



CALOUSTE GULBENKIAN
FOUNDATION



Association Internationale de Droit des Assurances Europe / International Insurance Law Association Europe

8th AIDA EUROPE CONFERENCE

Taking place at the Calouste Gulbenkian Foundation, Av. de Berna, 45A, 1067-001 Lisbon, Portugal

"Landfall of the Tech Storm"

The conference focuses mainly on the impact of technology upon the insurance industry, in particular on the changing client interaction, legal issues in distribution, claims and insurance services. A special focus of the conference will be on insurance distribution, incl. the new EU Insurance Distribution Directive implemented in 2018.

Further topics for the Lisbon Conference include Artificial Intelligence in insurance business; Autonomous vehicles and the EU law; Cyber Coverage Issues and a session addressing Hot-Topics on the legal and regulatory front, which the insurance industry currently faces.

The developments since the last AIDA Europe Conference in Warsaw and the matters debated there will be looked upon, notably InsurTech, and a progress review on the project of Principles of Reinsurance Contract Law (PRICL) will be presented.

3 & 4 October 2019 Lisbon, Portugal

A number of AIDA Working Parties have announced their presence in Lisbon, to address conference matching but also other specific topics.

The Scientific Committee of AIDA Europe has conducted a "Call for Papers on Insurance Distribution Directive – Promises and Reality", the results of which will be featuring in the conference.

For details about the venue, programme and conference fee, please see the following pages.

In order to register, please visit:

https://aidainsurance.org/events/8th-aida-europe-conference_2019-10-03

AIDA Europe

For the Lisbon Organizing Committee

Prof. Margarida Lima Rego

Christian Felderer

[Please note, that certain parts of the programme are subject to confirmation / finalization]

Wednesday, 2 October 2019

16:30 – 17:30 **AIDA Europe Assembly**

Location: 2nd Floor, Scientific Council Room,
NOVA School of Law

Christian Felderer, Chairman AIDA Europe
Assembly motions

Two examples of recent AIDA Europe Members' initiatives

Location: NOVA University, Campus de Campolide,
1099-032 Lisboa

Thursday, 3 October 2019

08:30 **Conference Registration opens**

Location: Gulbenkian Foundation

09:00 **Conference Opening**

Location: Auditorium 2

Christian Felderer, Chairman AIDA Europe

09:15 – 10:30 **Key Note Presentations**

Key Note 1: Jorge Magalhaes Correia, Chairman &
CEO Fidelidade Seguros, Portugal

Topic: *"Striving to innovate and staying competitive in a rapidly changing market"*

Key Note 2: Julia Unkel, PwC Germany Insurance Leader

Topic: *"Future of insurance industry – how innovation and technology are changing client interaction and insurance services"*

- How are InsurTech and AI solutions disrupting the insurance value chain, when and where
- Which are the most promising technologies and how will the next years be in terms of technological evolution affecting insurance

(incl. Q&As' on Key Notes of approx. 10')

10:30 Break - Foyer

11:00 – 12:00 **Plenary Session 1**

Cyber Risk Landscape – Legal, Risk and Coverage Issues

Moderation: **Pirmin Stalder**, LGT ILS Partners Ltd., Switzerland

Panel Members:

- **Celso De Azevedo**, Partner at Penningtons Manches Cooper LLP, London / UK
- **Nelson Ferreira**, AIG, Head of Liabilities & Financial Lines, Portugal
- **Adam Banas**, Swiss Re, Senior Legal Expert Cyber Solutions, Zurich / Switzerland

Topics: Covering the legal, business and regulatory perspective on cyber coverage issues

- Mapping the cyber risks landscape
- Insurability
- Coverage solutions
- Cyber in International Insurance Programmes

12:00 – 13:00 **Plenary Session 2**
Insurance Distribution Directive (IDD):
"Promises and Reality"

Moderation: **Prof. Pierpaolo Marano**, Associate Professor, Università Cattolica del Sacro Cuore, Milan/ Italy, Chairman of the AIDA Europe Scientific Committee

Panel Members and Topics:

- **Fausto Parente**, Executive Director of EIOPA: *"How close is the Single Market?"*
- **Kiran Soar**, Partner InceGordonDadds, London / UK : *"The IDD and the London Market"*
- « Pills » on the IDD by **Young Authors** and winners of the AIDA Europe Young Authors Awards 2019.

13:15 Lunch - Foyer

(14:30 – 18:00 Breakout Sessions dedicated to conference topic)

14:30 – 16:00 BREAKOUT SESSION 1

"Artificial Intelligence: What are the key features of artificial intelligence (AI)? How will AI affect the insurance value chain and which issues does this bring to the spot?"

Location: Room 1

Moderation: **Dr. Kai Goretzky**, Counsel, Dentons, Frankfurt/Germany

Panel Members:

- **Prof. Dr. Jens Gal**, Maître en droit, Goethe University, Frankfurt/Germany
- **Helena Tapp Barroso**, Partner, Morais Leitão law firm and IAPP Certified Privacy Professional (CIPP/E), Lisbon/Portugal
- **Ralph Echensperger**, Chief Claims Officer, Zurich Insurance Company Ltd., Zurich/Switzerland
- **Johannes Kinold**, Head of Governance / Risk management function ROLAND Rechtsschutz-Versicherungs-AG, Cologne/Germany

Topics: Discussion from a sales, governance, data protection and liability perspective

14:30 – 16:00 BREAKOUT SESSION 2

"Does IDD deal with InsurTech?"

