

7TH ANNUAL CONFERENCE

INSURANCE AND PENSIONS RELOADED

PROGRAMME

22 November 2017

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 #EIOPAconference

7TH ANNUAL CONFERENCE

INSURANCE AND PENSIONS RELOADED

It gives me great pleasure to welcome you to the 7th Annual EIOPA Conference which, this year, examines the theme **'Insurance and Pensions reloaded'**.

The conference includes speeches from distinguished guests as well as three panel discussions on the following:

- Supervisory Convergence: Looking back to look ahead
- How can regulation facilitate innovation?
- How can Pan-European Personal Pensions (PEPP) work best for European citizens?

EIOPA strongly believes in a holistic and integrated approach towards European prudential and conduct supervision. In bringing together over 350 participants from the financial services industry, European Union institutions as well as consumer representatives, consultants, academics, journalists and representatives from national supervisory and governmental authorities, we are not only creating a forum for dynamic debate and productive exchanges of information, but also demonstrating our commitment to achieving supervisory convergence across Europe for the benefit of economies, business and consumers.

I very much look forward to welcoming you to our conference.

Gabriel BERNARDINO

Chairman, European Insurance and Occupational Pensions Authority (EIOPA)

PROGRAMME

09:00 – 10:00	REGISTRATION AND WELCOME COFFEE (Liberty Foyer Atrium)
10:00 – 10:30	OPENING AND KEYNOTE SPEECH (Liberty Room) Gabriel Bernardino Chairman, EIOPA
10:30 – 10:45	VIDEO ADDRESS Valdis Dombrovskis Vice President, European Commission
10:45 – 11:00	CONVERSATION between Gabriel Bernardino Chairman, EIOPA and Melinda Crane Chief Political Correspondent, Deutsche Welle
11:00 – 12:15	SUPERVISORY CONVERGENCE: LOOKING BACK TO LOOK AHEAD Increasing cross-border activity in Europe accelerates the need for supervisory convergence: How can we step up our efforts in prudential and conduct of business supervision? Sarah Goddard Secretary General, AMICE – Association of Mutual Insurers and Insurance Cooperatives in Europe Frank Grund Chief Executive Director of Insurance and Pension Funds Supervision, German Federal Supervisory Authority Patrick Hoedjes Head, Oversight and Supervisory Convergence Department, EIOPA Bernhard Kaufmann Chief Risk Officer, Munich RE <i>Moderator: Melinda Crane</i>
12:15– 13:30	LUNCH (Liberty Foyer & Central Park Foyer)
12:15 – 12:45	PRESS CONFERENCE (Central Park Room) with Gabriel Bernardino Chairman, EIOPA
13:30 – 14:00	KEYNOTE SPEECH François Villeroy de Galhau Governor, Banque de France

14:00 – 15:15	<p>HOW CAN REGULATION FACILITATE INNOVATION?</p> <p>How to foster financial innovation whilst ensuring a high level of consumer protection?</p> <p>Josep Celaya González Chief Innovation Officer, MAPFRE Group</p> <p>Monique Goyens Director General, BEUC – The European Consumer Organisation</p> <p>Christopher Oster Chief Executive Officer and Co-Founder, Clark Germany</p> <p>Katja Würtz Head, Consumer Protection Department, EIOPA</p> <p><i>Moderator: Melinda Crane</i></p>
15:15 – 15:30	COFFEE BREAK (Liberty Foyer)
15:30 – 15:45	<p>IMPULSE STATEMENT</p> <p>Sophie in 't Veld Member of the European Parliament, Rapporteur for the Pan-European Personal Pension Product (PEPP)</p>
15:45 – 17:00	<p>HOW CAN PAN-EUROPEAN PERSONAL PENSIONS (PEPP) WORK BEST FOR EUROPEAN CITIZENS?</p> <p>Closing the pension gap: What does PEPP need so it pays to save for future retirement income?</p> <p>Christian Gülich EU Policy Officer, Bund der Versicherten</p> <p>Sophie in 't Veld Member of the European Parliament</p> <p>Xavier Larnaudie-Eiffel Deputy Chief Executive Officer, CNP Assurances</p> <p>Martin Merlin Director, Regulation and Prudential Supervision of Financial Institutions, European Commission</p> <p>Martin Parkes Director, Government Affairs and Public Policy, BlackRock</p> <p><i>Moderator: Manuela Zweimueller</i> Head, Policy Department, EIOPA</p>
17:00 – 17:30	<p>KEYNOTE SPEECH: THE FUTURE OF INSURANCE AND INSURTECH</p> <p>Spiros Margaritis Venture Capitalist & Thought Leader in FinTech & Insurtech</p>
17:30 – 17:45	<p>CLOSING REMARKS</p> <p>Fausto Parente Executive Director, EIOPA</p>
17:45 – 18:45	GET TOGETHER

SPEAKER BIOGRAPHIES



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 analyses 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.

