



eiopa
EUROPEAN INSURANCE

AND OCCUPATIONAL PENSIONS AUTHORITY

Speakers and Moderators

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Gabriel Bernardino



Gabriel Bernardino is Chairman of the European Insurance and Occupational Pensions Authority (EIOPA). He is responsible for the strategic direction of EIOPA and represents the Authority at the Council of the European Union, the European Commission and the European Parliament. Mr. Bernardino prepares the work of EIOPA's Board of Supervisors and also chairs the meetings of the Board of Supervisors and the Management Board.

Mr. Bernardino is the first Chairperson of EIOPA. He was elected by the Board of Supervisors of EIOPA on 10 January, 2011. His nomination followed a pre-selection of the European Commission and was confirmed by the European Parliament after a public hearing held on 1 February, 2011. Mr. Bernardino assumed his responsibilities on 1 March, 2011.

Prior to his current role, Mr. Bernardino was the Director General of the Directorate for Development and Institutional Relations at the Instituto de Seguros de Portugal (ISP). He has served in several positions of increasing responsibility since he joined the ISP in 1989 and represented EIOPA's preceding organisation, CEIOPS, as Chairman between October 2009 and December 2010.

Melinda Crane



Dr. Melinda Crane has given speeches and moderated events and discussions for a wide range of international organizations and firms. She is a frequent guest and commentator on German television and radio and regularly analyzes US policy for the news broadcaster n-tv. An experienced TV anchor, she is chief political correspondent at DW TV and also hosts the DW talk show "Quadriga". In 2014 she was awarded the Steuben-Schurz Media Award for her service to transatlantic understanding.

Dr. Crane studied history and political science at Brown University and law at Harvard. She wrote her dissertation on the political economy of development assistance at the Fletcher School of Law and Diplomacy.

Patrick Hoedjes



Patrick Hoedjes is Head of Oversight and Operations at the European Insurance and Occupational Pensions Authority (EIOPA). He is responsible for the area of Financial Stability and information collection and for establishing and overseeing internal procedures and operational processes within the Authority. Mr. Hoedjes is in charge of financial administration including the preparation and monitoring of the budget. Furthermore, he is Chair of EIOPA's IT & Data Committee. Prior to joining EIOPA, Mr. Hoedjes worked at the Dutch Central Bank (De Nederlandsche Bank). There he spent more than 10 years in various positions in pension supervision, cash operations and statistics, where he was Head of Unit for Supervision Statistics for Financial Institutions. From 2006 to 2008, Mr. Hoedjes was seconded as Head of the Statistical Department at the Bank Nederlandse Antillen in Curacao.

Mr. Hoedjes holds master's degrees in economics and international relations from the Universiteit van Amsterdam. He, his wife and three children reside in Frankfurt/Main, Germany.

Sylvia Cronin



Sylvia Cronin was appointed as Director of Insurance Supervision in October 2014 and is a Member of the European Insurance and Occupational Pensions Authority ("EIOPA") Board of Supervisors. Before joining the Central Bank, Sylvia spent the majority of her career working in the insurance industry, most recently as Chief Executive of Augura Life Ireland Ltd. Previously, Sylvia was the Chief Executive of MGM International Assurance Ltd. and spent several years with the AXA Group where she was head of Business Development, Services and Marketing in Ireland. Sylvia started her insurance career with the Fortis Group where her focus was on IT Management.

Sylvia holds a Masters in Business Administration and was admitted as a Chartered Director to the Institute of Directors in London.

Prof. Dr. Martin Eling



Martin Eling, born in 1977, studied business administration at the University of Münster (Germany). After his doctoral degree in 2005, he worked as post doc at the Institute of Insurance Economics of the University of St. Gallen (Switzerland). In 2008 he was visiting professor at the University of Wisconsin-Madison. Then in 2009 he was appointed Professor of Insurance at the University of Ulm (Germany). Since November 2011 he is Director of the Institute of Insurance Economics and Professor for Insurance Management at the University of St. Gallen.

Martin Eling is doing empirical research in the intersection of insurance business, economics, and mathematics. His research interests include in a broad range of topics including strategic management, financial management, risk management, and asset management. The current agenda includes new research topics such as microinsurance, cyber risk, and systemic risk. His research has been awarded by several leading institutions including the American Risk and Insurance Association (ARIA), the Casualty Actuarial Society (CAS), and the National Association of Insurance Commissioners (NAIC). Moreover, he had visiting positions at the University of Torino and Urbino (both in Italy).

