

Mutual and Cooperative Insurers ...



...have a different business purpose to serve.



...add stability to their markets.



...enjoy customer trust and feel accountable to their members.



...secure economic resilience and stability due to their long-term business model.



...serve society and community.



...provide plurality and choice to consumers.

United in Diversity

The European Mutual Insurance Manifesto 2014

Mutual and cooperative insurers do not need, and **are not asking for favours** from the European Commission and European Parliament. They merely wish to **benefit from the freedom** to do business on a level playing field that is the cornerstone of the European Union. Too often, regulators and legislators do not appreciate the **distinct legal characteristics** of mutuals and cooperatives and so legal and regulatory decisions are made without **appropriate or sufficient regard** to the mutual or cooperative business model.

To obtain the European Mutual Insurance Manifesto in hard copy or in electronic format please contact tatiana.paraskeva@amice-eu.org



AMICE's Action Plan

Policy Actions

The European Commission and Parliament must be guided by a clear purpose that is mindful of the mutual and cooperative sector, when making rules and regulations. This section proposes principles that should guide the actions of the Commission and Parliament in dealing with mutuals; and the policy objectives that they should endorse.

Institutional Actions

The mutual and cooperative difference must be understood and reflected in the actions of the European Commission and Parliament and Council when it proposes and they discuss and pass laws, seek to regulate activities, or set policy objectives. This section outlines the institutional changes that the Commission and the Parliament can make to ensure the implementation of the above policy objectives and principles.

Actions to influence others

The way that mutuals do business can be affected by governments, legislators and by regulators, both at the national and the international (European) level. This section suggests what the Commission and Parliament can do to influence the actions of other relevant institutions and national governments.