Location: Room 4

Distribution of Insurance Products Working Party

Moderation: **Prof. Pierpaolo Marano**, Associate Professor, Università Cattolica del Sacro Cuore, Milan/ Italy, Chairman of the DoLP Working Party and **Alkistis Christofilou**, Partner, Rokas Law Firm, Vice Chair of the Working Party

Panel Members and Topics:

- **Freyja van den Boom**, PhD candidate with the Centre for Intellectual Property, Policy and Management (CIPPM) at Bournemouth University: "The role of the IDD to improve an informed choice for Telematics Insurance"
- **Jorge Miguel Bravo**, Professor of Economics and Finance, Universidade Nova of Lisbon: "IDD and distribution risk management"
- **Prof. Leo P. Martinez**, Dean Emeritus & Albert Abramson Professor of Law Emeritus

University of California Hastings College of Law, "Siri: What is the Future of InsureTech in EU and US Insurance Regulation?"

Round table on the "Principles of proportionality and technology neutrality and the IDD".

Panel members:

- **Fausto Parente** – Executive Director, EIOPA
- **Nic de Maesschalck** – Director, BIPAR
- **Arthur Hilliard** - Policy Advisor, Conduct of Business, Insurance Europe

14:30 – 16:00 BREAKOUT SESSION 3

"Autonomous Vehicles – Motor Liability and Contractual Perspectives, including IDD Impact"

Location: Room 2

General Principles of Insurance Law Working Party, Motor Insurance Working Party and ASTIN - International Non-Life Actuarial Association (Joint Meeting)

Moderation: **Prof. Sara Landini**, University of Florence / Italy, Chairperson of Motor Insurance Working Party, **Dr. Kyriaki Noussia**, Senior Lecturer in Law University of Exeter, Law School, CSSIS, Exeter / UK, Chairperson of General Principles of Insurance Law Working Party

Panel Members and Topics:

- **Dr. Kyriaki Noussia**, University of Exeter, UK and **Prof. Sara Landini**, University of Florence, Italy: "Autonomous vehicles – motor insurance and contractual perspectives"
- **Prof. Rob Merkin**, University of Exeter, UK and **Jonathan Scragg**, Partner, Duncan Cotterill, New Zealand: "Autonomous Vehicles, the IDD and Brexit"
- **Dr. Luo Can**, School of Artificial Intelligence & Law, Southwest University of Political Science & Law, Chongqing, China: "The Chinese Perspective on Autonomous Vehicles and the Distribution of Insurance: A Comparative Study with the IDD"
- **Nuno Sapateiro**, PLMJ Law Firm, Lisbon, Portugal: "Autonomous Vehicles: The Portuguese Perspective"

- **Dr. Andrea Signorino Barbat**, University of Montevideo, Uruguay: *"An Approach to the Social, Functional and Ethical Dimension of the Cyber Risks, with a Special Focus on Autonomous Vehicles"*

16:00 Break - Foyer

16:30 – 18:00 **BREAKOUT SESSION 4**
"Legal Skills in the Tech Age. How do lawyers stay legally fit?"
Location: Room 1

Moderation: **Prof. Margarida Lima Rego**, School of Law, NOVA University, Lisbon/ Portugal & President of AIDA Portugal

Panel Members:

- **Christine Williams**, Managing General Counsel, Claims, Travelers, London/UK
- **Rory Unsworth**, Smart Contracts Counsel, Director Reinsurance Finance, Swiss Reinsurance Company Ltd, Zurich/ Switzerland
- **Prof. Caroline Van Schoubroek**, KU Leuven & President of AIDA Belgium
- **Magda Cocco**, Head of Practice Partner, Information, Communication & Technology, Vieira de Almeida & Associados, Portugal

16:30 – 18:00 **BREAKOUT SESSION 5**
"Reinsurance Principles in a changing legal environment"
Location: Room 4

Reinsurance Working Party and PRICL Project Team (Joint Meeting)

Moderation: **Carlos A. Estebenet**, Partner Bulló Abogados, Argentina, Chairman of Reinsurance Working Party, **Prof. Helmut Heiss**, University of Zurich / Switzerland & Chairman of the Drafting Committee of the *Project for Principles of Reinsurance Contract Law (PRICL)*

Panel Members and Topics:

PRICL – A new Contract Framework

- Generalities - **Prof. Helmut Heiss**, Zurich Switzerland

- Remedies - **Prof. Manfred Wandt**, Frankfurt / Germany
- Aggregation - **Oliver William**, Zurich / Switzerland
- "Market View" – **Christian Lang**, Swiss Reinsurance Company Ltd., Zurich / Switzerland

Comparative Analysis: Comparing recent Case Law results with a view to PRICL - **Dr. Özlem Gürses**, London/UK

Panel Discussion moderated by **Jorge Angell**

19:30 – 21.00 **Cocktail Reception**
Location: Espelho d'Água (see Map)

(18:30 - Departure from Gulbenkian Foundation)

Cocktail Address: **Prof. Pedro Pais de Vasconcelos**, Honorary President of AIDA Portugal

AIDA Europe Young Authors' Awards 2019 Ceremony – AIDA Europe Call for Papers; Prizes 2019, **Christian Felderer** / **Prof. Pierpaolo Marano**

Friday, 4 October 2019

08:30 **Conference Venue** opens
Location: Gulbenkian Foundation

09:00 **Opening Day 2**
incl. AIDA Europe Assembly communication
Location: Auditorium 2

