Why become a member of AMICE?

» We can only grow together.

Becoming a member of AMICE means contributing to the strength of the mutual and cooperative insurance sector.
In a macroeconomic context, business models built on short-term profit seeking to maximise capital gains have no future. It is becoming increasingly clear that the needs and responsibilities of businesses must go hand in hand with the interests and demands of society at large. And this is something mutual and cooperative insurers recognise and are proud to put into practice. AMICE’s members care deeply about the quality of their services and what they can do for their client members. What’s more, they believe in sustainable solutions. With this in mind, AMICE and its members provide diversity in the provision of financial services for the benefit of both society and the economy.

AMICE’s strengths lie in facilitating cooperation between members and advocating on their behalf, so that we speak with one voice. This helps us develop a common European identity, with all individual members reaping the rewards of success of our sector as a whole. Indeed, the wider the representation of our interests, the more expertise we have at our disposal, and the greater our impact in the lobbying arena.
to stay in touch with Europe

The primary purpose of AMICE is to ensure that the voice of the mutual and cooperative insurance sector in Europe is heard and its interests are taken into account in securing a level playing field for all European insurers, regardless of legal form. Mutuals and cooperatives are not always given the same rights and opportunities as joint-stock companies, and the particularities of the sector are sometimes overlooked when new legislation is introduced. Our goal is to defend mutual and cooperative interests and to ensure that diversity in financial services continues, especially when dealing with key projects (such as Solvency II) that can have profound repercussions on the insurance industry.

AMICE is one of the major pan-European financial sector associations regularly consulted by the European institutions. Our positive contribution to policy-making is widely recognised by the European Institutions and other relevant organisations, such as the International Association of Insurance Supervisors (IAIS) or the OECD. We speak on behalf of the sector and promote the interests of our small and medium-sized members in particular. And our efforts bear fruit; we have convinced the European Commission of the importance of fully understanding the role our members play in today’s market.

AMICE has been invited to nominate representatives of our sector to the stakeholder groups of the European Insurance and Occupational Pensions Authority (EIOPA) and sits at the table when the European Commission or EIOPA discuss future regulation with the industry. This gives our members a huge opportunity to have influence by supporting the AMICE staff and actively participating in the association’s working groups. No single mutual or cooperative insurer could individually exert the same influence in Brussels, where 80% of our business regulations originate.

AMICE engages in important debates at the highest level and is a key player in activities looking to achieve a better balance between economic and human interests in Europe, clearly demonstrating our commitment to the cause. By monitoring EU policy and legislation, we identify and assess risks and opportunities for mutuals and cooperatives, and also promote the principles of mutuality in European countries, especially where they are not widely known.
AMICE members combine resources and expertise, exchange cross-border experience, discuss key issues related to planned legislative and regulatory changes. The association represents the interests of the sector with one united voice and provides a platform offering numerous possibilities that include:

- Exploring and proposing ways to secure capital availability with the aim of addressing and mitigating all possible challenges for mutuals and cooperatives derived from their capital and financing structure.
- Fostering concepts that enable mutual insurers to cooperate, particularly across borders, without losing their mutual form (e.g. by recognition of a cross-border cooperation tool, like the French SGAM, at the European level).
- Identifying possibilities for assistance and help within the sector (between SMEs or from larger or more experienced companies to smaller ones), for example through the organisation of regular seminars on topical subjects (Solvency II issues, marketing, health insurance issues, etc) or best practice showcase events.
- Facilitating the establishment of new mutual/cooperative insurers, identifying and addressing potential obstacles, and discussing new forms of insurance based on mutuality.
- Optimising experience-sharing and discussion on industry developments in an atmosphere of neutrality and mutual assistance through taskforces, seminars, workshops, internet and the biennial congress, and on the basis of suggestions by members.
- Issuing publications (facts and figures/statistics, legal analyses, texts on mutuality and other related topics) with hands-on value for both members and non-members, particularly when they serve to promote the case for mutual and cooperative insurance.
- Assisting participation in national market discussions where required and appropriate.
who are our members?

AMICE members range from small organisations operating exclusively in one region, through to national market leaders acting on a European scale in cross-border groupings and partnerships. They include both life and non-life insurers, but what unites them is that they all play a key role in providing choice and diversity in financial services for consumers across the continent. A combination of shared values and similar legal forms means that their interests can coalesce constructively within a European association.

