AMICE's biennial Congress. The group advises and channels the value messages produced by the Promoting WG (see below) and leads on regular and occasional AMICE publications (e.g. the European Mutual Manifesto, Facts & Figures). The working group has to ensure that value messages identified and developed by the Promoting WG, as well as all other publications, reach all stakeholders effectively. Beyond this, the Communications WG also has responsibilities under AMICE's other strategic goals: **Mission II – Advocacy** (advice on transporting advocacy messages effectively) and **Mission III – Assistance** (e.g. marketing seminars).

Engaging in this group will also allow you to organise and participate in an exchange of experience between marketing/communications experts from AMICE member organisations.



## Promoting Mutual & Cooperative Values working group

Chair: N.N. (to be confirmed)

Secretariat contact: Tatiana Paraskeva(+32.2.609.56.47 – [tatiana.paraskeva@amice-eu.org](mailto:tatiana.paraskeva@amice-eu.org))

The Promoting WG aims to shape the value message of mutual and cooperative insurance undertakings in Europe. The message will be developed through discussions and research on the mutual and cooperative brand, its values and other aspects of common interest in raising awareness of mutuality. The principles of solidarity, sustainability, democratic governance, customer-membership will thus be among the communalities explored.

While this working group concentrates on its contents - the mutual and cooperative values - the message will then be delivered through and by the Communications group.

Engaging in this group will also help you improve your own brand awareness and offers a chance to influence the perception of mutuality in Europe.

This working group thus collects data, undertakes research and evaluates facts & figures in connection with the mutual and cooperative brand, its values and other aspects of common interest in promoting mutuality.

## Associations' Meetings

Chair: (to be confirmed, if regarded necessary by the members)

Secretariat contact: Gregor Pozniak (+32.2.609.56.41 – [gregor.pozniak@amice-eu.org](mailto:gregor.pozniak@amice-eu.org))

The AMICE Secretariat facilitates and coordinates the exchange of information and experience amongst national mutual associations in Europe, whether AMICE members or not, through regular Associations' meetings. The existing national associations of mutuals seem to provide suitable support to AMICE members at national level (according to the results of the member survey 2013). Their respective sizes, roles and approaches however differ and this in itself creates the potential for value in any exchange of views and experience among them.

AMICE is the natural environment for such exchange. In addition, national associations of mutuals are commonly the best informed institutions about challenges to the sector in their respective jurisdictions. Cooperation between AMICE and national associations of mutuals can thus provide added value to AMICE members in terms of cross-border exchange and collaboration.

## Commission II | Advocacy

Chair: Patrik Schinzel (SE)

Secretariat contact: Gregor Pozniak (+32.2.609.56.41 – [gregor.pozniak@amice-eu.org](mailto:gregor.pozniak@amice-eu.org))

The association's advocacy efforts will focus on **creating opportunities and proactively addressing challenges and threats due to legal form.**

At the European level, we seek to influence policymaking through **anticipating key moments**, providing information and creating awareness about the effects of legislation and regulation (or their absence) on the constituents of our sector. We seek to **ensure appropriate and fair treatment** of and opportunities for all mutual and cooperative insurers. We are doing this based on the conviction that mutual or cooperative insurance is of supreme benefit to all citizens. Where appropriate, we seek **allies in our advocacy** – in varying constellations, depending on the issue. This is equally true for advocacy at the international level where AMICE may share the responsibility with other organisations.

The Commission on Advocacy is not a group that meets physically, but a work stream consisting of the following five working groups.

### Regulatory Affairs working group

Chair: Prof. Edoardo Greppi (IT) to be confirmed

Secretariat contact: Gregor Pozniak (+32.2.609.56.41 – [gregor.pozniak@amice-eu.org](mailto:gregor.pozniak@amice-eu.org))

This working group proactively ensures continuous monitoring and reporting on recent and upcoming regulatory and legal developments, seizing key moments for influencing European regulators and decision-makers, formulating common responses to consultations and speaking with one voice on behalf of the association's membership and measuring the impact of any undertaken activities.

The contents are agreed with its members according to their joint needs and interests. These should avoid overlap with the working groups on EMS and Governance<sup>1</sup>.

