Christian Estrosi, MP and mayor of Nice and President of the Nice Côte d'Azur Metropole area welcomed AMICE in one of the most beautiful architectural sites on the French Riviera, the Villa Masséna. During his welcoming speech, he emphasised the importance of mutuality on the current economic landscape. The AMICE President, Hilde Vernaillen, then welcomed all of the delegates to AMICE's fourth biennial Congress. The 200 hundred participants enjoyed a charming evening in a refined and elegant setting as they sipped their welcome drinks and were given a taste of the delights of the Nice way of life. Located on the legendary Promenade des Anglais, Villa Masséna is listed as a historic monument and the Belle époque palace is now a museum of local art and history. The building is surrounded by magnificent gardens designed by the landscaper Edouard André, who also designed the gardens at the Monte-Carlo Casino.
Hilde Vernailen, President of the association since 2013, opened her first General Meeting, sharing her vision for AMICE on the basis of the new AMICE Strategy 2013-2018. The revised objectives of the association follow three main strategic axes, also reflected in the formation of three Commissions: Promotion, Advocacy and Assistance. She expressed her expectation that the strengthened focus on value for AMICE’s members would increase member engagement and loyalty and optimise the use of the association’s limited resources.

The new Commission Chairs, Grzegorz Buczkowski (Promotion), Anu Pylkkanen (Assistance) and Patrik Schinzel (Advocacy) reported to the GM about the work and the achievements during the past year in their areas of responsibility.

The GM received the financial report by Treasurer Robert Lilli and approved the accounts for 2013 with a surplus of EUR 45,412.

The meeting also approved a revised budget for 2014, balanced at EUR 1,157,000, and the budget for 2015 with unchanged fee levels and an unchanged income of EUR 1,155,000.

At the end of the GM, Hilde Vernailen extended thanks and good wishes to leaving Board members Werner Görg, Jean-Luc de Boissieu and Anu Pylkkänen. Arnaud Chneiweiss (GEMA, FR) and Jari Sundström (LähiTapiola, FI) were newly elected to the Board. Wolfgang Weiler (HUK-Coburg, DE) was elected new Vice President and Martin Nielsen (GF Forsikring, DK) was confirmed as a Board member.

The next GM will be held in Brussels on 12 June 2015.

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**Risk management in the light of Solvency II**

The application of Solvency II and the regulation of systemic risk in Europe require a reinforced rigour in terms of risk management. This is a question of vital importance in a context of economic and financial crisis. During a breakfast workshop organised by Scor, a Congress Gold sponsor, Michel M. Dacorogna, Scientific Advisor at Scor, reviewed the financial crisis by analysing its characteristics as well as its repercussions on the financial system and its solvency requirements. His presentation provided the participants with a new view of the crises and their specificities on the basis of lessons learned from the past in terms of risk management and also proposed new avenues to be explored in the future.
The background

- The backdrop was, among others, provided by the Commission study of 2012 on mutuals. The authors identified a clear deficit among European policymakers in their knowledge about mutual (and cooperative) insurance, about the benefits of their business model for European citizens and about the political demands of the sector aiming at fostering its prosperity.

- The occasion was provided by the 2014 European elections which brings a sweep of new MEPs and new Commissioners to Brussels. This Manifesto aims to raise awareness and to help policymakers get to know the sector better. It is intended also to build support with MEPs and to engage the European Commission and Council to take actions.

- The example was provided by the outstandingly successful Mutual Manifesto that UK associations in the mutual and cooperative sector published in 2010 for use in their national context.

The process

- AMICE secured Mutuo, the British think tank for mutuals and masterminds of the UK manifesto, as developers of the concept and main authors of the European Mutual Manifesto 2014.

- Putting the messages about our sector and our political requests together was one of the greatest collective efforts of AMICE since its foundation. All members were directly questioned by Mutuo, and the Board and the Executive Committee discussed structure and contents on numerous occasions.

- The new Promoting mutual and cooperative values working group and the Secretariat worked closely with Mutuo to convert the raw data on the sector and the inspiring comments from membership into a well-framed campaigning tool – highly topical in 2014 and at the same time timelessly valid. The Communications working group designed a concept for the launch and ongoing use of the document.

The launch

The Manifesto is being launched in three phases:

1. It was presented for the first time to members and the broader public here in Nice at the AMICE Congress.

2. It will serve as a welcome in September to all MEPs: in broad distribution, complemented by a series of one-on-ones with key MEPs. From this time, the Manifesto will also be broadly used by AMICE – and, we hope, also by our members – all over Europe.

3. After the formation of the new European Commission, it will also be presented to the new Commissioners and their cabinets.

The contents

The title “United in Diversity” mirrors the official motto of the European Union. It is at the same time our strong message that flexibility and diversity, held together by a joint mission and vision, are characteristics of the mutual and cooperative insurance sector and a key to our success. The Manifesto combines information about the sector and its importance for the European citizens with clear political messages and the invitation to the European institutions to devise a clear pro-mutual roadmap. And for the details of the contents … you will have to look for yourself. We wish you happy reading and fruitful inspirations.
Christian Estrosi, MP and mayor of Nice and President of the Nice Côte d’Azur Metropole area welcomed AMICE in one of the most beautiful architectural sites on the French Riviera, the Villa Masséna. During his welcoming speech, he emphasised the importance of mutuality on the current economic landscape. The AMICE President, Hilde Vernaillen, then welcomed all of the delegates to AMICE’s fourth biennial Congress. The 200 hundred participants enjoyed a charming evening in a refined and elegant setting as they sipped their welcome drinks and were given a taste of the delights of the Nice way of life.

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