Christian Felderer, Chairman AIDA Europe

09:15 – 10:30 **Roundtable**
On Conclusions from Selected Breakout Sessions

Moderation: **Christian Felderer**

- Breakout Session 1: **Dr. Kai Goretzky**
- Breakout Session 2: **Prof. Pierpaolo Marano**
- Breakout Session 3: **Dr. Kyriaki Noussia**
- Breakout Session 4: **Prof. Margarida Lima**

Rego

- Breakout Session 5: **Prof. Helmut Heiss**

10:30 Break - Foyer

11:00 – 12:15 Hot Topics / Key Developments

Moderation: **Alkistis Christofilou**, Partner, Rokas Law Firm, Athens / Greece, **Anna Tarasiuk**, Partner, Lyszkiewicz Tarasiuk Law Office, Warsaw / Poland

Panel Members and Topics:

- **Hugo Borginho**, Director of the Department of Risk Analysis and Solvency, Autoridade de Supervisão de Seguros e Fundos de Pensões – ASF, Lisbon: *"Sustainable Finance for Insurance Undertakings"*
- **Peggy Sharon**, AIDA President, Partner, Levitan Sharon & Co, Tel Aviv / Israel: *"Insurance Companies' own Exposure to Cyber Risks – The Liability and ORSA Perspective"*
- **Philipp Frech**, General Counsel & Corporate Secretary, B3i Services AG, Switzerland: *"DLT Platforms in Insurance"*
- **Anthony Perotto**, Partner, NCTM Milan, London: *"Insurability of (GDPR) fines and penalties: European landscape and developments"*

12:15 -12:30 Conference Remarks and Outlook for afternoon sessions

Prof. **Margarida Lima Rego** & **Christian Felderer**

12:30 – 13:15 Lunch - Foyer

13:30 – 15:30 **Young Academics Afternoon**
Location: Nova University
[FREE Entry for this event]
Location: 1st Floor, Room 007, NOVA School of Law

Moderation: **Prof. Pierpaolo Marano** & **Prof. Margarida Lima Rego**

Panel Members: Four winners of the **AIDA Europe Young Authors Awards 2019** giving full presentations

- **Viktoria Chatzara**: *"The interplay between the GDPR and the IDD"*
- **Marta Ostrowska**: *"Information duties stemming from the IDD as an example of faulty application of the principle of proportionality"*
- **Amelie Brofeldt** and **Christian Bo Kolding-Krøger**: *"The promised increase in customer protection under the IDD. Customers' demands and needs and comparable pre-contractual information in form of a standardised IPID"*
- **Diana Bozek**: *"Redefining product management - IDD's perspective"*

(13:30 – 15:30 AIDA Working Party Sessions 1-3)
Location: Gulbenkian Foundation

Working Party SESSION 1 – 13:30 – 15:30 Location: Auditorium 2

Dispute Resolution Working Party

Topic: **Dispute Resolution: What is happening in Europe? Impacts post Brexit?**

Moderation: **Chris Rodd**, Mediation and Insurance Lawyer, Australia, Chairman of the Dispute Resolution Working Party

Speakers:

- **Dr. Giorgio Grasso**, BTG Legal, Milan / Italy: *"Arbitration: What is happening in the insurance sector in Italy?"*
- **Dr. Nino Sievi**, Attorney at Law, Zurich / Switzerland: *"The Impact of Brexit on Dispute Resolution – A Swiss Perspective"*
- **Michael Mendelowitz**, General Counsel at ERGO VERSICHERUNG AG, UK BRANCH, London / UK: *"Insurance and Reinsurance Dispute Resolution in a post-Brexit Environment – A UK Perspective"*

In-house Counsel SESSION 2: 13:30 – 15:30 Location: Room 1

In-house Counsel Committee

Topic: **Current Challenges in Automated Contract Reviewing** - How semantics could help solve the problem

Moderation: **Florian Köhler**, Head Contracts P&C EMEA, Swiss Re.

Speaker: **Susanna Tron**, Analytics Knowledge Engineer, Group Digital & Information Services, Swiss Re.

Working Party SESSION 3 – 13:30 – 15:30 Location: Room 4

Climate & Catastrophic Events Working Party

Topic: **Who is really accountable when climate policies and cat event safeguards fail?**

Moderation: **Tim Hardy**, Chairman of the Climate & Catastrophic Events Working Party

Speakers:

- **Dr Sjoerd Meijer**, Nauta Dutilh, Amsterdam (Netherlands): *“The Urgenda case – what now for governments in the Netherlands and beyond?”*
- **Prof. Dr. Stefan Perner**, Vienna University of Economics and Business (Austria): *“Liability for climate change – European perspective”*
- **Pery Saraiva Neto**, Pery Saraiva Neto Advogados, Florianopolis (Brazil): *“Lessons from recent dam and environmental failures in Brazil”*

Working Party SESSION 4 – 13:30 – 15:30 Location: Room 2

Marine Insurance Working Party

Topic: **Artificial Intelligence (“AI”) and Marine Insurance**

- AI and the Marine Insurance Market today and in the future
- AI and the marine insurance law perspective

Moderation: **Prof. Satoshi Nakaide**, Chairman of the Marine Insurance Working Party; **Dr. Maximilian Guth**, Secretary of the Marine Insurance Working Party, Rechtsanwalt, Partner at Arnecke Sibeth Dabelstein, Hamburg, Germany