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<sup>1</sup> For instance, questions related to the European Mutual Statute (EMS) will be treated by the so-called working group. Company law related to the Commission work within Solvency II pillar 2 and governance issues in the financial sector will be treated within the working group on Governance instead.

## Governance working group

Chair: N.N. (to be confirmed)

Secretariat contact: Gregor Pozniak (+32.2.609.56.41 – [gregor.pozniak@amice-eu.org](mailto:gregor.pozniak@amice-eu.org))

The governance of mutual and cooperative insurers is by nature very specific and governance was therefore one of the areas identified as having a “mutual/cooperative angle” to the highest degree in the member survey carried out in 2013.

This working group will monitor and advocate on governance issues in the financial sector and, more largely on company law issues at the EU level. Its involvement at the international level (e.g. vis-à-vis the governance work in the IAIS) will be depend on further agreements between AMICE and ICMIF. If work cycles permit, the Governance WG will contribute to governance issues in the Solvency II discussion and liaise closely with the Solvency II WG on such issues.

In close coordination with the Promoting WG, the working group may also decide to carry out comparative studies, resources permitting.

## EMS working group (European Mutual Statute)

Chair: Renaud Huard (FR)

Secretariat contact: Gregor Pozniak (+32.2.609.56.41 – [gregor.pozniak@amice-eu.org](mailto:gregor.pozniak@amice-eu.org))

The working group aims to raise awareness in all European Institutions about barriers in the internal market that mutual and cooperative insurers face due to their legal form and about possible ways to address them.

It assesses solutions proposed by the European Institutions regarding their appropriateness to address the barriers while maintaining the well-being of existing mutual and cooperative insurers. Working Group members will exchange best practices and views on advantages and disadvantages of an EMS regime, while following up and influencing relevant policy and legal developments at the European Union level.

## Solvency II working group

Co-chairs: Yanick Bonnet (FR) & Alina vom Bruck (DE)

Secretariat contact: Silvia Herms (+32.2.609.56.44 - [silvia.herms@amice-eu.org](mailto:silvia.herms@amice-eu.org))

With the aim of ensuring appropriate and fair treatment of mutual and cooperative insurance undertakings in the implementation measures related to Solvency II, this working group receives regular updates from the association about recent and upcoming developments at EIOPA and the European institutions.

The working group exchanges knowledge from the different national contexts in order to increase a common understanding of the different challenges and threats and to find common answers to these. It analyses legislative developments and proposals, establishes joint responses and statements and ensures that the Board and membership are informed about challenges and threats identified.

In terms of contents, the group focuses on:

- Solvency II implementing measures
- Proportionality (simplifications)
- Entity-specific data, partial internal models
- Own funds
- Non-proportional reinsurance
- Governance, reporting and disclosure (level 3)
- Mutual group (definition, organisation of group support)

## Corporate Finance working group

Co-chairs: Aymeric Oudin (FR) or Fabrice Guenoun (FR) & Catharina Henkow (SE)  
(to be confirmed)

Secretariat contact: Silvia Herms (+32.2.609.56.44 - [silvia.herms@amice-eu.org](mailto:silvia.herms@amice-eu.org))

Accounting and capital maintenance will gain relevance, not only in view of Solvency II requirements. Following the needs and interests of the association's membership, a working group on corporate finance is being established with the aim of anticipating key issues and moments of influencing European decision-makers in issues of accountancy and capital maintenance.

Accounting issues will focus on gaining a better understanding and thorough analysis of the implications of IFRS (incl. fiscal impact) for mutual and cooperative insurance undertakings in Europe. The group will also monitor and react to any EFRAG and IASB work affecting the sector.

In the area of capital maintenance, the group will exchange views and experiences on existing sustainable capital solutions for mutual and cooperative insurers, whilst exploring promising capital instruments and identifying innovative ways to ensure that sufficient financial reserves can be built up and maintained.

## Commission III | Assistance

Chair: Anu Pylkkänen (FI)

Secretariat contact: Helen Sheppard (+32.2.609.56.42 – [helen.sheppard@amice-eu.org](mailto:helen.sheppard@amice-eu.org))

Fostering the **sharing of experience and best practice among members**, alongside discussions they hold in their respective national and other environments, is one of the key services that the association offers and facilitates for its members.