**Josep Celaya González**

Josep Celaya is Chief Innovation Officer of the MAPFRE Group.

Mr Celaya leads MAPFRE's innovation efforts coordinating internal innovation teams in eight different countries. Those teams are in charge of evolving the value proposition of the company with design thinking, lean startup and agile methodologies.

Additionally he is responsible of developing the relationship with the startup ecosystem including representing the company in the board of venture capital funds.

Previously to his current position, Mr Celaya was global deputy manager for direct (digital) business of the MAPFRE group and was part of the founders team of a digital insurance startup in Spain (Verti).

Before entering MAPFRE, he worked in telecom and internet as a strategy consultant in seven different countries in Europe and the US.

**Valdis Dombrovskis**

Valdis Dombrovskis is the Vice-President of the European Commission in charge of the Euro and Social Dialogue also in charge of Financial Stability, Financial Services and Capital Markets Union.

Prior he has served three consecutive terms as Prime Minister of Latvia, becoming the longest serving elected head of government in Latvia's history. Before becoming Vice-President, Mr Dombrovskis was elected for the second time as a Member of the European Parliament (first 2004-2009) and Head of Latvian Delegation in the

EPP Group. He served as a Member of the Saeima (Parliament) of Latvia (03.2004- 06.2004; 01.2014-06.2014) and was Latvia's Minister of Finance from 2002 to 2004. He graduated with a degree in physics from the University of Latvia (1993) and economics from Riga University of Technology (1995). He received his master's degree in physics in 1995 from the University of Latvia. In 1995 - 1998 he worked as a research assistant at the Mainz University, Germany, the Institute of Solid-State Physics, Latvia and the University of Maryland (USA).



Sarah Goddard

Sarah Goddard is the Secretary General of AMICE (the Association of Mutual Insurers and Insurance Cooperatives in Europe), a Brussels-based representative and advocacy body for the mutual and cooperative insurance industry across Europe which represents approximately 30% of insurance premiums in the region.

Prior to joining AMICE in August 2016, Ms Goddard was the CEO of DIMA (Dublin International Insurance & Management Association) representing the interests of the international re/insurance sector based in Ireland. During her 12-year tenure with DIMA, she was twice named in the Global Power 50, and received awards for Solvency II developments and initiatives. She is a member of the oversight board of the Masters in Risk Management and Insurance at the University of Limerick, and co-chairs the Dublin-City of London CMU task force. She has been a member of various committees in Ireland including the Central Bank of Ireland's Solvency II Implementation Forum, the Department of An Taoiseach's Insurance Working Group and IFSC Ireland.

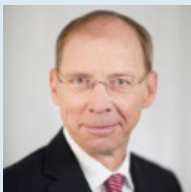
Ms Goddard started her insurance-related career in Lloyd's of London, followed by several years as International Bureau Chief at Business Insurance magazine and moving from there to the post of Editor at Global Reinsurance magazine. She has contributed as a re/insurance specialist to global, national and trade media, and spoken at conferences on several continents.



Monique Goyens

As Director General of BEUC, Ms Goyens represents 43 independent national consumer associations in 31 European countries, acting as a strong consumer voice in Brussels, ensuring that consumer' interests are given weight in the development of policies and raising the visibility and effectiveness of the consumer movement through lobbying EU institutions and media contacts.

As a consumer expert and advocate, she was member of the EU High-level Expert Group on reforming the structure of the EU banking sector (Liikanen group - 2012) and the EU Resource Efficiency Platform (2012-2014). She is now member of the EU High Level Forum for a Better Functioning Food Supply. She is an effective member of the Euro Retail Payments Board and she has been appointed in the Advisory Group of the European Commission on the Transatlantic Trade & Investment Partnership (TTIP) as well as in the Advisory Group of Transparency International EU. In her capacity as BEUC Director General, Ms Goyens is currently EU co-chair of the Transatlantic Consumer Dialogue (TACD) a network of EU and US consumer organisations, and she also represents BEUC at Consumers International, the international consumer organisation.



Frank Grund

Frank Grund has been the Chief Executive Director of Insurance and Pension Funds Supervision at the German Federal Financial Supervisory Authority since 2015.

He is member of the Management Board and the Board of Supervisors of the European Insurance and Occupational Pensions Authority and member of the Executive Committee of the International Association of Insurance Supervisors.

He studied law at the University of Bonn and obtained a doctorate in law and political science.

**Christian Gülich**

Christian Gülich is the EU Policy Officer for the German Association of Insured (Bund der Versicherten), a position he has held since 2012.