Speakers:

- **Carlos Costa e Silva**, Advogado, Partner at Barrocas & Associados - Sociedade de Advogados, S.P., RL: *“AI and Marine Insurance: Portuguese legal aspects”*
- **Justin Whelan**, Partner, HFW: CL 380
- **Shanice Trowers** – Prize Winner AIDA Europe Young Authors Awards 2018: *“Smooth sailing or a risky expedition: A critical exploration into the innovation of Unmanned Maritime Vehicles and its potential legal and regulatory impacts on the insurance sector.”*
- **Enrico Molisani** - Avvocato, MR International Lawyers, Genoa, Italy: *“Cyber seaworthiness of vessels and the impact on Hull and Cargo policies”*

End of Conference

Conference is held in English only, no translation is provided

Conference Fee

| | € |
|--|-------|
| Regular Conference Fee | 495.— |
| Early Bird Fee (<i>expires at 15 July 2019 – extended to 31 July 2019</i>) | 395.— |
| Student Fee (<i>requires a current university inscription</i>) | 150.— |
| Members of AIDA Portugal (<i>reflects a 20% discount of EB</i>) | 315.— |

“Friends of AIDA Europe Contribution”

€ 200 – “Friends of AIDA Europe Contribution” - This is **your special contribution** to AIDA Europe’s academic activities such as our Calls for Papers, publications or other activities. In return for your contribution we are allowing you a special discount of €100.— on account of the next AIDA Europe Conference in Zurich in 2020). You can simply add this contribution to the above rates in your registration process.

Registration

Registration can be made on the Conference Webpage: [<http://www.aida.org.uk/AIDAEurope.asp>]
<https://www.eventbrite.co.uk/e/8th-aida-europe-conference-2019-landfall-of-the-tech-storm-tickets-62500159660>

Payment Details

Please note that you may settle your conference fee in € either by Credit Card (PayPal) or through bank transfer to AIDA Europe’s € bank account with Credit Suisse Ltd, Zurich/Switzerland:
Account no. 0835-2158211-42; IBAN CH41 0483 5215 8211 4200 0/BIC CRESCHZZ80A - in order to proceed with the latter option, please contact Sandra Dellimore at the secretariat.aidaeurope@btinternet.com

Young Academics Information

The AIDA Europe Conference in Lisbon features a special afternoon on **Friday, 4 October 2019** where young academics will meet. Moreover, the conference also includes the award-winning ceremony for the top qualifying authors with their respective papers on the Insurance Distribution Directive – “Promises and Reality” during the Conference Reception on 3 October 2019.

Poster Campaign by Prize Winners of the AIDA Europe Young Authors Awards 2019

The award-winning Authors of the 2019 Call for Papers on the Insurance Distribution Directive (IDD) – “Promises and Reality” will be presenting their results in a poster campaign during the conference and participate in a panel session of the conference.

AIDA Europe

AIDA Europe was established in 2007 as a non-profit organization with the aim of promoting, either directly or through its members, the development of insurance and related laws. It attempts to achieve this, mainly through:

- furtherance of the study and knowledge of international and national insurance law and of related matters;
- proposition of measures aiming at the harmonization of insurance law or the means for resolution of insurance disputes;
- facilitation of exchange of academic knowhow between its Members or any other European organization dealing with insurance related matters, similar to those of AIDA Europe;
- support of academic work in the field of insurance, e.g. through cooperation with universities or the sponsoring of academic research and papers.

AIDA Europe organizes conferences geared to the European geared jurisdictions, offering to all interested stakeholders a platform for an open and solution minded scientific and practice related dialogue on key developments in the area of insurance, reinsurance and related law also supporting its members in their respective endeavors. Conferences are open to all stakeholders attracting representatives from all areas such as the insurance sector, academia, private practice, regulatory authorities or the law making. AIDA Europe also maintains a keen focus on supporting the development of young academic talents by sponsoring academic work and by inviting young academics to its conferences.

AIDA Europe is a non-profit organization, pursuing altruistic goals and has its seat in Zurich / Switzerland. Its events are open to all interested parties.