Emmanuel Van Grimbergen



Mr. Van Grimbergen is a Board member of Cardiff Lux Vie, Board member of East West Ageas Life (Philippines), Board member of Intreas, Group Risk Officer of Ageas SA/NV, member of the Ageas Management Committee and Chairman of the CRO Forum. Before joining Ageas in 2011, he worked for ING for 18 years in the Risk/Actuarial departments. He held various senior management positions at ING Insurance Belgium and ING Central Europe. Early in 2000, he became Chief Actuary of ING South West Europe and, in 2004 he was appointed Chief Insurance Risk Officer of ING Insurance Retail Banking. In 2007, he moved to Amsterdam as Chief Risk Officer of ING Central and Rest of Europe.

Mr. Van Grimbergen holds a Master's degree in both mathematics and actuarial sciences and he is also a member of the Institute of Actuaries in Belgium.

Luigi Lubelli



Luigi Lubelli has been appointed Group Head of Corporate Finance of Assicurazioni Generali in October 2015.

Prior to taking the position, he spent fifteen years at MAPFRE S.A. in Madrid, where he held a growing range of responsibilities over his tenure. His last role was Deputy General Manager, in charge of Group Risk Management and Capital Markets. Among other responsibilities, he represented the MAPFRE Group as a member of the CFO Forum and the CRO Forum, as well as an Associate in the Pan-European Insurance Forum.

He began his professional career in 1992 in Banco Exterior de España (now BBVA), where he worked in international planning and control activities in Madrid and in New York. He then moved to London, where he worked as a ratings advisor at Citibank and at Morgan Stanley.

Luigi holds a degree in Economics from Bocconi University, Milan and a master's degree in Risk Management of Insurance Companies from Instituto de Estudios Bursátiles, Madrid, as well as the FRM, CRMA and GREA designations.

He was born in Lecce (Italy) on 25 March 1969.

Philip Shier



Philip Shier is Actuarial Manager with the Society of Actuaries in Ireland, a role he took up in July 2016 when he retired from his position as senior actuary with Aon Hewitt, after over 33 years providing actuarial and consultancy advice to pension schemes in Ireland and the UK.

He gained a first class honours degree in Mathematics and an MSc in Statistics and Operations Research from Trinity College, Dublin. After 5 years with Friends Provident Life Office, he joined Bacon & Woodrow in London in 1982: in 1995 when he moved back to Dublin to join Delany, Bacon & Woodrow which became part of Hewitt, subsequently Aon Hewitt, in 2002.

Philip became a Fellow of the Institute of Actuaries in 1985. He is a Fellow of the Society of Actuaries in Ireland and was President of the Society between 2007 and 2009.

He represented the Society on the Pensions Committee of the Actuarial Association of Europe (AAE) from 1999 to 2014, and was Chairman of that Committee from 2005 until October 2011. He was elected Chairperson of the AAE with effect from 25 September 2015, and became Immediate Past Chairperson at the conclusion of the General Assembly in Barcelona on 23 September 2016.

In March 2011, Philip was appointed a member of the first EIOPA Occupational Pensions Stakeholder Group (OPSG), and was reappointed for a second term in September 2013. He was elected Chair of the OPSG in March 2015 until the conclusion of its mandate in April 2016.

Lesley Titcomb



Lesley Titcomb became Chief Executive of The Pensions Regulator on 2 March 2015. Previously, she was Chief Operating Officer at the Financial Conduct Authority (FCA), responsible for the FCA's operational platform, and was also a member of the FCA's Board. She has led the work to deliver the transition to the FCA from the Financial Services Authority (FSA) and oversaw the work to bring the regulation of consumer credit from the Office of Fair Trading (OFT) to the FCA.

Lesley joined the FCA's predecessor-but-one, the Securities and Investments Board (SIB), in 1994 after qualifying as a chartered accountant with Ernst and Young. She held a wide range of posts covering both regulatory and operational issues at the SIB and the FSA. In July 2010, she was appointed Acting Chief Operating Officer and joined the Executive Committee. On transition to the FCA she was appointed as the Chief Operating Officer of the new organisation and joined the Board as one of its four executive members.