For this purpose, the association organises workshops and seminars, stimulates interactive processes among members and facilitates exchange of experience between larger and smaller members who should all benefit from this exchange. The sharing of knowledge and experience should also strengthen AMICE members in their national/ domestic contexts.

The Commission on Assistance is not a fixed group, but a work stream consisting of the following four working groups.

### CSR working group (Corporate Social Responsibility)

Chair: Anu Pylkkänen (FI)

Secretariat contact: Helen Sheppard (+32.2.609.56.42 – [helen.sheppard@amice-eu.org](mailto:helen.sheppard@amice-eu.org))

Since CSR activity is in line with the ethos of a mutual/cooperative organisation - as it is essentially the recognition by companies that they have a responsibility to a range of stakeholders such as members/customers, employees, business partners, suppliers and the communities in which they operate, and to the environment - it is important for the sector to be able to share CSR best practice and benchmark with other European mutual and cooperative insurers operating in a similar market.

The CSR working group serves as knowledge hub to exchange experience and best practice on how mutual and cooperative insurance undertakings engage in social and environmental matters and on identifying efficient, convincing ways of linking these to a company's financial value and comprehensive stakeholder engagement.

In 2014, the immediate focus will be on CSR-related regulation, CSR as a driver for innovation and CSR strategies.

## Health working group

Chair: N.N. (group to be established)

Secretariat contact: Helen Sheppard (+32.2.609.56.42 – [helen.sheppard@amice-eu.org](mailto:helen.sheppard@amice-eu.org))

In view of the withdrawal of the public hand in the area of health and the interest by the association's membership to explore the role of mutual and cooperative insurance undertakings in health insurance products and services, the association is setting up a working group on health insurance issues with the aim of exchanging experience among AMICE members.

Some suggested topics to be covered in this working group are:

- changes in national health systems (and the impact on health insurance);
- the mutual/cooperative insurance sector's role in offering insurance products and providing (or just giving access to) healthcare services;
- exchange of views on national questions (private and/or occupational cover, role of collective agreements, rising health costs, demographic changes, etc.) and how to solve problems faced;
- exchange of best practices (for example, analysis and pricing of medical risks, collection, treatment and use of data, risk selection, how to avoid moral hazard);
- EU legal/regulatory issues, for example the draft anti-discrimination directive on age and disability, data protection, or other compliance issues (in cooperation with the AMICE Advocacy Commission).

## Reinsurance working group

Chair: Vivian Vourdoumpa (GR)

Secretariat contact: Helen Sheppard (+32.2.609.56.42 – [helen.sheppard@amice-eu.org](mailto:helen.sheppard@amice-eu.org))

The main goal of a reinsurance programme is to reduce insurance companies' exposure to loss by transferring risks to reinsurers: it is therefore an important means for insurance undertakings to redistribute and balance risks affecting a number of different business lines. Recently, more importance has been given to reinsurance due to its impacts in Solvency II and in the regulatory systems, and SMEs should find it of particular use to discuss related questions with their peers.

The Reinsurance working group is the place where reinsurance managers of European mutual and cooperative insurers meet to exchange knowledge and experience on reinsurance topics which are of importance to their day-to-day insurance business. It organises every other year (2015) the Meeting of European Mutual and Cooperative Reinsurance Managers with ICMIF's MORO, the Meeting of Reinsurance Officials in the alternate years.



## Business Success in SMEs working group (small and medium-sized enterprises)

Chair: N.N. (group to be established)

Secretariat contact: Helen Sheppard (+32.2.609.56.42 – [helen.sheppard@amice-eu.org](mailto:helen.sheppard@amice-eu.org))

A focal aspect of the revised strategy of AMICE is the increase in services to and value for SME members. A working group will thus be established, directly responding to mission III on *enabling AMICE members in particular small- and medium-sized insurance undertakings to be successful*. The new group will serve as a sounding board for SME work whose tasks include the conception and planning of SME seminars.