Contact Information

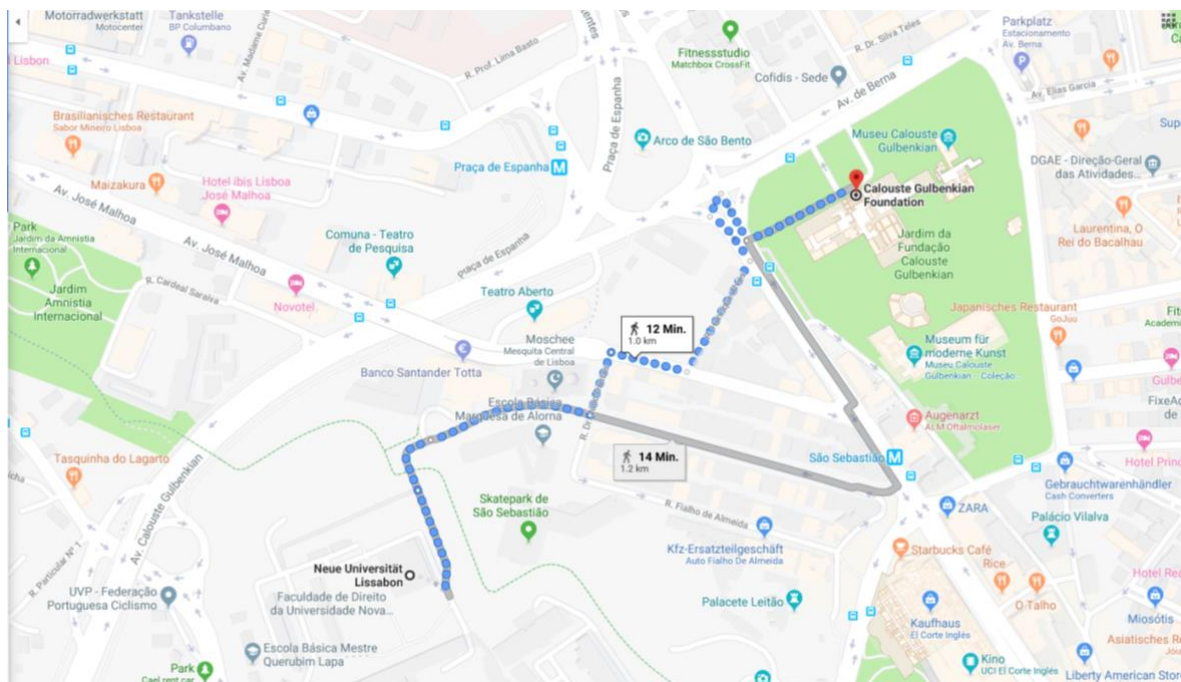
Christian Felderer, Chairman AIDA Europe – felderer@bluewin.ch

AIDA Europe Secretariat, **Sandra Dellimore** - secretariat.aidaeurope@btinternet.com

Map

Conference Venue & AIDA Europe Assembly

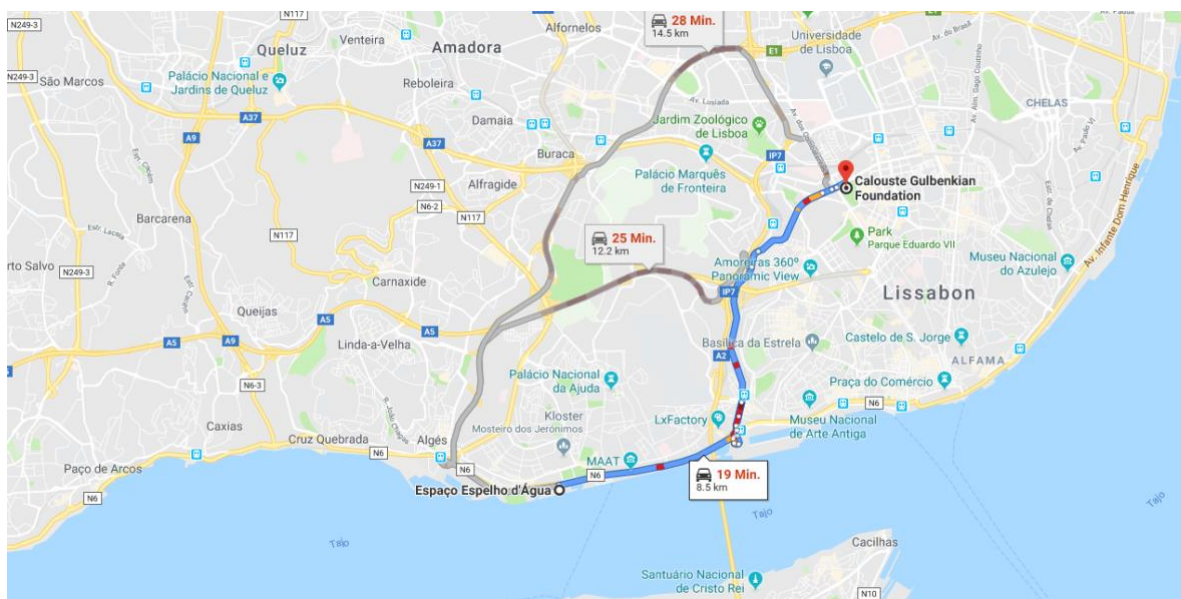
NOVA University, Campus de Campolide, 1099-032 Lisboa



Map

Reception - Espaço Espelho d'Água

Address - entre Museu Arte popular e Padrão dos descobrimentos, Av. Brasília, 1400-038 Lisboa, Portugal



Hotels *(to be booked individually by delegates):***Suggested Hotels, AIDA Europe Conference, Lisbon****Real Palacio Hotel**

Rua Tomás Ribeiro 115

1050-228 Lisbon

Portugal

<http://www.realpalacio.realhotelsgroup.com>**Real Parque Hotel**

Av. Luis Bivar, 67

1069-146 Lisbon

Portugal

<http://www.realparque.realhotelsgroup.com>**Sana Executive Hotel**

Av. Conde de Valbom, 56

1050-069 Lisbon

Portugal

<https://executive.sanahotels.com>**Hotel Alif Avenidas**

Avenida Duque D'Ávila,

189, 1050-082 Lisbon

Portugal

<https://www.alifhotels.com>**Hotel Turim Iberia**

Avenida 5 de Outubro

160, 1050-062 Lisbon

Portugal

<http://www.hotel-turim-iberia-lisboa.lisboavive.com>**Holiday Inn Lisbon – Continental**

Rue Laura Alves 9

Lisbon 1069-169

Portugal

https://www.ihg.com/holidayinn/hotels/us/en/lisbon/lisbn/hoteldetail?cm_mmc=GoogleMaps_-_HI_-_PT_-_LISBN**Hotel Acores Lisboa**