In 2006 he was one of the panelists at the EU Public Hearing on Solvency II in Brussels organized by Karel van Hulle. He is responsible for the BdV contacts to Better Finance and frequently publishes contributions on BdV blog related to EU insurance issues. He has been a member of BdV since 1997, specialized in media

analysis and retirement provision.

Christian Gülich has a PhD in Sociology with research work on corporatism. He had studied at the Universities of Bielefeld and Aix-en-Provence and was a research fellow at the Universities of Paris, Strasbourg, Brussels and Potsdam.

**Patrick Hoedjes**

Patrick Hoedjes is Head of Oversight and Operations at the European Insurance and Occupational Pensions Authority.

Prior to joining EIOPA, Mr Hoedjes worked at the Dutch national central bank spending more than 10 years in various positions in pension supervision, cash operations and statistics and as the Head of Unit for Supervision Statistics for Financial Institutions.

From 2006 - 2008, Mr Hoedjes was seconded as Head of the Statistical Department at the Bank Nederlandse Antillen in Curaçao.

He holds a master's degree in economics and international relations from the University of Amsterdam.

**Sophie in 't Veld**

Sophie in 't Veld is a Dutch Member of the European Parliament for Democrats 66 (D66) since 2004 and has been re-elected to her third parliamentary term in 2014. Last European elections D66, an outspoken pro-European social-liberal party, managed to get the largest share of the votes in the Netherlands.

Currently, Ms in 't Veld is the first Vice-President of the Alliance for Liberals and Democrats for Europe (ALDE) in the European Parliament, member of the Civil Liberties, Justice & Home Affairs Committee and substitute for the Economic and Monetary Affairs and Women's Rights and Gender Equality committees. Since September 2017 she is appointed as rapporteur on the Pan-European Pension Plan (PEPP).

**Bernhard Kaufmann**

Bernhard Kaufmann is Chief Risk Officer of Munich Re.

Between 1995 and 1999 he was a researcher in theoretical physics at the Technical University of Munich. He completed his studies in theoretical physics as PH.D. and holds a degree in economics.

Prior to joining Munich Re in 2000, Mr Kaufmann worked in the Credit Risk Management division of HypoVereinsbank.

From 2004 to 2007 he was Head of the Asset Liability Management of Munich Re and afterwards Head of the Treasury Department for the Reinsurance Segment. In 2008, Mr Kaufmann was appointed Chief Risk Officer (CRO) and Head of Integrated Risk Management for ERGO Versicherungsgruppe.

He was appointed Chief Risk Officer of Munich Re (Group) with effect from 1 January 2014. As of 1 January 2017 he has been elected CRO Forum Chairman for 2017.

**Xavier Larnaudie-Eiffel**

During his career as a civil servant, Xavier Larnaudie-Eiffel held positions at several prefectures, before becoming principal private secretary to the Junior Minister for Research and Higher Education in 1986. In 1988, he joined the French Treasury, where he held various international positions, before becoming advisor to the Minister of the Economy on matters related to Europe and economic development in 1993. In 1994, he was appointed junior director of the Treasury's insurance department, with responsibility for regulation and supervision.

From 1995 to 2000, Mr Larnaudie-Eiffel was Head of Cabinet for the European Commissioner for economic and monetary affairs, focusing on preparations for the introduction of the euro.

In March 2000, he became Vice-Chairman of management consulting firm Solving International, with specific responsibility for the financial services and banking industry in Europe and Brazil.

Member of the CNP Assurances Executive Board since December 2003, he has been Deputy CEO since July 2007.

Mr Larnaudie-Eiffel is a graduate of France's Institut d'Etudes Politique de Bordeaux and Ecole Nationale d'Administration.



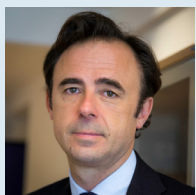
Spiros Margaritis

Spiros Margaritis is a Venture Capitalist & Thought Leader in the FinTech & Insurtech scene.

Mr Margaritis was ranked No. 1 FinTech & No. 2 Insurtech global influencer by Analytica and regularly appears in the top three positions in several industry rankings. He is also ranked worldwide the No. 11 AI influencer by Jay Palter Social Advisory. Previously, he worked in banking and money management (hedge funds)

and launched two start-ups in New York, one of which would nowadays be termed a fintech.

Mr Margaritis is a frequent speaker at international fintech and insurtech conferences and publishes articles on his innovation proposals and thought leadership.

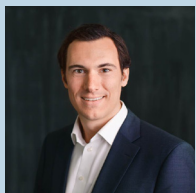


Martin Merlin

Martin Merlin joined the Commission in 1997, initially working on insurance and pension funds issues in the Internal Market DG; 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, 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.