AMICE looks after the interests of all mutual insurers in Europe, large and small alike.
The more you contribute to work in the AMICE working groups the more you will benefit. I personally started as a member in an AISAM – as it was called in those days – working group in 1998. Meanwhile, I had the pleasure of heading the M2M working group for a number of years. This was an exciting period both from a personal and an educational point of view. I have worked with very enthusiastic people who have become friends and I made a lot of business contacts which is certainly a great benefit for my company. I encourage everybody to join an AMICE working group. In the interest of mutuality, in the interest of your company and last – but not least – for your personal development.

Mogens N. Skov
Købstædernes Forsikring, Denmark

We appreciate being an observer at AMICE, as the discussions and analyses developed are a vital contribution to understanding mutuals, which are an essential part of the insurance market. AMICE is a good platform to discuss mutuals’ interests and to see Solvency II from a different perspective.

Isabella Mammerler
Swiss Reinsurance Company Ltd, Switzerland

Currently, most regulations on financial undertakings derive from Europe. It is therefore absolutely necessary to have an organisation like AMICE that represents the interests of mutual insurers on an international scale. We believe that AMICE does this in an excellent way.

Chris van Toor
FOV, Netherlands

It is of great benefit to share best practices and new ideas and meet with interesting experts in the area of CSR at AMICE workshops. Organising such workshops on a national basis, with competitors active on the same market, would not be possible. I personally feel that after every meeting, I can take home some new ideas or examples of good practices. The more members we have representing different countries and different practices around the table, the more everybody benefits.

Anu Pylkkänen
Tapiola, Finland
The benefit of being an AMICE member is to have one voice in Europe for the European mutual insurance sector. Our representative organisation has the mission to increase the awareness of the mutual legal form and its specificities vis-à-vis the European institutions. It monitors the legal initiatives at the European level, analyses the impact on the mutual legal form and keeps us, as members, up to date. Due to its focus on mutual insurance only, it complements the work of the German national insurance association (GDV) and of Insurance Europe (formerly CEA), the European insurance federation.

Dr. Werner Görg
Gothaer, Germany

Being able to spend two months on secondment at the AMICE secretariat in Brussels was a great opportunity for me. AMICE’s staff there is working on so many issues at the same time: meeting with people at the European institutions, writing responses to consultations, attending conferences, preparing AMICE’s own events, spreading the message about mutuality, ... many of the topics were completely new to me. I can only recommend to all AMICE members to make use of the opportunity to send young staff on secondment to Brussels – and to all my colleagues to go for such a great personal and professional experience.

Elisabetta Ruà
Reale Mutua, Italy

AMICE seminars help us learn from each other so each company doesn’t have to invent new processes every time. Attendance from a varied mix of member companies means we can access a broad range of expertise. People generally say that bigger mutuals can teach the smaller ones which is true in some areas but large mutuals can also learn from SMEs as we are often closer to our mutual roots and to our customers. Cooperating in AMICE’s work can truly be for mutual benefit.

José-Elías Gallegos
MUSAAT, Spain

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In dangerous situations a strong international community can help a lot as we have experienced: when the Hungarian supervisory authority wanted to transform mutuals into PLCs, personal meetings were organised between AMICE and Hungarian supervisory authority leaders that helped to change the mind of the authority’s chair and of other important officials. With the strong help of AMICE and AMICE’s EU connections, we succeeded in putting a halt to the proposed transformation process and saved the mutual form in Hungary.

Róbert Lilli
KÖBE, Hungary

Exchange of opinions, formulation of a common position, enhancement of inter-cooperative collaboration, and the strong presence of cooperative and mutual insurance companies in Europe are the most important elements of AMICE membership, from which we all benefit.

Nektaria Bessa
Syneteristikí, Greece

ROAM, having been an AMICE member from the very start, has had the opportunity to communicate its messages on mutual values, as well as the importance of having a regulation adapted to small and medium-sized insurance enterprises, to all European stakeholders. AMICE is an open doorway to Europe, allowing exchange with mutuals from other countries in the same position as ROAM members, who sometimes find themselves facing European regulations conflicting with our legal structure as mutual entities and with our business model.

Marie-Hélène Kennedy
ROAM, France

Membership in AMICE gives us – a relatively small mutual insurer from ‘New Europe’ – an excellent opportunity to follow and attempt to influence the dynamic legislative environment of insurance companies, especially mutuals. The ability to network and exchange our unique experience with that of other mutuals and cooperatives is another enormous benefit. We are particularly happy that the 2012 AMICE Congress in Gdansk enabled us to raise the profile of mutuality in Poland and to give it the place it so rightly deserves in the collective awareness.

Grzegorz Buczkowski
TUW SKOK, Poland