Av. Conde de Sordelo Pinheiro 3,

1070-060 Lisbon

Portugal

<https://www.bensaude.pt/hotelacoreslisboa/en/>

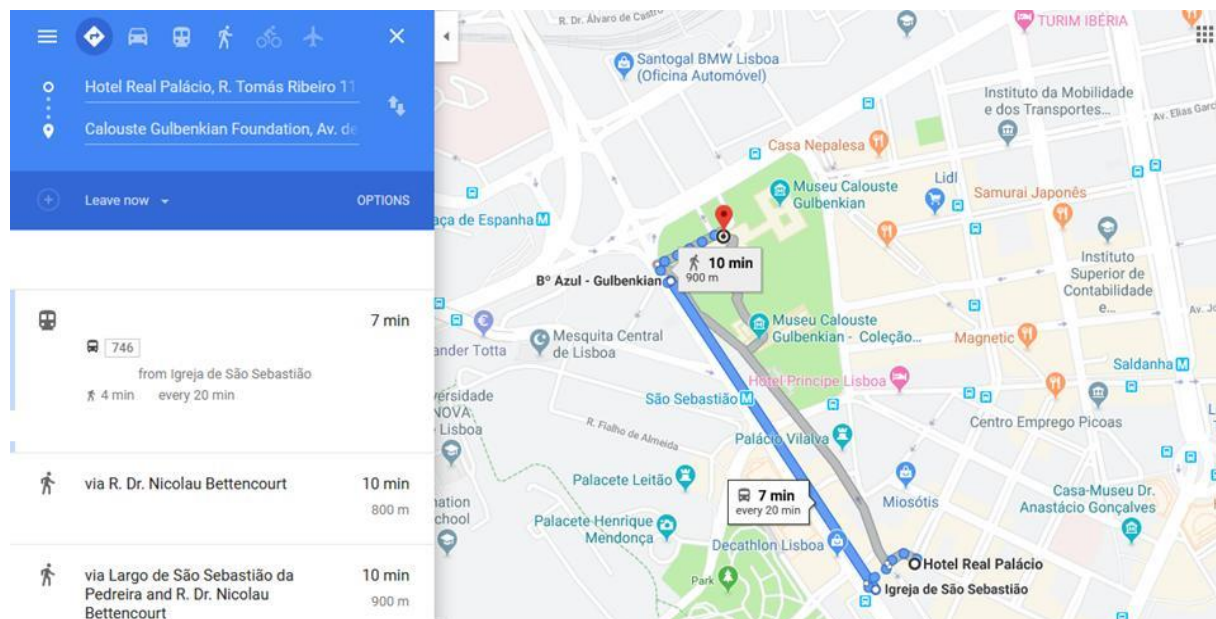
Hotels (to be booked individually by delegates):

Suggested Hotels, AIDA Europe Conference, Lisbon

Real Palacio Hotel

Rua Tomás Ribeiro 115, 1050-228 Lisbon, Portugal

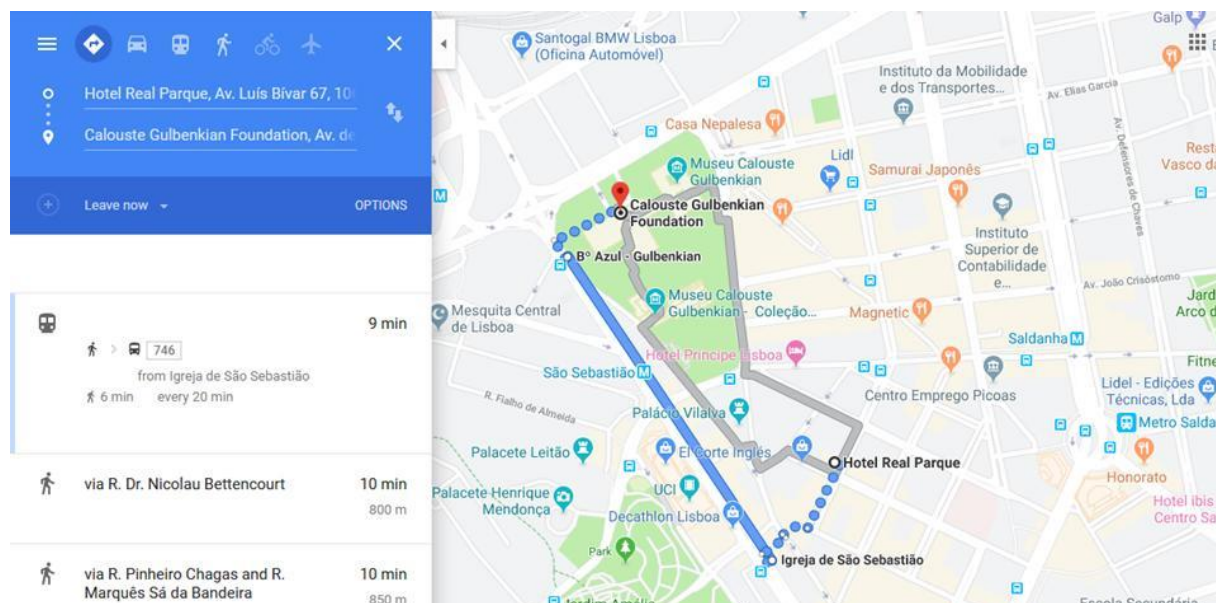
<http://www.realpalacio.realhotelsgroup.com>