Lesley read Classics at St Anne's College, Oxford. She is married, and is Treasurer of her local church. She serves on the Diocesan Synod and the Diocesan Board of Finance for the St Albans Diocese within the Church of England.

Olivier Klaric



Olivier Klaric is Senior Vice President at Sanofi, in charge of Treasury and Financing.

Upon his arrival in 2009, he has successfully financed the USD 20 billion acquisition of Genzyme by Sanofi. Since then, Olivier has been leading the transformation of Treasury which included several initiatives related to pension investments. He represents the corporate headquarters in boards of various pension funds of the group. Olivier sponsored the creation of a cross border pension fund for European affiliates of Sanofi and became its first Chairman. Olivier is an active member of peer groups, an occasional speaker at international conferences and a recipient of multiple awards.

Olivier has extensive international experience in Finance, having worked 14 years for banks in Europe and South America and 16 years in financial functions of large corporations. In his former position at Mittal Steel, Olivier took an active role in the acquisition of Arcelor and the creation of ArcelorMittal. He then moved to Mittal Investments, the family holding where he was in charge of Finance.

Olivier holds an M.A. in Business (Major in Finance) at I.C.H.E.C. (Belgium).

Martin Merlin



Martin Merlin joined the Commission in 1997, initially working on insurance and pension funds issues; progressing in 2000 to the position of Assistant to the Director General before joining the Cabinet of Commissioner Charlie McCreevy in 2004.

From 2008-2014 he was Head of Unit responsible for Financial Services Policy and Relations with the Council, within DG MARKT. The unit was responsible, inter alia, for defining and implementing the European Commission's policy in the area of financial supervision and the response to the global financial crisis.

In the re-organised DG for Financial Stability, Financial Services and Capital Markets Union Martin Merlin was appointed Director of Financial Markets 2014-2016, responsible for Capital Markets Union, Financial Markets Infrastructure, Securities Markets and Asset Management. In May 2016 he was moved to become Director of Regulation and Prudential Supervision of Financial Institutions. He manages Bank Regulation and Supervision, Banks and Financial Conglomerates, Retail Financial Services and Payments and Insurance and Pensions dossiers.

Peter Braumüller



Peter Braumüller is Managing Director for Insurance and Pension Supervision at the Austrian Financial Market Authority (FMA).

Before joining the newly established FMA in 2002, he has worked for the Austrian Ministry of Finance since 1983. In 1999, Peter was appointed head of Insurance Supervision after having served as head of unit for financial analysis, on-site inspections and accounting for more than five years.

Peter has had a distinguished career in the international arena. In the IAIS, he served as Vice Chair of the Technical Committee from early 2007 to October 2008 and as Chair of the IAIS Financial Stability Committee from 2009 to early 2013. From 2008 until 2014 he has been Chair of the IAIS Executive Committee. In the EU, he held the position of Vice Chair of CEIOPS from 2007 to 2009. From January 2011 until December 2014 he was a member of the EIOPA Management Board and since January 2015 he is the Alternate Chair of EIOPA. He is a member of the IAIS and IOPS Executive Committees. Peter has degrees in law from the University of Vienna and actuarial science from the University of Technology in Vienna. He is a certified actuary with the Austrian Actuarial Association, co-editor of a journal on financial market law and lecturer for insurance supervision law at the University of Technology in Vienna and the University of Salzburg.

Teresa Fritz



Teresa has worked for the financial services industry in the UK for over 35 years in various roles, but for the last 20 years as a consumer advocate, writer, researcher and campaigner.

Since 2011 she has been a Member of the UK's Financial Services Consumer Panel, an independent statutory body, set up to advise and challenge the Financial Conduct Authority, to ensure it takes into account the consumer interest from the earliest stages of its policy development.

Alongside her duties for the Consumer Panel, Teresa works as a Senior Policy Officer for The Money Advice Service (MAS) – a free money guidance service for consumers set up by government and funded by a levy on the financial services industry. She is also a Non-Executive Director with the British Insurance Brokers Association (BIBA); an independent Board Member of a Local Government Pension Scheme Board and since April 2016 a consumer representative on EIOPA's Insurance and Reinsurance Stakeholder Group. Past roles include 15 years as a Principal Researcher and Head of the Money Helpline for the consumer organisation Which? and Head of Proposition for online financial planning tool, MoneyVista.