Following the installation of the Junker Commission the DG was restructured and rebaptised to become DG for Financial Stability, Financial Services and Capital Markets Union (DG FISMA). Mr 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, Financial Conglomerates, Retail Financial Services and Payments and Insurance and Pensions dossiers. He represents the Commission in the Basel Committee, the Board of Supervisors of EBA and the Board of Supervisors of EIOPA.

Mr Merlin holds Masters Degrees in Political Sciences and Philosophy.



Christopher Oster

Christopher Oster is a hands-on entrepreneur and strategic leader with a proven track record in different industries and a focus on FinTech, online marketplaces and e-commerce.

Mr Oster is Chief Executive Office and co-founder of clark.de. He is also global Chief Operating Officer and co-founder of Wimdu. Previously he has worked several years as Business Consultant for The Boston Consulting Group in Germany, the Middle East and Australia where he advised financial institutions and retail companies e.g. on restructuring/reorganisation and strategy development.

Mr Oster obtained a Master in Business Administration from the European Business School in Oestrich-Winkel and a PhD from WHU Otto Beisheim School of Management.

**Fausto Parente**

Fausto Parente is the Executive Director of the European Insurance and Occupational Pensions Authority.

Mr Parente was elected by the Board of Supervisors on 28 January 2016. 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 –

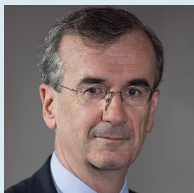
Istituto di Vigilanza sulle Assicurazioni.

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.

**Martin Parkes**

Martin Parkes is a member of BlackRock's Global Public Policy team based in London. Within the team, Mr Parkes focuses on developing and presenting BlackRock's views to policy makers and clients on retirement, investor protection, distribution and fund structures across Europe.

Mr Parkes is co-author of a number of recent white papers on topical issues such as the Pan-European Personal Pension, the evolving nature of retirement in the UK and Germany and the future of digital investing. Mr Parkes is also a member of ESMA's Investor Protection and Intermediaries Standing Committee's Consultative Working Group. Prior to moving to this role, Mr Parkes was a Director in BlackRock's legal team specialising in the regulation of BlackRock's European-managed investment funds. His service with the firm dates back to 2004, including his years with Merrill Lynch Investment Managers (MLIM), which merged with BlackRock in 2006. Mr Parkes is a member of the Executive Committee of OUT, BlackRock's LGBT and Allies Network.

**François Villeroy de Galhau**

François Villeroy de Galhau has been Governor of the Banque de France since 2015. An ENA graduate and a former Inspector of Finance, he joined the French Treasury in 1988 and held various posts in ministerial cabinets, at the French Treasury, then at the Permanent Representation of France in Brussels, before becoming Chief of Staff to the Minister of the Economy, Finance and Industry in 1997. Appointed Head of the General tax Directorate in 2000, he became CEO of Cetelem in 2003, then headed the retail banking activities of BNP Paribas in France (2008) and served as COO of

BNP Paribas Group, from December 2011 until May 2015. At this date, the French government entrusted him with an assignment on corporate investment financing.

**Katja Würtz**

Katja Würtz is Head of the Consumer Protection Department and is responsible for EIOPA's activities related to consumer protection covering both conduct of business policy and oversight.

Prior to joining EIOPA in 2011, Ms Würtz worked for more than 10 years at the European Central Bank, gaining extensive experience as Principal Legal Counsel and team leader in the area of financial law and legal oversight. Ms Würtz began her career at the European Commission and then joined the national central bank of Denmark.

Ms Würtz is the author and co-author of academic articles related to financial legislation, legal oversight and the ECB's advisory competence in its fields of competence.

She studied EU law at the University of Copenhagen and is a fully qualified lawyer under Danish law.

**Manuela Zweimueller**

Dr Manuela Zweimueller is Head of the Policy Department at the European Insurance and Occupational Pensions Authority. Prior to joining EIOPA in 2011, Dr Zweimueller worked for more than 15 years in the (re)insurance industry, in various senior management positions and international assignments, such as Managing Director of Munich RE's branch office in Paris, overseeing the Solvency II implementation at ERGO International and chairing the Risk Management Forum of Munich RE's London entities. At Allianz, she focussed on industrial business, including innovative technologies.

Dr Zweimueller holds a PhD in biochemistry and a Certificate in Economics for Scientists from the University of Hagen.

EIOPA BOARD OF SUPERVISORS

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Romania	ASF – Autoritatea de Supraveghere Financiara (Financial Supervisory Authority)
Slovakia	NBS - Narodna Banka Slovenska (National Bank of Slovakia)
Slovenia	AZN - Agencija za Zavarovalni Nadzor (Insurance Supervision Agency)
Spain	Dirección General de Seguros y Fondos de Pensiones
Sweden	Finansinspektionen (Financial Supervisory Authority)
United Kingdom	The Prudential Regulation Authority The Pensions Regulator*

NOTES

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