Real Parque Hotel

Av. Luis Bivar 67, 1069-146 Lisbon, Portugal

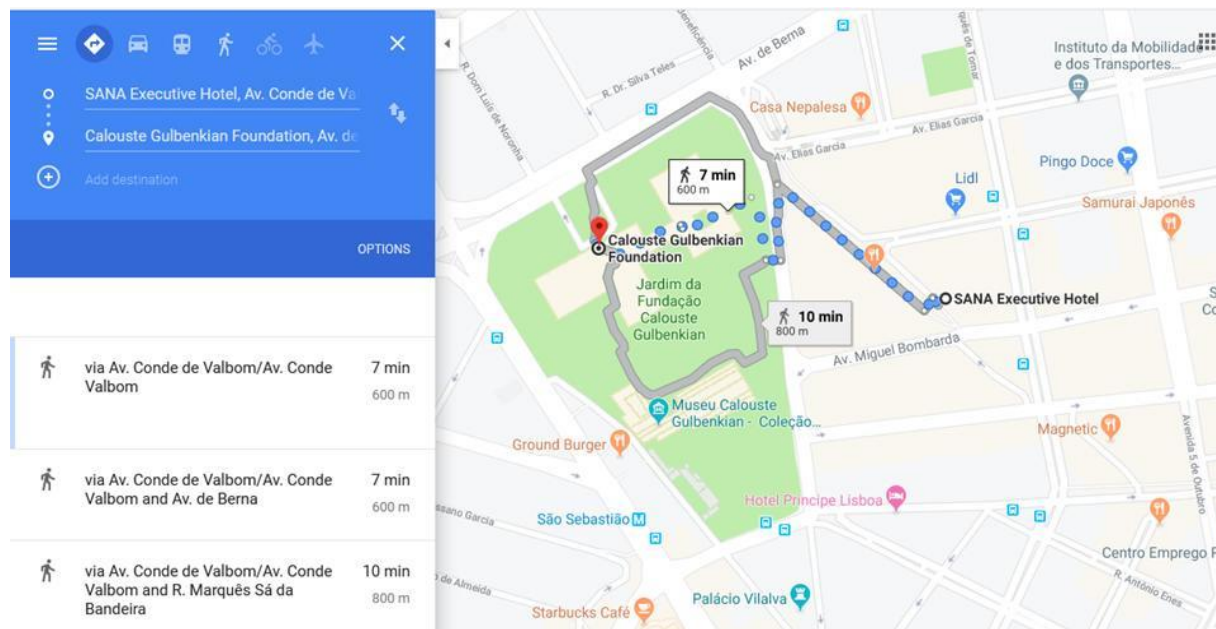
<http://www.realparque.realhotelsgroup.com>



Sana Executive Hotel

Av. Conde de Valbom 56, 1050-069 Lisbon, Portugal

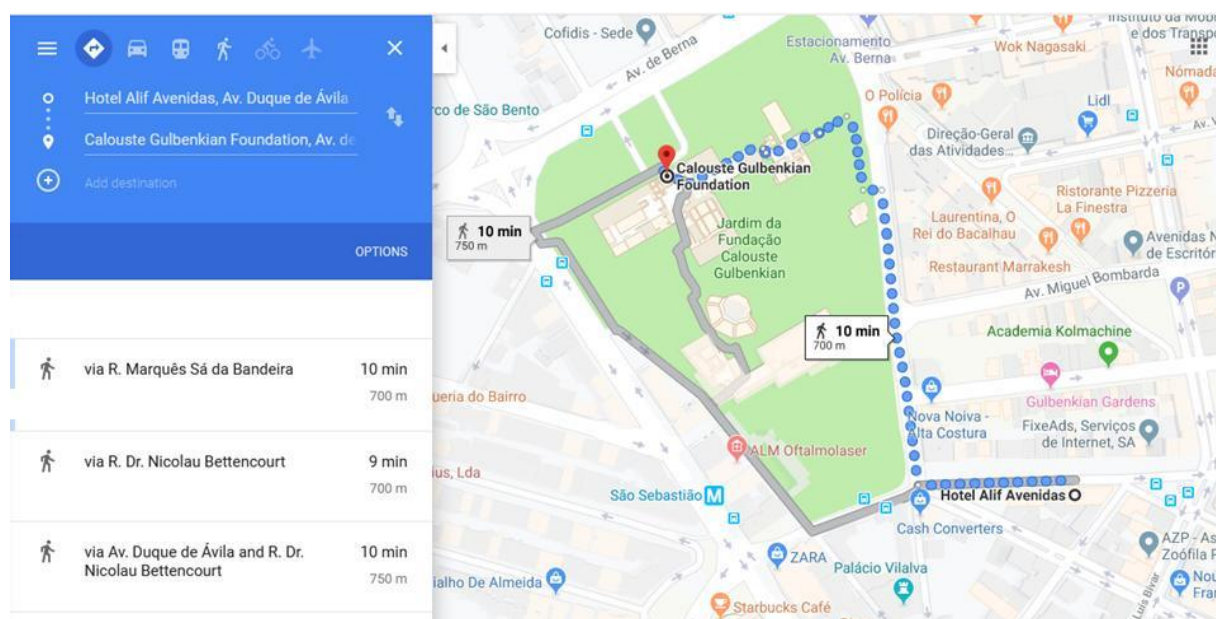
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Hotel Alif Avenidas