Thomas Buberl



Mr. Thomas Buberl holds a Master of Economics degree from WHU Koblenz (Germany), a MBA from Lancaster University (UK) and a PhD in Economics from the University of St.Gallen (Switzerland). In 2008 he was nominated as a Young Global Leader by the World Economic Forum. From 2000 to 2005, Mr. Thomas Buberl worked at the Boston Consulting Group as a consultant for the banking & insurance sector in Germany and abroad. From 2005 to 2008, he had worked for the Winterthur Group as member of the Management Board of Winterthur in Switzerland, first as Chief Operating Officer and then as Chief Marketing and Distribution Officer. Then, he joined Zurich Financial Services where he had been Chief Executive Officer for Switzerland. From 2012 to April 2016, he was Chief Executive Officer of AXA Konzern AG (Germany). Since 2012, he has been member of the AXA Executive Committee. In March 2015, he became Chief Executive Officer of the Global Business Line for the Health Business and joined the AXA Management Committee. In January 2016, Mr. Thomas Buberl was also appointed Chief Executive Officer of the global business line Life & Savings. From March 21, 2016 to August 31, 2016, Mr. Thomas Buberl was Deputy Chief Executive Officer (Directeur Général Adjoint) of AXA. Since September 1st, 2016, Mr. Thomas Buberl has been Chief Executive Officer and director of AXA.

Armin Molla



Armin is the Founder and Chief Executive Officer of Virado – ED Ensure Digital GmbH. He has 25 years of experience in the insurance industry. He holds a Master of Science degree from the EBS University Business School, Oestrich-Winkel and finished the Technology Ventures Program of the Stanford University in Palo Alto. After his studies, he took part in the Management Development Program as a Trainee at Signal Iduna in Dortmund and worked for Business Development at ERGO Direkt in Nürnberg. Before founding Virado, he was the Head of ERGO Digital Lab in Berlin.

Virado was founded by Armin Molla in December 2014, in Cologne.

Jonathan Howe



Jonathan is a partner and leads PwC's UK Insurance Practice. He has been with PwC for over 20 years and throughout this time he has specialised in providing services to the insurance industry. He is responsible for all areas of PwC's service; assurance, tax, actuarial, consulting and deals.

Recently Jonathan has focused on "InsurTech" startups and incumbent insurers looking to innovate in this area. He has worked closely alongside business seeking to disrupt all parts of the insurance value chain.

Jonathan has published on social media and in publications on these matters and is a regular speaker at conferences. He is active on Twitter and shares his views on the insurance industry.

Fausto Parente



Fausto is the Executive Director of the European Insurance and Occupational Pensions Authority (EIOPA). In his role, he presides over the day-to-day management of EIOPA. Mr. Parente was elected by the Board of Supervisors of EIOPA on 28 January 2016. His nomination followed an open selection procedure and a public hearing at the European Parliament's Committee on Economic and Monetary Affairs. On 9 March 2016 the European Parliament confirmed his appointment. Mr Parente has a distinguished career in supervisory regulations and policies at national and international level. Prior to his current role he was Head of the Supervisory Regulation and Policy Directorate at the Italian Insurance Supervisor, IVASS – Istituto di Vigilanza sulle Assicurazioni.

He was the Alternate Member in EIOPA Board of Supervisors and member of the Advisory Technical Committee of the European Systemic Risk Board (ESRB). In the context of the Italian Chairmanship in the EU Council (second half of 2014), Mr Parente chaired the Council's working group on Insurance Mediation Directive negotiations. In 2011-2016 he chaired the Insurance Group Supervision Committee of EIOPA and in 2015-2016 - the Joint ESAs Committee on Financial Conglomerates. For several years he was an alternate member in the Technical and Financial Stability Committees of the International Association of Insurance Supervisors (IAIS).

Mr Parente has a degree in Economics from the University Federico II, Naples, and he is graduated to practice as a certified accountant and financial analyst. He has attended many post-graduate courses in the fields of management, European Community law, economy and finance of insurance undertakings. He is author of a series of publications on insurance supervision.