Avenida Duque D'Ávila 189, 1050-082 Lisbon, Portugal

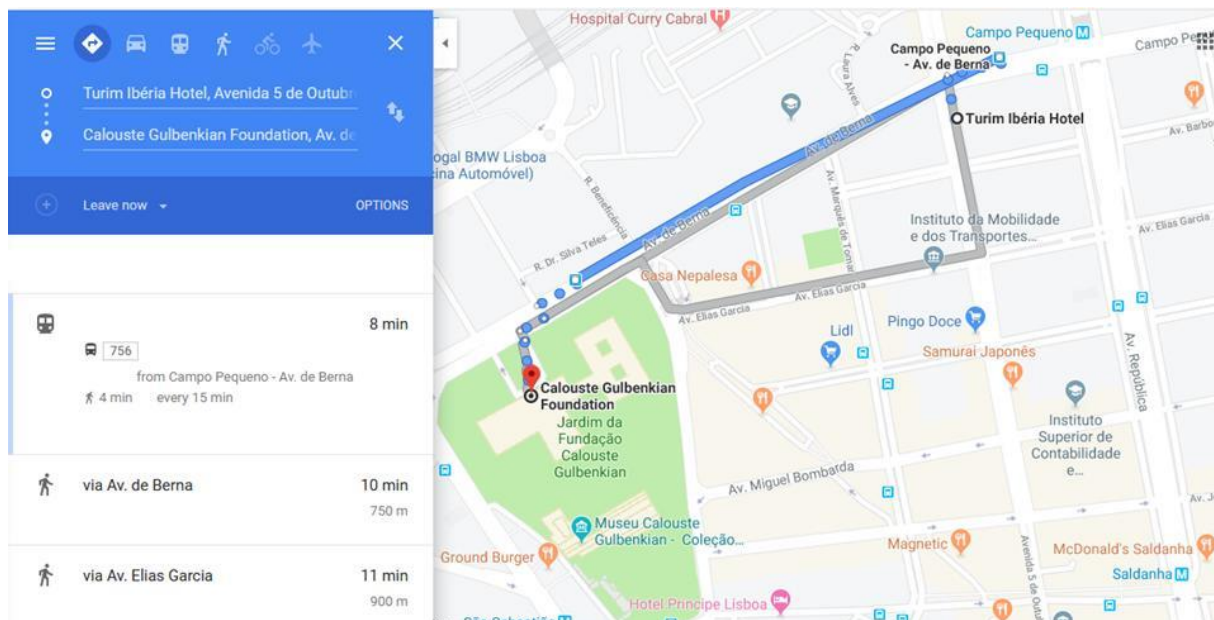
<https://www.alifhotels.com>



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Avenida 5 de Outubro 160, 1050-062 Lisbon, Portugal

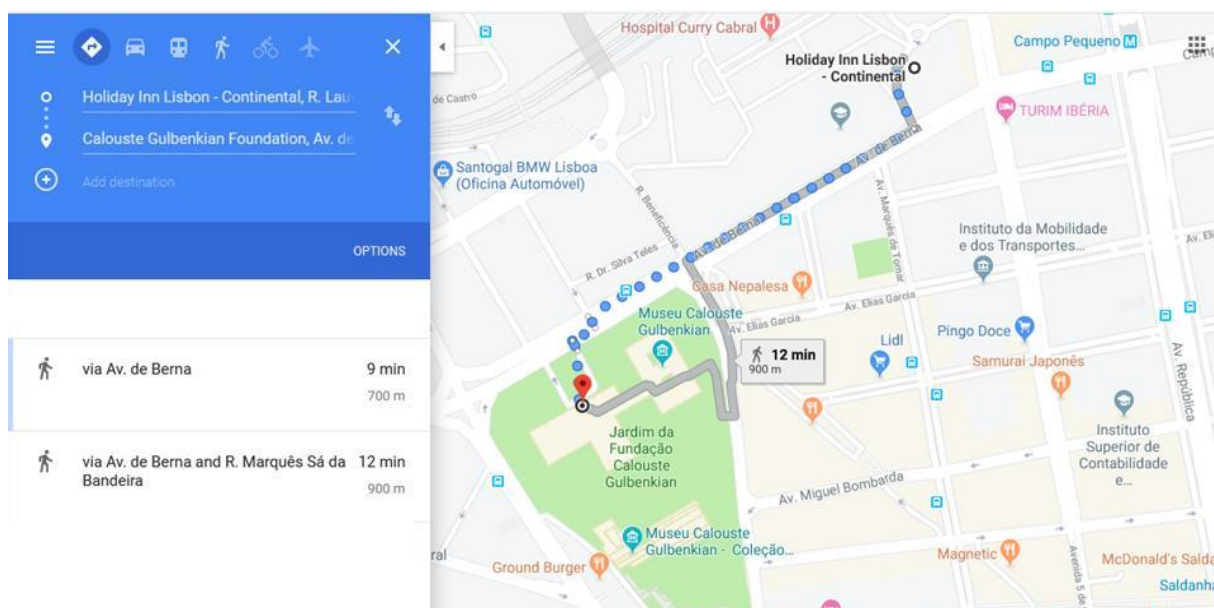
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Holiday Inn Lisbon – Continental

Rue Laura Alves 9, Lisbon 1069-169, Portugal

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Hotel Açores Lisboa Av. Columbano Bordalo Pinheiro 3, 1070-060 Lisbon, Portugal

<https://www.bensaude.pt/hotelacoreslisboa/en/>

